

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 31 March 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	870,531	Deposits	41,696,305
Interbank and money market items, net	30,899,423	Interbank and money market items, net	15,341,684
Claims on securities	-	Liabilities payable on demand	441,083
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,648)	4,768,868	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	113,300
Loans to customers, net	190,037,184	Debts issued and Borrowings	149,943,023
Accrued interest receivables	218,862	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	8,249,265
Properites foreclosed, net	312,100	Total Liabilities	215,784,660
Premises and equipment, net	1,437,739	Shareholders' equity	
Other assets, net	4,426,318	Equity portion ^{1/}	7,279,121
		Other reserves	1,043,857
		Retained Earnings	8,863,387
		Total Shareholders' equity	17,186,365
Total Assets	232,971,025	Total Liabilities and Shareholders' equity	232,971,025

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2012 (Quarterly) (0.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,932,465
Required provisioning for loan loss, as of 31 March 2012 (Quarterly) (TISCO Bank Plc. : Thousand Baht 2,089,504)	2,426,207
Actual provisioning for loan loss, as of 31 March 2012 (Quarterly) (TISCO Bank Plc. : Thousand Baht 4,188,912)	4,525,615
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 29 February 2012 Thousand Baht 18,192,810) (TISCO Bank Plc. : Capital adequacy ratio = 14.17 percents)	20,130,781
Changes in assets and liabilities this quarter as of 31 March 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	2,167,161
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	2,167,161

^{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 March 2012 (Quarterly) 2,820,387
(1.29 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 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