

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 October 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	961,503	Deposits	40,709,516
Interbank and money market items, net	32,112,095	Interbank and money market items, net	10,317,946
Claims on securities	-	Liabilities payable on demand	405,257
Derivatives assets	18,829	Liabilities to deliver securities	-
Investments - net	2,766,712	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 380,293)	-	Derivatives liabilities	58,619
Investments in subsidiaries and associates, net	46,147	Debts issued and Borrowings	144,242,894
Loans to customers, net	174,776,000	Bank's liabilities under acceptances	-
Accrued interest receivables	226,487	Other liabilities	4,063,021
Customers' liabilities under acceptances	-	Total Liabilities	<u>199,797,253</u>
Properties foreclosed, net	29,961		
Premises and equipment, net	522,408	Shareholders' equity	
Other assets, net	2,123,076	Equity portion ^{1/}	7,411,974
		Other reserves	60,651
		Retained Earnings	6,313,340
		Total Shareholders' equity	<u>13,785,965</u>
Total Assets	<u>213,583,218</u>	Total Liabilities and Shareholders' equity	<u>213,583,218</u>

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Non-Performing Loan ^{2/} (net) as of 30 September 2011 (Quarterly) (0.75 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,416,157
Required provisioning for loan loss, as of 30 September 2011 (Quarterly)	1,704,312
Actual provisioning for loan loss, as of 30 September 2011 (Quarterly)	4,346,457
Loans to related parties	23,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	18,341,335
(Capital adequacy ratio = 14.06 percents)	
Changes in assets and liabilities this quarter as of 30 September 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

^{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) 2,008,786
(1.06 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 the Bank	Location of disclosure Website of TISCO Financial Group Public Company Limited
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)
President

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