

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

**As of 31 August 2011**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	915,829	Deposits	37,483,666
Interbank and money market items, net	20,125,471	Interbank and money market items, net	9,538,549
Claims on securities	-	Liabilities payable on demand	513,992
Derivatives assets	50,549	Liabilities to deliver securities	-
Investments - net	3,082,782	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 72,051)		Derivatives liabilities	14,741
Investments in subsidiaries and associates, net	45,767	Debts issued and Borrowings	131,284,793
Loans to customers, net	169,181,789	Bank's liabilities under acceptances	-
Accrued interest receivables	200,753	Other liabilities	4,067,531
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>182,903,272</b>
Properties foreclosed, net	33,635		
Premises and equipment, net	537,875	<b>Shareholders' equity</b>	
Other assets, net	2,034,469	Equity portion <sup>1/</sup>	7,411,974
		Other reserves	24,697
		Retained Earnings	5,868,976
		<b>Total Shareholders' equity</b>	<b>13,305,647</b>
<b>Total Assets</b>	<b>196,208,919</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>196,208,919</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2011 (Quarterly)	1,843,607
(1.03 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	15,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	18,302,344
(Capital adequacy ratio = 13.90 percents)	
Changes in assets and liabilities this quarter as of 31 August 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	4,469,268
Avals to bills and guarantees of loans	134,664
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	4,334,604

<sup>1/</sup> 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

<sup>2/</sup> 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)

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

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

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