

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	872,199	Deposits	35,771,685
Interbank and money market items, net	25,698,574	Interbank and money market items, net	9,359,227
Claims on securities	-	Liabilities payable on demand	599,920
Derivatives assets	148,456	Liabilities to deliver securities	-
Investments - net	4,385,418	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 574,235)		Derivatives liabilities	57,924
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	140,766,228
Loans to customers, net	171,290,377	Bank's liabilities under acceptances	-
Accrued interest receivables	210,785	Other liabilities	6,920,632
Customers' liabilities under acceptances	-	Total Liabilities	193,475,616
Properties foreclosed, net	29,237		
Premises and equipment, net	1,447,138	Shareholders' equity	
Other assets, net	4,418,726	Equity portion ^{1/}	7,279,121
		Other reserves	940,151
		Retained Earnings	6,806,022
		Total Shareholders' equity	15,025,294
Total Assets	208,500,910	Total Liabilities and Shareholders' equity	208,500,910

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2011 (Quarterly)	2,000,704
(1.08 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2011 (Quarterly)	2,008,653
(TISCO Bank Plc. : Thousand Baht 1,722,953)	
Actual provisioning for loan loss, as of 30 June 2011 (Quarterly)	4,605,180
(TISCO Bank Plc. : Thousand Baht 4,319,481)	
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	18,734,224
(TISCO Bank Plc. : as at 30 June 2011 Thousand Baht 17,615,415)	
(TISCO Bank Plc. : Capital adequacy ratio = 13.81 percents)	
Changes in assets and liabilities this quarter as of 31 July 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,540,933
Avals to bills and guarantees of loans	134,664
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	4,406,269

^{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) 2,834,674
(1.53 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 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