

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

**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 | 921,090 | Deposits | 42,113,549 |
| Interbank and money market items, net | 22,205,129 | Interbank and money market items, net | 7,331,068 |
| Claims on securities | - | Liabilities payable on demand | 578,423 |
| Derivatives assets | 5,796 | Liabilities to deliver securities | - |
| Investments - net | 5,504,515 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations Thousand Baht 351,062) | | Derivatives liabilities | 6,988 |
| Investments in subsidiaries and associates, net | - | Debts issued and Borrowings | 115,161,392 |
| Loans to customers, net | 152,058,450 | Bank's liabilities under acceptances | - |
| Accrued interest receivables | 167,523 | Other liabilities | 4,650,925 |
| Customers' liabilities under acceptances | - | Total Liabilities | 169,842,345 |
| Properites foreclosed, net | 28,708 | | |
| Premises and equipment, net | 1,352,150 | Shareholders' equity | |
| Other assets, net | 2,819,305 | Equity portion ^{1/} | 7,958,387 |
| | | Other reserves | 297,931 |
| | | Retained Earnings | 6,964,003 |
| | | Total Shareholders' equity | 15,220,321 |
| Total Assets | 185,062,666 | Total Liabilities and Shareholders' equity | 185,062,666 |

| | Thousand Baht |
|--|---------------|
| Non-Performing Loan ^{2/} (net) as of 31 December 2010 (Quarterly) | 1,870,466 |
| (1.22 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| Required provisioning for loan loss, as of 31 December 2010 (Quarterly) | 1,787,683 |
| (TISCO Bank Plc. : Thousand Baht 1,485,073) | |
| Actual provisioning for loan loss, as of 31 December 2010 (Quarterly) | 4,162,025 |
| (TISCO Bank Plc. : Thousand Baht 3,859,414) | |
| Loans to related parties | - |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | - |
| Regulatory capital | 16,997,906 |
| (TISCO Bank Plc. : as at 31 January 2011 Thousand Baht 16,132,931) | |
| (TISCO Bank Plc. : Capital adequacy ratio = 14.89 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) 2,654,082
(1.72 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 TISCO 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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(Mrs. Oranuch Apisaksirikul)
Group Chief Executive Officer

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(Mr. Chatri Chandrangam)
Executive Vice President
Chief Financial Office