

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

**Summary Statement of Assets and Liabilities**  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 September 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,153,094	Deposits	257,216,529
Interbank and money market items, net	41,605,470	Interbank and money market items, net	15,558,532
Claims on securities	-	Liabilities payable on demand	450,039
Derivatives assets	19,719	Liabilities to deliver securities	-
Investments - net	9,991,190	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 602,223)		Derivatives liabilities	169,623
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	33,733,529
Loans to customers, net	279,140,240	Bank's liabilities under acceptances	-
Accrued interest receivables	383,748	Other liabilities	9,628,008
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>316,756,260</b>
Properites foreclosed, net	162,055		
Premises and equipment, net	1,348,532	<b>Shareholders' equity</b>	
Other assets, net	4,586,644	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	758,023
		Retained Earnings	11,851,447
		<b>Total Shareholders' equity</b>	<b>21,634,432</b>
<b>Total Assets</b>	<b>338,390,692</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>338,390,692</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2013 (Quarterly)	2,928,761
(0.91 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2013 (Quarterly)	3,609,405
(TISCO Bank Plc. : Thousand Baht 3,078,895)	
Actual provisioning for loan loss, as of 30 September 2013 (Quarterly)	5,730,805
(TISCO Bank Plc. : Thousand Baht 5,200,295)	
Loans to related parties	27,506
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	27,012,557
(TISCO Bank Plc. : as at 31 August 2013 Thousand Baht 25,820,425)	
(TISCO Bank Plc. : Capital adequacy ratio = 14.02 percents)	
Changes in assets and liabilities this quarter as of 30 September 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,072,644
Avals to bills and guarantees of loans	148,044
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	924,600

<sup>1/</sup> Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2013 (Quarterly) 4,197,443  
(1.30 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)	For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)
Location of disclosure Website of TISCO Bank	Location of disclosure Website of the Company
Date of disclosure 30 April 2013	Date of disclosure 30 April 2013
Information as of 31 December 2012	Information as of 31 December 2012

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

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(Mrs. Oranuch Apisaksirikul)  
Group Chief Executive, TISCO Group

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(Mr. Chatri Chandrangam)  
Executive Vice President  
Chief Financial Officer