

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	800,496	Deposits	37,990,343
Interbank and money market items, net	12,501,141	Interbank and money market items, net	10,542,511
Claims on securities	-	Liabilities payable on demand	683,692
Derivatives assets	17,151	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,673)	4,629,741	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	37,897
Loans to customers, net	167,378,717	Debts issued and Borrowings	121,135,006
Accrued interest receivables	203,177	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	6,550,378
Properties foreclosed, net	23,068	Total Liabilities	<u>176,939,827</u>
Premises and equipment, net	1,440,449	Shareholders' equity	
Other assets, net	4,406,110	Equity portion ^{1/}	7,279,121
		Other reserves	975,536
		Retained Earnings	6,205,566
		Total Shareholders' equity	<u>14,460,223</u>
Total Assets	<u>191,400,050</u>	Total Liabilities and Shareholders' equity	<u>191,400,050</u>

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2011 (Quarterly) (1.06 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,803,048
Required provisioning for loan loss, as of 31 March 2011 (Quarterly) (TISCO Bank Plc. : Thousand Baht 1,613,578)	1,913,537
Actual provisioning for loan loss, as of 31 March 2011 (Quarterly) (TISCO Bank Plc. : Thousand Baht 4,103,988)	4,403,946
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 30 April 2011 Thousand Baht 17,711,478) (TISCO Bank Plc. : Capital adequacy ratio = 14.68 percents)	18,978,218
Changes in assets and liabilities this quarter as of 31 May 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,160,435
Avals to bills and guarantees of loans	134,664
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,025,771

^{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 Website of the Company
Date of disclosure 29 April 2011	Date of disclosure 29 April 2011
Information as of 31 December 2010	Information as of 31 December 2010

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