

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,037,023	Deposits	37,320,560
Interbank and money market items, net	19,639,883	Interbank and money market items, net	14,525,755
Claims on securities	-	Liabilities payable on demand	492,078
Derivatives assets	23,497	Liabilities to deliver securities	-
Investments - net	3,886,286	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,685)		Derivatives liabilities	168,635
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	137,369,159
Loans to customers, net	182,908,206	Bank's liabilities under acceptances	-
Accrued interest receivables	265,114	Other liabilities	6,064,083
Customers' liabilities under acceptances	-	Total Liabilities	195,940,270
Properties foreclosed, net	326,424		
Premises and equipment, net	1,439,028	Shareholders' equity	
Other assets, net	2,999,490	Equity portion ^{1/}	7,279,121
		Other reserves	1,020,880
		Retained Earnings	8,284,680
		Total Shareholders' equity	16,584,681
Total Assets	212,524,951	Total Liabilities and Shareholders' equity	212,524,951

	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 December 2011 Thousand Baht 18,492,572) (TISCO Bank Plc. : Capital adequacy ratio = 14.91 percents)	20,124,047
Changes in assets and liabilities this quarter as of 31 December 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	2,543,770
Avals to bills and guarantees of loans	5,280
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	2,538,490

^{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