

TISCO BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities^{1/}

As of 31 October 2007

Assets	Baht	Liabilities	Baht
Cash	330,576,104.00	Deposits	55,521,869,201.00
Interbank and money market items	1,408,346,057.00	Interbank and money market items	3,805,274,588.00
Securities purchased under resale agreements	1,735,000,000.00	Liabilities payable on demand	351,059,175.00
Investments in securities, net (with obligations Baht 89,433,674.00)	7,899,531,205.00	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	77,746,551,788.00	Borrowings	19,048,845,300.00
Accrued interest receivables	76,208,924.00	Bank's liabilities under acceptances	-
Properties foreclosed	1,039,120,799.00	Other liabilities	1,961,732,194.00
Customers' liabilities under acceptances	-	Total Liabilities	80,688,780,458.00
Premises and equipment, net	1,082,365,376.00	Shareholders' Equity	
Other assets	995,659,006.00	Paid-up share capital (registered share capital Baht 11,002,000,000.00)	7,273,340,000.00
		Reserves and net profit after appropriation	3,031,762,178.00
		Other reserves and profit and loss account	1,319,476,623.00
		Total Shareholders' Equity	11,624,578,801.00
Total Assets	92,313,359,259.00	Total Liabilities and Shareholders' Equity	92,313,359,259.00
Customers' liabilities under unmatured bills	-	Bank's liabilities under unmatured bills	-
Total	92,313,359,259.00	Total	92,313,359,259.00

	Baht
Non-Performing Loans ^{2/} (net) As of 30 September 2007 (Quarterly) (1.51 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,166,050,835.00
Required provisioning for loan loss, as of 30 September 2007 (Quarterly)	2,156,551,111.00
Actual allowance for doubtful accounts	2,488,717,341.00
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	10,410,780,727.00
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	131,920,000.00
Letters of credit	-

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

^{2/} Non-Performing Loans (gross) As of 30 September 2007 (Quarterly) 3,118,682,836.00
(3.93 percents of total loans before allowance for doubtful accounts)

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

.....
(Miss Chutintorn Vigasi)
Head of Accounting