

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

	Thousand Baht		Thousand Baht
Assets Cash Interbank and money market items, net Claims on securities Derivatives assets Investments - net (with obligations Thousand Baht 1,879) Investments in subsidiaries and associates, net Loans to customers, net Accrued interest receivables Customers' liabilities under acceptances Premises foreclosed, net Premises and equipment, net Other assets, net Total Assets	863,811 29,056,905 - 48,878 3,845,016 44,129 226,348,013 326,629 - 281,532 399,465 2,370,714 <u>263,585,092</u>	Liabilities Deposits Interbank and money market items, net Liabilities payable on demand Liabilities to deliver securities Financial liabilities designated at fair value through profit or loss Derivatives liabilities Debts issued and Borrowings Bank's liabilities under acceptances Other liabilities Total Liabilities Shareholders' equity Equity portion1/ Other reserves Retained Earnings Total Shareholders' equity Total Liabilities and Shareholders' equity	210,231,721 9,407,008 636,552 - - - 21,595,340 - 5,526,617 <u>247,397,238</u> 7,411,974 3,965 8,771,915 <u>16,187,854</u> <u>263,585,092</u>

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Non-Performing Loan2/ (net) as of 30 September 2012 (Quarterly) (0.65 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,652,249
Required provisioning for loan loss, as of 30 September 2012 (Quarterly)	2,388,067
Actual provisioning for loan loss, as of 30 September 2012 (Quarterly)	4,514,692
Loans to related parties	1,089,418
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 13.08 percents)	21,069,718
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) 2,388,479
(0.94 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 the Bank	Date of disclosure	Location of disclosure Website of TISCO Financial Group Public Company Limit
Date of disclosure 31 October 2012	Date of disclosure 31 October 2012	Date of disclosure 31 October 2012
Information as of 30 June 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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(Mr. Suthas Ruangmanamongkol)
President

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