

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities ^{1/}

As of 31 December 2010

Assets	Baht	Liabilities	Baht
Cash	903,306,074.93	Deposits	48,535,599,021.40
Interbank and money market items	12,887,952,208.62	Interbank and money market items	10,861,379,474.21
Investments, net (with obligations Baht 1,693,854.69)	6,481,004,485.56	Liabilities payable on demand	532,447,849.71
Credit advances (net of allowance for doubtful accounts)	146,862,733,624.40	Borrowings	92,384,533,010.54
Accrued interest receivables	133,878,808.49	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	21,397,254.06	Other liabilities	4,236,362,219.08
Customers' liabilities under acceptances	-	Total Liabilities	156,550,321,574.94
Premises and equipment, net	1,466,874,239.87	Shareholders' Equity	
Other assets, net	2,650,401,850.61	Paid-up share capital (registered share capital Baht 11,002,000,000.00)	7,279,120,860.00
Total Assets	171,407,548,546.54	Reserves and net profit after appropriation	4,239,033,937.67
Customers' liabilities under unmatured bills	-	Other reserves and profit and loss account	3,339,072,173.93
Total	171,407,548,546.54	Total Shareholders' Equity	14,857,226,971.60
		Total Liabilities and Shareholders' Equity	171,407,548,546.54
		Financial institution's liabilities under unmatured bills	-
		Total	171,407,548,546.54

Non-Performing Loans ^{2/} (net) as of 31 December 2010

Baht

(1.22 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

1,870,466,320.88

Required provisioning for loan loss as of 31 December 2010 ^{3/}

1,787,682,741.15

(TISCO Bank Plc. : Baht 1,485,072,594.85)

Actual provisioning for loan loss

4,162,024,643.24

(TISCO Bank Plc. : Baht 3,859,414,496.93)

Loans to related parties

-

Loans to related asset management companies

-

Loans to related parties due to debt restructuring

-

Borrowings as part of subordinated debentures cum preferred shares to be

included in the Tier 1 Capital, permitted by the Bank of Thailand

-

Regulatory capital ^{3/}

16,989,289,738.41

(TISCO Bank Plc. : as at 30 November 2010 Baht 16,362,380,725.70)

Changes in assets and liabilities this quarter as of 31 December 2010

due to fine from violating the Financial Institution Business Act B.E.2551,

Section

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Significant contingent liabilities

Avals to bills and guarantees of loans

194,136,066.61

Letters of credit

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^{1/}This Summary Statement has not been audited by Certified Public Accountant

^{2/} Non-Performing Loans (gross) as of 31 December 2010

2,654,081,847.07

(1.72 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

^{3/} According to the principles of a Consolidated Supervision of the Bank of Thailand

Disclosure of capital maintenance information under the Notification of the Bank of Thailand

Re: Public Disclosure of Capital Maintenance for Commercial Banks

Location of disclosure Website of TISCO Bank

Date of disclosure 28 October 2010

Information as of 30 June 2010

(Mrs. Oranuch Apisaksirikul)

Group Chief Executive Officer

(Mr. Chatri Chandrangam)

Executive Vice President

Chief Financial Officer