

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 April 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	759,112	Deposits	40,217,487
Interbank and money market items, net	10,016,098	Interbank and money market items, net	5,811,579
Claims on securities	-	Liabilities payable on demand	593,257
Derivatives assets	55,820	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,682)	3,498,357	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	133,367	Derivatives liabilities	26,895
Loans to customers, net	160,909,069	Debts issued and Borrowings	114,588,098
Accrued interest receivables	183,515	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	4,057,103
Properties foreclosed, net	17,020	Total Liabilities	165,294,419
Premises and equipment, net	553,978	Shareholders' equity	
Other assets, net	2,172,327	Equity portion ^{1/}	7,411,974
		Other reserves	12,565
		Retained Earnings	5,579,705
		Total Shareholders' equity	13,004,244
Total Assets	178,298,663	Total Liabilities and Shareholders' equity	178,298,663

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2011 (Quarterly) (1.01 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,648,024
Required provisioning for loan loss, as of 31 March 2011 (Quarterly)	1,613,578
Actual provisioning for loan loss, as of 31 March 2011 (Quarterly)	4,103,988
Loans to related parties	85,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 14.68 percents)	17,711,478
Changes in assets and liabilities this quarter as of 30 April 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,158,603
Avals to bills and guarantees of loans	134,664
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,023,939

^{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 March 2011 (Quarterly) 2,303,006
(1.40 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 Website of TISCO Financial Group
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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(Mr. Suthas Ruangmanamongkol)
President

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