

TISCO BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities ^{1/}

As of 31 July 2007

Assets	Baht	Liabilities	Baht
Cash	362,221,193.00	Deposits	52,971,060,705.00
Interbank and money market items	602,003,537.00	Interbank and money market items	3,100,178,982.00
Securities purchased under resale agreements	4,850,000,000.00	Liabilities payable on demand	372,821,714.00
Investments in securities, net (with obligations Baht 100,696,063.00)	7,951,980,976.00	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	74,865,237,328.00	Borrowings	22,764,785,941.00
Accrued interest receivables	109,319,099.00	Bank's liabilities under acceptances	-
Properties foreclosed	1,050,006,242.00	Other liabilities	1,793,655,670.00
Customers' liabilities under acceptances	-	Total Liabilities	81,002,503,012.00
Premises and equipment, net	1,090,476,094.00	Shareholders' Equity	
Other assets	1,496,640,030.00	Paid-up share capital (registered share capital Baht 11,002,000,000.00)	7,271,272,500.00
Total Assets	92,377,884,499.00	Reserves and net profit after appropriation	2,188,289,860.00
Customers' liabilities under unmatured bills	-	Other reserves and profit and loss account	1,915,819,127.00
Total	92,377,884,499.00	Total Shareholders' Equity	11,375,381,487.00
		Total Liabilities and Shareholders' Equity	92,377,884,499.00
		Bank's liabilities under unmatured bills	-
		Total	92,377,884,499.00

	Baht
Non-Performing Loans ^{2/} (net) As of 30 June 2007 (Quarterly) (1.58 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,181,456,927.00
Required provisioning for loan loss, as of 30 June 2007 (Quarterly)	2,141,530,985.00
Actual allowance for doubtful accounts	2,466,185,508.00
Loans to related parties	25,000,000.00
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	-
Legal capital fund	9,557,873,631.00
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	282,000,000.00
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 June 2007 (Quarterly) 3,118,578,982.00
(4.06 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