## 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

AssetsThousand Baht 907,795LiabilitiesThousand Baht 38,831,156Cash907,795Deposits38,831,156Interbank and money market items, net34,068,379Interbank and money market items, net14,242,248Claims on securitiesLiabilities payable on demand421,698Derivatives assets36,994Liabilities to deliver securities-Investments - net3,798,136Financial liabilities designated at fair value through profit or loss-(with obligations Thousand Baht 380,511)Perivatives liabilities178,285Investments in subsidiaries and associates, net179,131,372Bank's liabilities under acceptances147,026,736Customers' liabilities under acceptances351,825Other labilities7,187,632Customers' liabilities under acceptances-Total Liabilities207,887,755Premises and equipment, net1,391,268Shareholders' equity7,279,121Other assets, net4,249,634Equity portion¹¹7,279,121Other reserves915,764Other reserves915,764Total Assets7,043 Liabilities and Shareholders' equity16,088,407	7.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0			
Interbank and money market items, net  Claims on securities  Claims on securities  Derivatives assets  Investments - net  (with obligations Thousand Baht 380,511)  Investments in subsidiaries and associates, net  Loans to customers, net  Accrued interest receivables  Customers' liabilities under acceptances  Properites foreclosed, net  Premises and equipment, net  Other assets, net  Action of the sasets, net  Action of the sasets of the saset of	Assets	Thousand Baht	Liabilities	Thousand Baht
Claims on securities Derivatives assets Investments - net (with obligations Thousand Baht 380,511) Investments in subsidiaries and associates, net Loans to customers, net Accrued interest receivables Customers' liabilities under acceptances Properites foreclosed, net Premises and equipment, net Other assets, net  4,249,634 Equity portion <sup>1/</sup> Qther assets, net  Liabilities payable on demand Liabilities to deliver securities Financial liabilities designated at fair value through profit or loss Derivatives liabilities Debts issued and Borrowings 147,026,736 Bank's liabilities under acceptances Other liabilities Total Liabilities  Shareholders' equity  Equity portion <sup>1/</sup> Other reserves 915,764 Retained Earnings 7,893,522 Total Shareholders' equity 16,088,407	Cash	907,795	Deposits	38,831,156
Derivatives assets Investments - net (with obligations Thousand Baht 380,511) Investments in subsidiaries and associates, net Loans to customers, net Accrued interest receivables Properites foreclosed, net Premises and equipment, net Other assets, net  4,249,634 Equity portion 1/ Qther assets, net  36,994 Liabilities to deliver securities Financial liabilities designated at fair value through profit or loss Derivatives liabilities Debts issued and Borrowings 147,026,736 Debts issued and Borrowings 147,026,736 Bank's liabilities under acceptances Other liabilities Total Liabilities Total Liabilities  Shareholders' equity  Equity portion 1/ Other reserves 915,764 Retained Earnings Total Shareholders' equity 16,088,407	Interbank and money market items, net	34,068,379	Interbank and money market items, net	14,242,248
Investments - net (with obligations Thousand Baht 380,511) Investments in subsidiaries and associates, net Loans to customers, net Accrued interest receivables Customers' liabilities under acceptances Properites foreclosed, net Premises and equipment, net Other assets, net  4,249,634 Retained Earnings Total Shareholders' equity  Financial liabilities designated at fair value through profit or loss 178,285 Debts issued and Borrowings 147,026,736 1	Claims on securities	-	Liabilities payable on demand	421,698
(with obligations Thousand Baht 380,511)Derivatives liabilities178,285Investments in subsidiaries and associates, net-Debts issued and Borrowings147,026,736Loans to customers, net179,131,372Bank's liabilities under acceptances-Accrued interest receivables351,825Other liabilities7,187,632Customers' liabilities under acceptances-Total Liabilities207,887,755Properites foreclosed, net40,759***Premises and equipment, net1,391,268Shareholders' equityOther assets, net4,249,634Equity portion¹¹/ Other reserves915,764Retained Earnings7,893,522Total Shareholders' equity16,088,407	Derivatives assets	36,994	Liabilities to deliver securities	-
