

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 March 2011**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	757,140	Deposits	44,079,354
Interbank and money market items, net	21,055,228	Interbank and money market items, net	8,232,815
Claims on securities	-	Liabilities payable on demand	658,667
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	6,237,608	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 903,175)		Derivatives liabilities	21,244
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	122,088,109
Loans to customers, net	163,169,368	Bank's liabilities under acceptances	-
Accrued interest receivables	135,018	Other liabilities	5,046,377
Customers' liabilities under acceptances	-	Total Liabilities	180,126,566
Properties foreclosed, net	28,795		
Premises and equipment, net	1,425,946	Shareholders' equity	
Other assets, net	2,848,159	Equity portion ^{1/}	7,279,121
		Other reserves	1,001,532
		Retained Earnings	7,250,043
		Total Shareholders' equity	15,530,696
Total Assets	195,657,262	Total Liabilities and Shareholders' equity	195,657,262

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2011 (Quarterly)	1,803,048
(1.06 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2011 (Quarterly)	1,913,537
(TISCO Bank Plc. : Thousand Baht 1,613,578)	
Actual provisioning for loan loss, as of 31 March 2011 (Quarterly)	4,403,946
(TISCO Bank Plc. : Thousand Baht 4,103,988)	
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	17,006,775
(TISCO Bank Plc. : as at 28 February 2011 Thousand Baht 17,319,847)	
(TISCO Bank Plc. : Capital adequacy ratio = 15.75 percents)	
Changes in assets and liabilities this quarter as of 31 March 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,130,593
Avals to bills and guarantees of loans	134,664
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	995,929

^{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 2011 (Quarterly) 2,579,126
(1.52 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.

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(Mrs. Oranuch Apisaksirikul)
Group Chief Executive Officer

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