

## TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,014,622	Deposits	248,914,441
Interbank and money market items, net	41,625,205	Interbank and money market items, net	16,454,848
Claims on securities	-	Liabilities payable on demand	802,122
Derivatives assets	70,684	Liabilities to deliver securities	-
Investments - net	6,703,450	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 302,115)		Derivatives liabilities	825
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	21,915,584
Loans to customers, net	261,100,039	Bank's liabilities under acceptances	-
Accrued interest receivables	351,386	Other liabilities	11,394,419
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>299,482,239</b>
Properites foreclosed, net	111,739		
Premises and equipment, net	1,347,341	<b>Shareholders' equity</b>	
Other assets, net	6,685,949	Equity portion <sup>1/</sup>	7,279,121
		Other reserves	993,642
		Retained Earnings	11,255,413
		<b>Total Shareholders' equity</b>	<b>19,528,176</b>
<b>Total Assets</b>	<b>319,010,415</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>319,010,415</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2013 (Quarterly) (0.76 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,306,970
Required provisioning for loan loss, as of 31 March 2013 (Quarterly) (TISCO Bank Plc. : Thousand Baht 2,835,114)	3,302,195
Actual provisioning for loan loss, as of 31 March 2013 (Quarterly) (TISCO Bank Plc. : Thousand Baht 5,247,896)	5,709,978
Loans to related parties	28,797
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (TISCO Bank Plc. : as at 28 February 2013 Thousand Baht 21,797,043) (TISCO Bank Plc. : Capital adequacy ratio = 12.65 percents)	22,116,465
Changes in assets and liabilities this quarter as of 31 March 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,437,372
Avals to bills and guarantees of loans	739,796
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	697,576

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 March 2013 (Quarterly) 3,404,016  
(1.12 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.

.....  
(Mrs. Oranuch Apisaksirikul)  
Group Chief Executive, TISCO Group

.....  
(Mr. Chatri Chandrangam)  
Executive Vice President  
Chief Financial Officer