

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,011,635	Deposits	129,627,454
Interbank and money market items, net	14,644,683	Interbank and money market items, net	7,381,513
Claims on securities	-	Liabilities payable on demand	568,177
Derivatives assets	31,986	Liabilities to deliver securities	-
Investments - net	4,125,282	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,884)		Derivatives liabilities	102,567
Investments in subsidiaries and associates, net	45,511	Debts issued and Borrowings	70,803,448
Loans to customers, net	205,774,635	Bank's liabilities under acceptances	-
Accrued interest receivables	246,370	Other liabilities	4,740,814
Customers' liabilities under acceptances	-	Total Liabilities	<u>213,223,973</u>
Properties foreclosed, net	303,644		
Premises and equipment, net	407,344	Shareholders' equity	
Other assets, net	1,897,408	Equity portion ^{1/}	7,411,974
		Other reserves	3,382
		Retained Earnings	7,849,169
		Total Shareholders' equity	<u>15,264,525</u>
Total Assets	<u>228,488,498</u>	Total Liabilities and Shareholders' equity	<u>228,488,498</u>

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Non-Performing Loan ^{2/} (net) as of 30 June 2012 (Quarterly)	1,679,079
(0.78 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2012 (Quarterly)	2,192,813
Actual provisioning for loan loss, as of 30 June 2012 (Quarterly)	4,377,365
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	19,915,972
(Capital adequacy ratio = 13.72 percents)	
Changes in assets and liabilities this quarter as of 31 July 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	728,950
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	728,950

^{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 2012 (Quarterly) 2,405,272
(1.11 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