

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 31 December 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,046,330	Deposits	219,823,339
Interbank and money market items, net	31,196,279	Interbank and money market items, net	13,970,608
Claims on securities	-	Liabilities payable on demand	652,310
Derivatives assets	41,863	Liabilities to deliver securities	163
Investments - net	7,015,518	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,876)		Derivatives liabilities	747
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	27,877,250
Loans to customers, net	243,194,157	Bank's liabilities under acceptances	-
Accrued interest receivables	352,769	Other liabilities	9,792,268
Customers' liabilities under acceptances	-	Total Liabilities	272,116,685
Properites foreclosed, net	272,533		
Premises and equipment, net	1,384,381	Shareholders' equity	
Other assets, net	5,993,105	Equity portion ^{1/}	7,279,121
		Other reserves	1,040,375
		Retained Earnings	10,060,754
		Total Shareholders' equity	18,380,250
Total Assets	290,496,935	Total Liabilities and Shareholders' equity	290,496,935

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2012 (Quarterly)	2,112,562
(0.77 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2012 (Quarterly)	3,081,955
(TISCO Bank Plc. : Thousand Baht 2,648,081)	
Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)	5,121,520
(TISCO Bank Plc. : Thousand Baht 4,692,647)	
Loans to related parties	29,927
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	23,268,781
(TISCO Bank Plc. : as at 30 November 2012 Thousand Baht 21,069,718)	
(TISCO Bank Plc. : Capital adequacy ratio = 13.08 percents)	
Changes in assets and liabilities this quarter as of 31 December 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	899,979
Avals to bills and guarantees of loans	155,388
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	744,591

^{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 31 December 2012 (Quarterly) 3,098,759
(1.13 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 TISCO Bank	Location of disclosure Website of the Company
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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(Mrs. Oranuch Apisaksirikul)
Group Chief Executive, TISCO Group

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(Mr. Chatri Chandrangam)
Executive Vice President
Chief Financial Officer