

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 November 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,045,515	Deposits	256,283,882
Interbank and money market items, net	42,379,287	Interbank and money market items, net	10,622,387
Claims on securities	-	Liabilities payable on demand	390,158
Derivatives assets	28,672	Liabilities to deliver securities	-
Investments - net	9,129,242	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,846)		Derivatives liabilities	230,321
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	34,958,519
Loans to customers, net	272,959,280	Bank's liabilities under acceptances	-
Accrued interest receivables	462,003	Other liabilities	6,165,838
Customers' liabilities under acceptances	-	Total Liabilities	308,651,105
Properties foreclosed, net	85,424		
Premises and equipment, net	396,889	Shareholders' equity	
Other assets, net	2,060,244	Equity portion ^{1/}	9,312,451
		Other reserves	4,408
		Retained Earnings	10,578,592
		Total Shareholders' equity	19,895,451
Total Assets	328,546,556	Total Liabilities and Shareholders' equity	328,546,556

	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	502,713
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	25,612,242
(Capital adequacy ratio = 13.47 percents)	
Changes in assets and liabilities this quarter as of 30 November 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	850,789
Avals to bills and guarantees of loans	42,552
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	808,237

^{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.

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(Mr. Suthas Ruangmanamongkol)

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(Mr. Chatri Chandrangam)

President

Executive Vice President: Chief Financial Officer

Group Chief Executive Officer

Executive Vice President
Chief Financial Officer