

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 April 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	938,095	Deposits	47,932,177
Interbank and money market items, net	21,229,829	Interbank and money market items, net	13,547,348
Claims on securities	-	Liabilities payable on demand	537,833
Derivatives assets	1,852	Liabilities to deliver securities	-
Investments - net	5,357,853	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 692,378)		Derivatives liabilities	35,838
Investments in subsidiaries and associates, net	44,318	Debts issued and Borrowings	136,301,242
Loans to customers, net	187,936,087	Bank's liabilities under acceptances	-
Accrued interest receivables	243,800	Other liabilities	5,152,528
Customers' liabilities under acceptances	-	Total Liabilities	<u>203,506,966</u>
Properties foreclosed, net	317,645		
Premises and equipment, net	426,254	Shareholders' equity	
Other assets, net	1,677,700	Equity portion ^{1/}	7,411,974
		Other reserves	84,630
		Retained Earnings	7,169,863
		Total Shareholders' equity	<u>14,666,467</u>
Total Assets	<u>218,173,433</u>	Total Liabilities and Shareholders' equity	<u>218,173,433</u>

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Non-Performing Loan ^{2/} (net) as of 31 March 2012 (Quarterly) (0.79 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,687,660
Required provisioning for loan loss, as of 31 March 2012 (Quarterly)	2,089,504
Actual provisioning for loan loss, as of 31 March 2012 (Quarterly)	4,179,912
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	19,707,051
(Capital adequacy ratio = 14.46 percents)	
Changes in assets and liabilities this quarter as of 30 April 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	2,098,822
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	2,098,822

^{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 March 2012 (Quarterly) 2,404,641
(1.13 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 the Bank	Location of disclosure Website of TISCO Financial Group Public Company Limit
Date of disclosure 30 April 2012	Date of disclosure 30 April 2012
Information as of 31 December 2011	Information as of 31 December 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