

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

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

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	1,012,124	Deposits	128,749,091
Interbank and money market items, net	15,136,959	Interbank and money market items, net	11,799,120
Claims on securities	-	Liabilities payable on demand	568,177
Derivatives assets	31,986	Liabilities to deliver securities	-
Investments - net	5,293,549	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,884)		Derivatives liabilities	103,494
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	74,119,352
Loans to customers, net	212,146,359	Bank's liabilities under acceptances	-
Accrued interest receivables	263,882	Other liabilities	8,468,969
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b><u>223,808,203</u></b>
Properties foreclosed, net	306,508		
Premises and equipment, net	1,400,503	<b>Shareholders' equity</b>	
Other assets, net	4,812,117	Equity portion <sup>1/</sup>	7,279,121
		Other reserves	944,143
		Retained Earnings	8,372,520
		<b>Total Shareholders' equity</b>	<b><u>16,595,784</u></b>
<b>Total Assets</b>	<b><u>240,403,987</u></b>	<b>Total Liabilities and Shareholders' equity</b>	<b><u>240,403,987</u></b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2012 (Quarterly) (0.85 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,884,067
Required provisioning for loan loss, as of 30 June 2012 (Quarterly) (TISCO Bank Plc. : Thousand Baht 2,192,813)	2,531,909
Actual provisioning for loan loss, as of 30 June 2012 (Quarterly) (TISCO Bank Plc. : Thousand Baht 4,377,365)	4,716,461
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (TISCO Bank Plc. : as at 30 June 2012 Thousand Baht 19,936,584) (TISCO Bank Plc. : Capital adequacy ratio = 14.34 percents)	22,382,789
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

<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 June 2012 (Quarterly) 2,760,626  
(1.24 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 TISCO Bank	Location of disclosure	Website of the Company
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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(Mrs. Oranuch Apisaksirikul)  
Group Chief Executive, TISCO Group

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