

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/ reviewed by Certified Public Accountant)
As of 30 September 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	979,313	Deposits	37,993,606
Interbank and money market items, net	18,502,755	Interbank and money market items, net	9,360,792
Claims on securities	-	Liabilities payable on demand	462,015
Derivatives assets	11,852	Liabilities to deliver securities	-
Investments - net	3,508,153	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 503,085)		Derivatives liabilities	136,570
Investments in subsidiaries and associates, net	47,127	Debts issued and Borrowings	132,753,237
Loans to customers, net	172,071,100	Bank's liabilities under acceptances	-
Accrued interest receivables	158,016	Other liabilities	3,630,639
Customers' liabilities under acceptances	-	Total Liabilities	184,336,859
Properties foreclosed, net	20,460		
Premises and equipment, net	529,814	Shareholders' equity	
Other assets, net	2,087,582	Equity portion1/	7,411,974
		Other reserves	71,497
		Retained Earnings	6,095,842
		Total Shareholders' equity	13,579,313
Total Assets	197,916,172	Total Liabilities and Shareholders' equity	197,916,172

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Non-Performing Loan ^{2/} (net) as of 30 September 2011 (Quarterly)	1,416,157
(0.75 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2011 (Quarterly)	1,704,312
Actual provisioning for loan loss, as of 30 September 2011 (Quarterly)	4,346,457
Loans to related parties	5,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	18,552,983
(Capital adequacy ratio = 14.01 percents)	
Changes in assets and liabilities this quarter as of 30 September 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,885,094
Avals to bills and guarantees of loans	11,880
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	4,873,214

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 2011 (Quarterly) 2,008,786
(1.06 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)	For Financial Group (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 Lim
Date of disclosure 29 April 2011	Date of disclosure 29 April 2011
Information as of 31 December 2010	Information as of 31 December 2010

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