

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	920,351	Deposits	42,183,219
Interbank and money market items, net	20,588,817	Interbank and money market items, net	4,977,879
Claims on securities	-	Liabilities payable on demand	578,423
Derivatives assets	5,796	Liabilities to deliver securities	-
Investments - net	4,082,249	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 351,062)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	135,075	Debts issued and Borrowings	111,203,875
Loans to customers, net	146,426,352	Bank's liabilities under acceptances	-
Accrued interest receivables	148,031	Other liabilities	3,427,799
Customers' liabilities under acceptances	-	Total Liabilities	162,371,195
Properties foreclosed, net	24,543		
Premises and equipment, net	560,550	Shareholders' equity	
Other assets, net	2,078,039	Equity portion ^{1/}	7,411,974
		Other reserves	12,704
		Retained Earnings	5,173,930
		Total Shareholders' equity	12,598,608
Total Assets	174,969,803	Total Liabilities and Shareholders' equity	174,969,803

	Thousand Baht
Non-Performing Loan ^{2/} (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	17,319,847
(Capital adequacy ratio = 15.75 percents)	
Changes in assets and liabilities this quarter as of 28 February 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,030,644
Avals to bills and guarantees of loans	106,302
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	924,342

^{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 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