

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 31 December 2011**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	903,450	Deposits	37,978,994
Interbank and money market items, net	30,722,345	Interbank and money market items, net	14,478,653
Claims on securities	-	Liabilities payable on demand	448,049
Derivatives assets	24,391	Liabilities to deliver securities	-
Investments - net	3,706,257	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 578,657)		Derivatives liabilities	281,793
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	145,396,598
Loans to customers, net	180,585,268	Bank's liabilities under acceptances	-
Accrued interest receivables	266,064	Other liabilities	5,835,642
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>204,419,729</b>
Properties foreclosed, net	257,869		
Premises and equipment, net	1,450,901	<b>Shareholders' equity</b>	
Other assets, net	2,792,537	Equity portion <sup>1/</sup>	7,279,121
		Other reserves	987,819
		Retained Earnings	8,022,413
		<b>Total Shareholders' equity</b>	<b>16,289,353</b>
<b>Total Assets</b>	<b>220,709,082</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>220,709,082</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2011 (Quarterly) (0.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,826,166
Required provisioning for loan loss, as of 31 December 2011 (Quarterly) (TISCO Bank Plc. : Thousand Baht 2,039,177)	2,360,565
Actual provisioning for loan loss, as of 31 December 2011 (Quarterly) (TISCO Bank Plc. : Thousand Baht 4,116,966)	4,438,354
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (TISCO Bank Plc. : as at 30 November 2011 Thousand Baht 18,046,568) (TISCO Bank Plc. : Capital adequacy ratio = 14.11 percents)	20,211,570
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

<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 31 December 2011 (Quarterly) 2,611,734  
(1.24 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 TISCO Bank	Location of disclosure Website of the Company
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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(Mrs. Oranuch Apisaksirikul)  
Group Chief Executive Officer

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