

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	864,497	Deposits	209,625,473
Interbank and money market items, net	28,875,439	Interbank and money market items, net	12,899,248
Claims on securities	-	Liabilities payable on demand	636,552
Derivatives assets	48,878	Liabilities to deliver securities	-
Investments - net	5,913,702	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,879)		Derivatives liabilities	769
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	27,530,489
Loans to customers, net	235,071,473	Bank's liabilities under acceptances	-
Accrued interest receivables	351,606	Other liabilities	9,322,170
Customers' liabilities under acceptances	-	Total Liabilities	260,014,701
Properties foreclosed, net	287,967		
Premises and equipment, net	1,382,921	Shareholders' equity	
Other assets, net	5,213,164	Equity portion ^{1/}	7,279,121
		Other reserves	1,012,021
		Retained Earnings	9,703,804
		Total Shareholders' equity	17,994,946
Total Assets	278,009,647	Total Liabilities and Shareholders' equity	278,009,647

	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	22,117
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (TISCO Bank Plc. : as at 31 October 2012 Thousand Baht 20,897,064) (TISCO Bank Plc. : Capital adequacy ratio = 13.56 percents)	23,429,201
Changes in assets and liabilities this quarter as of 30 November 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,036,875
Avals to bills and guarantees of loans	139,539
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	897,336

^{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