

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 29 February 2012**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,025,158	Deposits	40,432,063
Interbank and money market items, net	25,867,609	Interbank and money market items, net	16,191,090
Claims on securities	-	Liabilities payable on demand	539,943
Derivatives assets	41,870	Liabilities to deliver securities	-
Investments - net	3,882,220	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 381,189)		Derivatives liabilities	7,710
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	141,597,674
Loans to customers, net	186,267,856	Bank's liabilities under acceptances	-
Accrued interest receivables	278,317	Other liabilities	6,982,502
Customers' liabilities under acceptances	-	Total Liabilities	205,750,982
Properties foreclosed, net	302,533		
Premises and equipment, net	1,428,285	Shareholders' equity	
Other assets, net	3,584,242	Equity portion ^{1/}	7,279,121
		Other reserves	1,067,467
		Retained Earnings	8,580,520
		Total Shareholders' equity	16,927,108
Total Assets	222,678,090	Total Liabilities and Shareholders' equity	222,678,090

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2011 (Quarterly) (0.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,828,748
Required provisioning for loan loss, as of 31 December 2011 (Quarterly) (TISCO Bank Plc. : Thousand Baht 2,028,500)	2,349,888
Actual provisioning for loan loss, as of 31 December 2011 (Quarterly) (TISCO Bank Plc. : Thousand Baht 4,108,966)	4,430,354
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 31 January 2012 Thousand Baht 18,295,486) (TISCO Bank Plc. : Capital adequacy ratio = 14.71 percents)	20,112,603
Changes in assets and liabilities this quarter as of 29 February 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	2,413,796
Avals to bills and guarantees of loans	5,280
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	2,408,516

^{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) 2,611,734
(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, TISCO Group

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