

**TISCO BANK PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 30 September 2012**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	879,411	Deposits	182,219,269
Interbank and money market items, net	35,360,699	Interbank and money market items, net	9,592,831
Claims on securities	-	Liabilities payable on demand	695,897
Derivatives assets	26,143	Liabilities to deliver securities	-
Investments - net	3,776,550	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 864,599)		Derivatives liabilities	7,377
Investments in subsidiaries and associates, net	44,282	Debts issued and Borrowings	45,354,889
Loans to customers, net	215,661,006	Bank's liabilities under acceptances	-
Accrued interest receivables	275,497	Other liabilities	5,206,059
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b><u>243,076,322</u></b>
Properties foreclosed, net	289,121		
Premises and equipment, net	407,978	<b>Shareholders' equity</b>	
Other assets, net	2,097,178	Equity portion <sup>1/</sup>	7,411,974
		Other reserves	2,048
		Retained Earnings	8,327,521
		<b>Total Shareholders' equity</b>	<b><u>15,741,543</u></b>
<b>Total Assets</b>	<b><u>258,817,865</u></b>	<b>Total Liabilities and Shareholders' equity</b>	<b><u>258,817,865</u></b>

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Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2012 (Quarterly)	1,652,249
(0.65 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2012 (Quarterly)	2,388,067
Actual provisioning for loan loss, as of 30 September 2012 (Quarterly)	4,514,692
Loans to related parties	9,854
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,897,064
(Capital adequacy ratio = 13.58 percents)	
Changes in assets and liabilities this quarter as of 30 September 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	923,677
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	923,677

<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 2012 (Quarterly) 2,388,479  
(0.94 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

For Commercial Bank	For Financial Group
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks)	Re: Consolidated Supervision)
Location of disclosure Website of the Bank	Location of disclosure Website of TISCO Financial Group Public Company Limit
Date of disclosure 30 April 2012	Date of disclosure 30 April 2012
Information as of 31 December 2011	Information as of 31 December 2011

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

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(Mr. Suthas Ruangmanamongkol)  
President

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(Mr. Chatri Chandrangam)  
Executive Vice President, Risk & Financial Control