

TISCO BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities ^{1/}

As of 31 January 2009

Assets	Baht	Liabilities	Baht
Cash	476,800,164.00	Deposits	61,033,943,340.00
Interbank and money market items	10,215,416,456.00	Interbank and money market items	3,595,516,183.00
Investments, net (with obligations Baht 3,523,015.00)	5,086,025,298.00	Liabilities payable on demand	354,140,989.00
Credit advances (net of allowance for doubtful accounts)	101,597,225,212.00	Borrowings	40,583,174,308.00
Accrued interest receivables	112,703,500.00	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	1,032,838,358.00	Other liabilities	3,945,637,992.00
Customers' liabilities under acceptances	-	Total Liabilities	109,512,412,812.00
Premises and equipment, net	721,657,953.00	Shareholders' Equity	
Other assets, net	1,681,613,987.00	Paid-up share capital (registered share capital Baht 11,002,000,000.00)	7,281,522,500.00
		Reserves and net profit after appropriation	3,293,311,045.00
		Other reserves and profit and loss account	837,034,571.00
		Total Shareholders' Equity	11,411,868,116.00
Total Assets	120,924,280,928.00	Total Liabilities and Shareholders' Equity	120,924,280,928.00
Customers' liabilities under unmatured bills	-	Financial institution's liabilities under unmatured bills	-
Total	120,924,280,928.00	Total	120,924,280,928.00

	Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2008 (Quarterly) (1.45 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,654,461,187.00
Required provisioning for loan loss, as of 31 December 2008 (Quarterly)	1,270,581,470.00
Actual provisioning for loan loss	1,604,475,630.00
Loans to related parties	2,600,000,000.00
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	10,836,749,623.00
Changes in assets and liabilities this quarter as of 31 December 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	107,432,272.00
Letters of credit	-

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

^{2/} Non-Performing Loans (gross) as of 31 December 2008 (Quarterly) 2,566,082,987.00
(2.24 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

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(Mrs. Oranuch Apisaksirikul)
Director

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(Miss Chutintorn Vigasi)
Head of Accounting