

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 November 2011**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	907,795	Deposits	38,831,156
Interbank and money market items, net	34,068,379	Interbank and money market items, net	14,242,248
Claims on securities	-	Liabilities payable on demand	421,698
Derivatives assets	36,994	Liabilities to deliver securities	-
Investments - net	3,798,136	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 380,511)		Derivatives liabilities	178,285
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	147,026,736
Loans to customers, net	179,131,372	Bank's liabilities under acceptances	-
Accrued interest receivables	351,825	Other liabilities	7,187,632
Customers' liabilities under acceptances	-	Total Liabilities	<u>207,887,755</u>
Properties foreclosed, net	40,759		
Premises and equipment, net	1,391,268	Shareholders' equity	
Other assets, net	4,249,634	Equity portion ^{1/}	7,279,121
		Other reserves	915,764
		Retained Earnings	7,893,522
		Total Shareholders' equity	<u>16,088,407</u>
Total Assets	<u>223,976,162</u>	Total Liabilities and Shareholders' equity	<u>223,976,162</u>

	Thousand Baht
Non-Performing Loan ^{2/} (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 31 October 2011 Thousand Baht 18,341,335) (TISCO Bank Plc. : Capital adequacy ratio = 14.06 percents)	18,945,004
Changes in assets and liabilities this quarter as of 30 November 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,540,283
Avals to bills and guarantees of loans	5,280
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	4,535,003

^{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 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.

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(Mr. Suthas Ruangmanamongkol)
Director

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