

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

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

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	961,917	Deposits	40,597,413
Interbank and money market items, net	32,804,513	Interbank and money market items, net	13,880,772
Claims on securities	-	Liabilities payable on demand	405,257
Derivatives assets	20,770	Liabilities to deliver securities	-
Investments - net	3,798,923	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 380,293)		Derivatives liabilities	70,191
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	145,718,764
Loans to customers, net	180,100,216	Bank's liabilities under acceptances	-
Accrued interest receivables	249,090	Other liabilities	7,096,280
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b><u>207,768,677</u></b>
Properties foreclosed, net	32,601		
Premises and equipment, net	1,407,167	<b>Shareholders' equity</b>	
Other assets, net	4,190,852	Equity portion <sup>1/</sup>	7,279,121
		Other reserves	877,110
		Retained Earnings	7,641,141
		<b>Total Shareholders' equity</b>	<b><u>15,797,372</u></b>
<b>Total Assets</b>	<b><u>223,566,049</u></b>	<b>Total Liabilities and Shareholders' equity</b>	<b><u>223,566,049</u></b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2011 (Quarterly) (0.81 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,567,283
Required provisioning for loan loss, as of 30 September 2011 (Quarterly) (TISCO Bank Plc. : Thousand Baht 1,704,312)	1,974,066
Actual provisioning for loan loss, as of 30 September 2011 (Quarterly) (TISCO Bank Plc. : Thousand Baht 4,346,457)	4,616,211
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 September 2011 Thousand Baht 18,552,983) (TISCO Bank Plc. : Capital adequacy ratio = 14.00 percents)	18,940,892
Changes in assets and liabilities this quarter as of 31 October 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	4,668,127
Avals to bills and guarantees of loans	5,280
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	4,662,847

<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 30 September 2011 (Quarterly) 2,274,039  
(1.17 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.

.....  
(Mrs. Oranuch Apisaksirikul)  
Group Chief Executive Officer

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