

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	890,665	Deposits	189,471,723
Interbank and money market items, net	25,943,086	Interbank and money market items, net	14,239,084
Claims on securities	-	Liabilities payable on demand	686,801
Derivatives assets	41,364	Liabilities to deliver securities	-
Investments - net	5,613,929	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,882)		Derivatives liabilities	3,564
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	36,800,675
Loans to customers, net	228,640,573	Bank's liabilities under acceptances	-
Accrued interest receivables	311,644	Other liabilities	8,907,305
Customers' liabilities under acceptances	-	Total Liabilities	250,109,152
Properites foreclosed, net	303,163		
Premises and equipment, net	1,394,094	Shareholders' equity	
Other assets, net	4,642,956	Equity portion ^{1/}	7,279,121
		Other reserves	996,434
		Retained Earnings	9,396,767
		Total Shareholders' equity	17,672,322
Total Assets	267,781,474	Total Liabilities and Shareholders' equity	267,781,474

	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	22,472
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (TISCO Bank Plc. : as at 30 September 2012 Thousand Baht 20,897,064) (TISCO Bank Plc. : Capital adequacy ratio = 13.58 percents)	23,256,548
Changes in assets and liabilities this quarter as of 31 October 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	911,057
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	911,057

^{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 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