

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 30 June 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,094,275	Deposits	226,736,358
Interbank and money market items, net	29,444,698	Interbank and money market items, net	19,367,221
Claims on securities	-	Liabilities payable on demand	594,847
Derivatives assets	23,708	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,832.)	17,605,369	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	8,000
Loans to customers, net	273,573,986	Debts issued and Borrowings	49,452,219
Accrued interest receivables	424,355	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	9,617,432
Properites foreclosed, net	108,570	Total Liabilities	305,776,077
Premises and equipment, net	2,510,816	Shareholders' equity	-
Other assets, net	4,696,807	Equity portion ^{1/}	9,024,962
		Other reserves	1,654,231
		Retained Earnings	13,027,314
		Total Shareholders' equity	23,706,507
Total Assets	329,482,584	Total Liabilities and Shareholders' equity	329,482,584

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2014 (Quarterly)	4,338,316
(1.43 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2014 (Quarterly)	4,059,685
(TISCO Bank Plc. : Thousand Baht 3,480,477)	
Actual provisioning for loan loss, as of 30 June 2014 (Quarterly)	6,702,406
(TISCO Bank Plc. : Thousand Baht 6,123,198)	
Loans to related parties	24,054
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	27,253,035
(TISCO Bank Plc. : as at 31 May 2014 Thousand Baht 28,701,832)	
(TISCO Bank Plc. : Capital adequacy ratio = 15.47 percents)	
Changes in assets and liabilities this quarter as of 30 June 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	780,081
Avals to bills and guarantees of loans	192,105
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	587,976

^{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 June 2014 (Quarterly) 6,365,878
(2.08 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

<p style="text-align: center;">For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)</p> <p>Location of disclosure Website of TISCO Bank Date of disclosure 30 April 2014 Information as of 31 December 2013</p>	<p style="text-align: center;">For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)</p> <p>Location of disclosure Website of the Company Date of disclosure 30 April 2014 Information as of 31 December 2013</p>
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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