

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 April 2012**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	938,887	Deposits	47,857,644
Interbank and money market items, net	21,474,610	Interbank and money market items, net	17,033,720
Claims on securities	-	Liabilities payable on demand	537,833
Derivatives assets	4,993	Liabilities to deliver securities	-
Investments - net	6,666,430	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 692,378)		Derivatives liabilities	52,656
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	137,121,889
Loans to customers, net	193,416,608	Bank's liabilities under acceptances	-
Accrued interest receivables	274,254	Other liabilities	9,379,099
Customers' liabilities under acceptances	-	Total Liabilities	<u>211,982,841</u>
Properties foreclosed, net	321,947		
Premises and equipment, net	1,422,592	Shareholders' equity	
Other assets, net	3,314,885	Equity portion ^{1/}	7,279,121
		Other reserves	1,092,121
		Retained Earnings	7,481,123
		Total Shareholders' equity	<u>15,852,365</u>
Total Assets	<u>227,835,206</u>	Total Liabilities and Shareholders' equity	<u>227,835,206</u>

	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 4,179,912)	4,516,615
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 31 March 2012 Thousand Baht 18,983,953) (TISCO Bank Plc. : Capital adequacy ratio = 14.55 percents)	21,737,825
Changes in assets and liabilities this quarter as of 30 April 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	2,098,822
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	2,098,822

^{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)
(1.29 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 2,820,387

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	30 April 2012	Date of disclosure	30 April 2012
Information as of	31 December 2011	Information as of	31 December 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