

TISCO BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities ^{1/}

As of 31 October 2008

| Assets | Baht | Liabilities | Baht |
|--|---------------------------|--|---------------------------|
| Cash | 361,180,259.00 | Deposits | 47,323,972,167.00 |
| Interbank and money market items | 9,359,158,525.00 | Interbank and money market items | 3,544,858,533.00 |
| Investments, net (with obligations Baht 3,478,272.00) | 7,917,168,820.00 | Liabilities payable on demand | 347,155,667.00 |
| Credit advances (net of allowance for doubtful accounts) | 93,939,636,688.00 | Borrowings | 50,774,754,480.00 |
| Accrued interest receivables | 89,215,641.00 | Financial institution's liabilities under acceptances | - |
| Properties foreclosed, net | 1,042,429,580.00 | Other liabilities | 2,310,394,440.00 |
| Customers' liabilities under acceptances | - | Total Liabilities | 104,301,135,287.00 |
| Premises and equipment, net | 1,117,590,013.00 | Shareholders' Equity | |
| Other assets, net | 1,526,666,119.00 | Paid-up share capital (registered share capital Baht 11,002,000,000.00) | 7,281,522,500.00 |
| | | Reserves and net profit after appropriation | 2,843,311,045.00 |
| | | Other reserves and profit and loss account | 927,076,813.00 |
| | | Total Shareholders' Equity | 11,051,910,358.00 |
| Total Assets | 115,353,045,645.00 | Total Liabilities and Shareholders' Equity | 115,353,045,645.00 |
| Customers' liabilities under unmatured bills | - | Financial institution's liabilities under unmatured bills | - |
| Total | 115,353,045,645.00 | Total | 115,353,045,645.00 |

| | Baht |
|---|------------------|
| Non-Performing Loans ^{2/} (net) as of 30 September 2008 (Quarterly) (1.40 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | 1,415,022,694.00 |
| Required provisioning for loan loss, as of 30 September 2008 (Quarterly) | 2,344,441,903.00 |
| Actual provisioning for loan loss | 2,703,998,554.00 |
| 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 | - |
| Regulatory capital | 9,882,580,845.00 |
| Changes in assets and liabilities this quarter as of 31 October 2008 due to fine from violating the Financial Institution Business Act B.E.2551, Section | - |
| Significant contingent liabilities | |
| Avals to bills and guarantees of loans | 147,825,670.00 |
| Letters of credit | - |

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

^{2/} Non-Performing Loans (gross) as of 30 September 2008 (Quarterly) 3,410,538,089.00
(3.32 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

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(Mrs. Oranuch Apisaksirikul)
Director and Senior Executive Vice President

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(Miss Chutintorn Vigasi)
Head of Accounting