

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 June 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	848,833	Deposits	35,110,781
Interbank and money market items, net	16,672,675	Interbank and money market items, net	11,185,938
Claims on securities	-	Liabilities payable on demand	590,399
Derivatives assets	2,836	Liabilities to deliver securities	-
Investments - net	3,278,479	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,651)		Derivatives liabilities	124,594
Investments in subsidiaries and associates, net	47,743	Debts issued and Borrowings	125,416,504
Loans to customers, net	165,906,432	Bank's liabilities under acceptances	-
Accrued interest receivables	130,908	Other liabilities	3,618,253
Customers' liabilities under acceptances	-	Total Liabilities	176,046,469
Properties foreclosed, net	18,548		
Premises and equipment, net	547,946	Shareholders' equity	
Other assets, net	2,097,203	Equity portion ^{1/}	7,411,974
		Other reserves	9,243
		Retained Earnings	6,083,917
		Total Shareholders' equity	13,505,134
Total Assets	189,551,603	Total Liabilities and Shareholders' equity	189,551,603

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2011 (Quarterly) (1.03 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,843,607
Required provisioning for loan loss, as of 30 June 2011 (Quarterly)	1,722,953
Actual provisioning for loan loss, as of 30 June 2011 (Quarterly)	4,319,481
Loans to related parties	300,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 13.81 percents)	17,615,415
Changes in assets and liabilities this quarter as of 30 June 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,519,165
Avals to bills and guarantees of loans	134,664
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	4,384,501

^{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 30 June 2011 (Quarterly) 2,555,329
(1.42 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)
Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure Website of the Bank
Date of disclosure 29 April 2011
Information as of 31 December 2010

For Financial Group
(under the Notification of the Bank of Thailand)
Re: Consolidated Supervision)

Location of disclosure Website of TISCO Financial Group Public Company Limited
Date of disclosure 29 April 2011
Information as of 31 December 2010

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

.....
(Mr. Suthas Ruangmanamongkol)
President

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