

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	949,644	Deposits	146,919,116
Interbank and money market items, net	16,266,152	Interbank and money market items, net	18,444,698
Claims on securities	-	Liabilities payable on demand	623,542
Derivatives assets	27,166	Liabilities to deliver securities	-
Investments - net	4,986,499	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,878)		Derivatives liabilities	63,713
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	56,961,878
Loans to customers, net	219,153,856	Bank's liabilities under acceptances	-
Accrued interest receivables	301,219	Other liabilities	7,646,434
Customers' liabilities under acceptances	-	Total Liabilities	<u>230,659,381</u>
Properties foreclosed, net	301,201		
Premises and equipment, net	1,391,791	Shareholders' equity	
Other assets, net	4,199,333	Equity portion ^{1/}	7,279,121
		Other reserves	950,812
		Retained Earnings	8,687,547
		Total Shareholders' equity	<u>16,917,480</u>
Total Assets	<u>247,576,861</u>	Total Liabilities and Shareholders' equity	<u>247,576,861</u>

	Thousand Baht
Non-Performing Loan ^{2/} (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	21,365
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (TISCO Bank Plc. : as at 31 July 2012 Thousand Baht 19,915,972) (TISCO Bank Plc. : Capital adequacy ratio = 13.72 percents)	23,233,061
Changes in assets and liabilities this quarter as of 31 August 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	796,008
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	796,008

^{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) 2,760,626
(1.24 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand)	For Financial Group (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