

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 October 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,046,317	Deposits	257,843,494
Interbank and money market items, net	46,205,338	Interbank and money market items, net	10,798,696
Claims on securities	-	Liabilities payable on demand	393,682
Derivatives assets	20,773	Liabilities to deliver securities	-
Investments - net	8,802,172	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,845)		Derivatives liabilities	134,341
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	33,946,519
Loans to customers, net	270,241,009	Bank's liabilities under acceptances	-
Accrued interest receivables	397,168	Other liabilities	6,486,367
Customers' liabilities under acceptances	-	Total Liabilities	309,603,099
Properties foreclosed, net	153,005		
Premises and equipment, net	397,899	Shareholders' equity	
Other assets, net	2,085,916	Equity portion ^{1/}	9,312,451
		Other reserves	1,372
		Retained Earnings	10,432,675
		Total Shareholders' equity	19,746,498
Total Assets	329,349,597	Total Liabilities and Shareholders' equity	329,349,597

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2013 (Quarterly)	2,552,964
(0.82 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2013 (Quarterly)	3,078,895
Actual provisioning for loan loss, as of 30 September 2013 (Quarterly)	5,200,295
Loans to related parties	502,835
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	25,586,259
(Capital adequacy ratio = 13.79 percents)	
Changes in assets and liabilities this quarter as of 31 October 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	941,561
Avals to bills and guarantees of loans	42,552
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	899,009

^{1/} 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

^{2/} Non-Performing Loans (gross) as of 30 September 2013 (Quarterly) 3,578,043
(1.14 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 the Bank	Location of disclosure Website of TISCO Financial Group Public Company Limit

Date of disclosure 29 October 2013	Date of disclosure 29 October 2013
Information as of 30 June 2013	Information as of 30 June 2013

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

..... (Mr. Suthas Ruangmanamongkol) (Mr. Chatri Chandrangam)
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President	Executive Vice President: Chief Financial Officer
Group Chief Executive Officer	Executive Vice President Chief Financial Officer