

(Revised Version)

TISCO BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities ^{1/}

As of 31 January 2007

| Assets | Baht | Liabilities | Baht |
|---|--------------------------|--|--------------------------|
| Cash | 253,088,900.00 | Deposits | 50,984,332,102.00 |
| Interbank and money market items | 245,539,972.00 | Interbank and money market items | 1,135,485,786.00 |
| Securities purchased under resale agreements | 3,570,000,000.00 | Liabilities payable on demand | 403,946,095.00 |
| Investments in securities, net (with obligations Baht 97,503,384.00) | 7,173,602,901.00 | Securities sold under repurchase agreements | - |
| Credit advances (net of allowance for doubtful accounts) | 69,099,709,975.00 | Borrowings | 19,078,848,647.00 |
| Accrued interest receivables | 89,139,701.00 | Bank's liabilities under acceptances | - |
| Properties foreclosed | 1,046,535,563.00 | Other liabilities | 1,483,997,280.00 |
| Customers' liabilities under acceptances | - | Total Liabilities | 73,086,609,910.00 |
| Premises and equipment, net | 1,083,134,574.00 | Shareholders' Equity | |
| Other assets | 2,196,554,390.00 | Paid-up share capital (registered share capital Baht 11,002,000,000.00) | 7,264,282,500.00 |
| Total Assets | 84,757,305,976.00 | Reserves and net profit after appropriation | 2,701,616,779.00 |
| Customers' liabilities under unmatured bills | - | Other reserves and profit and loss account | 1,704,796,787.00 |
| Total | 84,757,305,976.00 | Total Shareholders' Equity | 11,670,696,066.00 |
| | | Total Liabilities and Shareholders' Equity | 84,757,305,976.00 |
| | | Bank's liabilities under unmatured bills | - |
| | | Total | 84,757,305,976.00 |

Baht

Non-Performing Loans ^{2/} (net) As of 31 December 2006 (Quarterly) 1,213,613,227.00

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

Required provisioning for loan loss, as of 31 December 2006 (Quarterly) 2,141,986,201.00

Actual allowance for doubtful accounts 2,533,113,550.00

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 -

Legal capital fund 10,107,748,286.00

Changes in assets and liabilities this month due to the penalty expenses from violating the Commercial Banking Act B.E.2505 and amended Act, section -

Significant contingent liabilities

Avals to bills and guarantees of loans 556,625,000.00

Letters of credit -

^{1/}This Summary Statement has not been reviewed or audited by Certified Public Accountant^{2/} Non-Performing Loans (gross) As of 31 December 2006 (Quarterly) 2,945,545,979.00

(4.28 percents of total loans before allowance for doubtful accounts)

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(Mrs. Oranuch Apisaksirikul)

Director and Senior Executive Vice President

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(Miss Chutintorn Vigasi)

Head of Accounting