

**TISCO BANK PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 31 January 2011**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	919,310	Deposits	46,251,314
Interbank and money market items, net	7,671,255	Interbank and money market items, net	8,126,943
Claims on securities	-	Liabilities payable on demand	543,067
Derivatives assets	3,860	Liabilities to deliver securities	-
Investments - net	4,608,896	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,684)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	136,324	Debts issued and Borrowings	89,491,231
Loans to customers, net	143,916,615	Bank's liabilities under acceptances	-
Accrued interest receivables	121,309	Other liabilities	3,174,931
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>147,587,486</b>
Properties foreclosed, net	46,329		
Premises and equipment, net	566,207	<b>Shareholders' equity</b>	
Other assets, net	1,965,231	Equity portion <sup>1/</sup>	7,411,974
		Other reserves	15,673
		Retained Earnings	4,940,203
		<b>Total Shareholders' equity</b>	<b>12,367,850</b>
<b>Total Assets</b>	<b>159,955,336</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>159,955,336</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2010 (Quarterly)	1,704,042
(1.15 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2010 (Quarterly)	1,485,073
Actual provisioning for loan loss, as of 31 December 2010 (Quarterly)	3,859,414
Loans to related parties	100,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	16,132,931
(Capital adequacy ratio = 14.89 percents)	
Changes in assets and liabilities this quarter as of 31 January 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,122,615
Avals to bills and guarantees of loans	194,136
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	928,479

<sup>1/</sup> 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 31 December 2010 (Quarterly) 2,359,001  
(1.59 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 the 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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(Mr. Suthas Ruangmanamongkol)  
President

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