

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,169,628	Deposits	222,091,860
Interbank and money market items, net	29,387,850	Interbank and money market items, net	14,189,785
Claims on securities	-	Liabilities payable on demand	565,004
Derivatives assets	119,504	Liabilities to deliver securities	-
Investments - net	6,060,823	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 809,872)		Derivatives liabilities	4,621
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	27,426,437
Loans to customers, net	247,898,093	Bank's liabilities under acceptances	-
Accrued interest receivables	336,553	Other liabilities	11,951,056
Customers' liabilities under acceptances	-	Total Liabilities	276,228,763
Properites foreclosed, net	317,444		
Premises and equipment, net	1,354,188	Shareholders' equity	
Other assets, net	8,408,743	Equity portion ^{1/}	7,279,121
		Other reserves	1,057,069
		Retained Earnings	10,487,873
		Total Shareholders' equity	18,824,063
Total Assets	295,052,826	Total Liabilities and Shareholders' equity	295,052,826

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2012 (Quarterly)	2,112,562
(0.77 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2012 (Quarterly)	3,081,955
(TISCO Bank Plc. : Thousand Baht 2,648,081)	
Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)	5,121,520
(TISCO Bank Plc. : Thousand Baht 4,692,647)	
Loans to related parties	29,128
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	24,202,464
(TISCO Bank Plc. : as at 31 December 2012 Thousand Baht 21,136,777)	
(TISCO Bank Plc. : Capital adequacy ratio = 12.79 percents)	
Changes in assets and liabilities this quarter as of 31 January 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	912,969
Avals to bills and guarantees of loans	155,388
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	757,581

^{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 31 December 2012 (Quarterly) 3,098,759
(1.13 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 Re: Public disclosure of Capital Maintenance for Commercial Banks)	For Financial Group (under the Notification of the Bank of Thailand 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