

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	871,564	Deposits	35,882,904
Interbank and money market items, net	25,097,545	Interbank and money market items, net	6,714,621
Claims on securities	-	Liabilities payable on demand	599,920
Derivatives assets	143,377	Liabilities to deliver securities	-
Investments - net	3,181,896	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 574,235)		Derivatives liabilities	56,746
Investments in subsidiaries and associates, net	45,758	Debts issued and Borrowings	138,227,417
Loans to customers, net	166,808,107	Bank's liabilities under acceptances	-
Accrued interest receivables	191,784	Other liabilities	3,741,038
Customers' liabilities under acceptances	-	Total Liabilities	185,222,646
Properties foreclosed, net	18,570		
Premises and equipment, net	544,790	Shareholders' equity	
Other assets, net	2,038,998	Equity portion ^{1/}	7,411,974
		Other reserves	7,401
		Retained Earnings	6,300,368
		Total Shareholders' equity	13,719,743
Total Assets	198,942,389	Total Liabilities and Shareholders' equity	198,942,389

	Thousand Baht
Non-Performing Loan ^{2/} (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	300,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	17,585,896
(Capital adequacy ratio = 13.56 percents)	
Changes in assets and liabilities this quarter as of 31 July 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,540,933
Avals to bills and guarantees of loans	134,664
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	4,406,269

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

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

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(Mr. Suthas Ruangmanamongkol)
President

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