

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 September 2012**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	879,888	Deposits	181,589,846
Interbank and money market items, net	35,617,637	Interbank and money market items, net	13,536,152
Claims on securities	-	Liabilities payable on demand	695,897
Derivatives assets	26,143	Liabilities to deliver securities	-
Investments - net	5,008,342	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 864,599)		Derivatives liabilities	8,231
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	49,626,295
Loans to customers, net	223,329,634	Bank's liabilities under acceptances	-
Accrued interest receivables	298,121	Other liabilities	10,013,945
Customers' liabilities under acceptances	-	Total Liabilities	255,470,366
Properites foreclosed, net	295,740		
Premises and equipment, net	1,388,553	Shareholders' equity	
Other assets, net	5,964,397	Equity portion ^{1/}	7,279,121
		Other reserves	1,019,031
		Retained Earnings	9,039,937
		Total Shareholders' equity	17,338,089
Total Assets	272,808,455	Total Liabilities and Shareholders' equity	272,808,455

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2012 (Quarterly) (0.70 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,833,763
Required provisioning for loan loss, as of 30 September 2012 (Quarterly) (TISCO Bank Plc. : Thousand Baht 2,388,067)	2,757,422
Actual provisioning for loan loss, as of 30 September 2012 (Quarterly) (TISCO Bank Plc. : Thousand Baht 4,514,692)	4,884,047
Loans to related parties	22,890
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (TISCO Bank Plc. : as at 31 August 2012 Thousand Baht 20,732,133) (TISCO Bank Plc. : Capital adequacy ratio = 13.83 percents)	23,256,548
Changes in assets and liabilities this quarter as of 30 September 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	923,677
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	923,677

^{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 September 2012 (Quarterly) 2,712,042
(1.04 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