

**TISCO BANK PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 31 October 2012**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	890,152	Deposits	190,781,438
Interbank and money market items, net	25,206,348	Interbank and money market items, net	9,911,744
Claims on securities	-	Liabilities payable on demand	686,801
Derivatives assets	41,364	Liabilities to deliver securities	-
Investments - net	4,364,833	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,882)		Derivatives liabilities	2,715
Investments in subsidiaries and associates, net	44,143	Debts issued and Borrowings	31,393,640
Loans to customers, net	220,368,251	Bank's liabilities under acceptances	-
Accrued interest receivables	289,951	Other liabilities	5,342,153
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b><u>238,118,491</u></b>
Properties foreclosed, net	298,101		
Premises and equipment, net	402,429	<b>Shareholders' equity</b>	
Other assets, net	2,203,034	Equity portion <sup>1/</sup>	7,411,974
		Other reserves	4,147
		Retained Earnings	8,573,994
		<b>Total Shareholders' equity</b>	<b><u>15,990,115</u></b>
<b>Total Assets</b>	<b><u>254,108,606</u></b>	<b>Total Liabilities and Shareholders' equity</b>	<b><u>254,108,606</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	9,610
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,897,064
(Capital adequacy ratio = 13.56 percents)	
Changes in assets and liabilities this quarter as of 31 October 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . .	-
Contingent liabilities	911,057
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	911,057

<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 31 October 2012	Date of disclosure 31 October 2012
Information as of 30 June 2012	Information as of 30 June 2012

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: Chief Financial Officer