

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 December 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	903,069	Deposits	38,059,886
Interbank and money market items, net	29,983,895	Interbank and money market items, net	10,857,981
Claims on securities	-	Liabilities payable on demand	448,049
Derivatives assets	22,450	Liabilities to deliver securities	-
Investments - net	2,595,951	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 578,657)	-	Derivatives liabilities	270,360
Investments in subsidiaries and associates, net	46,911	Debts issued and Borrowings	143,786,767
Loans to customers, net	175,506,244	Bank's liabilities under acceptances	-
Accrued interest receivables	230,355	Other liabilities	4,349,994
Customers' liabilities under acceptances	-	Total Liabilities	<u>197,773,037</u>
Properties foreclosed, net	257,736		
Premises and equipment, net	518,331	Shareholders' equity	
Other assets, net	1,423,763	Equity portion ^{1/}	7,411,974
		Other reserves	105,667
		Retained Earnings	6,198,027
		Total Shareholders' equity	<u>13,715,668</u>
Total Assets	<u>211,488,705</u>	Total Liabilities and Shareholders' equity	<u>211,488,705</u>

	พันบาท
Non-Performing Loan ^{2/} (net) as of 31 December 2011 (Quarterly) (0.78 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,590,354
Required provisioning for loan loss, as of 31 December 2011 (Quarterly)	2,028,500
Actual provisioning for loan loss, as of 31 December 2011 (Quarterly)	4,116,966
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	18,492,572
(Capital adequacy ratio = 14.91 percents)	
Changes in assets and liabilities this quarter as of 31 December 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,483,392
Avals to bills and guarantees of loans	5,280
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	4,478,112

^{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 2011 (Quarterly) 2,215,134
(1.08 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	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.

.....
(Mr. Suthas Ruangmanamongkol)
President

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