

TISCO BANK PUBLIC COMPANY LIMITED
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	1,168,918	Deposits	223,375,649
Interbank and money market items, net	28,950,839	Interbank and money market items, net	9,859,895
Claims on securities	-	Liabilities payable on demand	565,004
Derivatives assets	119,504	Liabilities to deliver securities	-
Investments - net	3,893,564	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 809,872)		Derivatives liabilities	3,844
Investments in subsidiaries and associates, net	42,686	Debts issued and Borrowings	21,412,574
Loans to customers, net	238,138,727	Bank's liabilities under acceptances	-
Accrued interest receivables	308,699	Other liabilities	5,465,368
Customers' liabilities under acceptances	-	Total Liabilities	<u>260,682,334</u>
Properties foreclosed, net	310,075		
Premises and equipment, net	386,639	Shareholders' equity	
Other assets, net	2,769,051	Equity portion ^{1/}	7,411,974
		Other reserves	2,868
		Retained Earnings	7,991,526
		Total Shareholders' equity	<u>15,406,368</u>
Total Assets	<u>276,088,702</u>	Total Liabilities and Shareholders' equity	<u>276,088,702</u>

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2012 (Quarterly) (0.73 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,930,560
Required provisioning for loan loss, as of 31 December 2012 (Quarterly)	2,648,081
Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)	4,692,647
Loans to related parties	548,957
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	21,797,043
(Capital adequacy ratio = 13.07 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) 2,774,064
(1.04 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 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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(Mr. Suthas Ruangmanamongkol)
President

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