

## 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 2011

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	919,998	Deposits	46,172,825
Interbank and money market items, net	8,624,208	Interbank and money market items, net	10,089,721
Claims on securities	-	Liabilities payable on demand	543,067
Derivatives assets	3,860	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,684)	6,084,403	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	7,744
Loans to customers, net	149,244,498	Debts issued and Borrowings	93,035,054
Accrued interest receivables	139,274	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	4,319,241
Properties foreclosed, net	50,428	<b>Total Liabilities</b>	<b>154,167,652</b>
Premises and equipment, net	1,366,984	<b>Shareholders' equity</b>	
Other assets, net	2,680,702	Equity portion <sup>1/</sup>	7,958,387
		Other reserves	336,230
		Retained Earnings	6,652,086
		<b>Total Shareholders' equity</b>	<b>14,946,703</b>
<b>Total Assets</b>	<b>169,114,355</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>169,114,355</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2010 (Quarterly) (1.22 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,870,466
Required provisioning for loan loss, as of 31 December 2010 (Quarterly) (TISCO Bank Plc. : Thousand Baht 1,485,073)	1,787,683
Actual provisioning for loan loss, as of 31 December 2010 (Quarterly) (TISCO Bank Plc. : Thousand Baht 3,859,414)	4,162,025
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 2010 Thousand Baht 16,226,782) (TISCO Bank Plc. : Capital adequacy ratio = 15.23 percents)	16,751,420
Changes in assets and liabilities this quarter as of 31 January 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,122,615
Avals to bills and guarantees of loans	194,136
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	928,479

<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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 December 2010 (Quarterly) 2,654,082  
(1.72 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 -
Date of disclosure 28 October 2010	Date of disclosure -
Information as of 30 June 2010	Information as of -

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

.....  
(Mrs. Oranuch Apisaksirikul)  
Group Chief Executive Officer

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