Investments in subsidiaries and associates, net  Loans to customers, net  Accrued interest receivables Customers' liabilities under acceptances Properites foreclosed, net Premises and equipment, net  Other assets, net  4,249,634  4,249,634  Retained Earnings Total Shareholders' equity  147,026,736  Bank's liabilities under acceptances  7,187,632  Customers' liabilities under acceptances  40,755  Total Liabilities Shareholders' equity  Equity portion <sup>1/</sup> Other reserves 915,764 Retained Earnings 7,893,522  Total Shareholders' equity  16,088,407	Investments - net	3,798,136	Financial liabilities designated at fair value through profit or loss	-
Loans to customers, net 179,131,372 Bank's liabilities under acceptances 51,825 Other liabilities under acceptances 7,187,632 Customers' liabilities under acceptances 40,755 Properites foreclosed, net 40,759 Premises and equipment, net 1,391,268 Shareholders' equity  Other assets, net 4,249,634 Equity portion 1/Other reserves 915,764 Retained Earnings 7,893,522 Total Shareholders' equity 16,088,407	(with obligations Thousand Baht 380,511)		Derivatives liabilities	178,285
Accrued interest receivables 351,825 Other liabilities Customers' liabilities under acceptances 7,187,632 Customers' liabilities under acceptances 40,755 Properites foreclosed, net 40,759 Premises and equipment, net 1,391,268 Shareholders' equity  Other assets, net 4,249,634 Equity portion 1/Other reserves 915,764 Retained Earnings 7,893,522 Total Shareholders' equity 16,088,407	Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	147,026,736
Customers' liabilities under acceptances Properites foreclosed, net Premises and equipment, net Other assets, net  4,249,634 Parentses Properites foreclosed, net Premises and equipment, net Other assets, net Premises and equipment, net Premises and equip	Loans to customers, net	179,131,372	Bank's liabilities under acceptances	-
Properites foreclosed, net         40,759           Premises and equipment, net         1,391,268         Shareholders' equity           Other assets, net         4,249,634         Equity portion <sup>1/</sup> Other reserves         915,764           Retained Earnings         7,893,522           Total Shareholders' equity         16,088,407	Accrued interest receivables	351,825	Other liabilities	7,187,632
Premises and equipment, net         1,391,268         Shareholders' equity           Other assets, net         4,249,634         Equity portion <sup>1/</sup> Other reserves         915,764           Retained Earnings         7,893,522           Total Shareholders' equity         16,088,407	Customers' liabilities under acceptances	-	Total Liabilities	207,887,755
Other assets, net       4,249,634       Equity portion <sup>1/</sup> Other reserves       7,279,121         Other reserves       915,764         Retained Earnings       7,893,522         Total Shareholders' equity       16,088,407	Properites foreclosed, net	40,759		
Other reserves       915,764         Retained Earnings       7,893,522         Total Shareholders' equity       16,088,407	Premises and equipment, net	1,391,268	Shareholders' equity	
Other reserves       915,764         Retained Earnings       7,893,522         Total Shareholders' equity       16,088,407	Other assets, net	4,249,634	Equity portion <sup>1/</sup>	7,279,121
Total Shareholders' equity 16,088,407	,	, ,		915,764
			Retained Earnings	7,893,522
Total Assets 223,976,162 Total Liabilities and Shareholders' equity 223,976,162			Total Shareholders' equity	16,088,407
	Total Assets	223,976,162	Total Liabilities and Shareholders' equity	223,976,162

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2011 (Quarterly)	1,567,283
(0.81 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2011 (Quarterly)	1,974,066
(TISCO Bank Plc. : Thousand Baht 1,704,312)	
Actual provisioning for loan loss, as of 30 September 2011 (Quarterly)	4,616,211
(TISCO Bank Plc. : Thousand Baht 4,346,457)	
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	10.045.004
Regulatory capital (TISCO Bank Plc. : as at 31 October 2011 Thousand Baht 18,341,335)	18,945,004
(TISCO Bank Pic. : As at 31 October 2011 Thousand Bant 10,341,333)	
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	_
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

<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

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 For Financial Group (under the Notification of the Bank of Thailand (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.

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

<sup>&</sup>lt;sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2011 (Quarterly)