

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

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	907,276	Deposits	39,084,497
Interbank and money market items, net	33,423,229	Interbank and money market items, net	10,789,497
Claims on securities	-	Liabilities payable on demand	421,698
Derivatives assets	35,053	Liabilities to deliver securities	-
Investments - net	2,711,429	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 380,511)		Derivatives liabilities	164,881
Investments in subsidiaries and associates, net	46,434	Debts issued and Borrowings	145,349,928
Loans to customers, net	174,044,665	Bank's liabilities under acceptances	-
Accrued interest receivables	313,261	Other liabilities	3,701,385
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b><u>199,511,886</u></b>
Properties foreclosed, net	39,233		
Premises and equipment, net	513,366	<b>Shareholders' equity</b>	
Other assets, net	1,519,605	Equity portion <sup>1/</sup>	7,411,974
		Other reserves	73,500
		Retained Earnings	6,556,191
		<b>Total Shareholders' equity</b>	<b><u>14,041,665</u></b>
<b>Total Assets</b>	<b><u>213,553,551</u></b>	<b>Total Liabilities and Shareholders' equity</b>	<b><u>213,553,551</u></b>

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Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2011 (Quarterly) (0.75 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,416,157
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	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	18,046,568
(Capital adequacy ratio = 14.11 percents)	
Changes in assets and liabilities this quarter as of 30 November 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . .	-
Contingent liabilities	4,540,283
Avals to bills and guarantees of loans	5,280
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	4,535,003

<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 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	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 2011	Date of disclosure 31 October 2011
Information as of 30 June 2011	Information as of 30 June 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 :Chief Financial Officer