

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 August 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	948,988	Deposits	147,703,969
Interbank and money market items, net	16,013,739	Interbank and money market items, net	14,692,783
Claims on securities	-	Liabilities payable on demand	623,542
Derivatives assets	27,166	Liabilities to deliver securities	-
Investments - net	3,835,800	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,878)		Derivatives liabilities	62,873
Investments in subsidiaries and associates, net	45,206	Debts issued and Borrowings	52,820,989
Loans to customers, net	212,256,068	Bank's liabilities under acceptances	-
Accrued interest receivables	283,364	Other liabilities	4,747,241
Customers' liabilities under acceptances	-	Total Liabilities	<u>220,651,397</u>
Properties foreclosed, net	295,511		
Premises and equipment, net	406,450	Shareholders' equity	
Other assets, net	2,033,593	Equity portion ^{1/}	7,411,974
		Other reserves	2,965
		Retained Earnings	8,079,549
		Total Shareholders' equity	<u>15,494,488</u>
Total Assets	<u>236,145,885</u>	Total Liabilities and Shareholders' equity	<u>236,145,885</u>

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Non-Performing Loan ^{2/} (net) as of 30 June 2012 (Quarterly)	1,679,079
(0.78 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2012 (Quarterly)	2,192,813
Actual provisioning for loan loss, as of 30 June 2012 (Quarterly)	4,377,365
Loans to related parties	10,032
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,732,133
(Capital adequacy ratio = 13.83 percents)	
Changes in assets and liabilities this quarter as of 31 August 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	796,008
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	796,008

^{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 June 2012 (Quarterly) 2,405,272
(1.11 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank	For Financial Group
(under the Notification of the Bank of Thailand)	(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 the Bank	Location of disclosure Website of TISCO Financial Group Public Company Limit
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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(Mr. Suthas Ruangmanamongkol)
President

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(Mr. Chatri Chandrangam)
Executive Vice President, Risk & Financial Control