

(Revised Version)

TISCO Bank Public Company Limited

## Summary Statement of Assets and Liabilities 1/

As of 31 January 2006

Assets	Baht	Liabilities	Baht
Cash	228,696,813.00	Deposits	52,827,369,286.00
Interbank and money market items	1,378,840,007.00	Interbank and money market items	3,010,874,073.00
Securities purchased under resale agreements	5,841,000,000.00	Liabilities payable on demand	169,064,343.00
Investments in securities, net (with obligations Baht 66,025,340 )	8,540,002,225.00	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	54,764,544,123.00	Borrowings	5,144,200,000.00
Accrued interest receivables	81,808,816.00	Bank's liabilities under acceptances	-
Properties foreclosed	1,258,734,467.00	Other liabilities	1,352,482,963.00
Customers' liabilities under acceptances	-	<b>Total liabilities</b>	<b>62,503,990,665.00</b>
Premises and equipment, net	999,468,090.00	<b>Shareholders' equity</b>	
Other assets	2,232,521,877.00	Paid-up share capital (registered share capital Baht 11,002,000,000.00)	7,227,437,500.00
<b>Total Assets</b>	<b>75,325,616,418.00</b>	Reserves and net profit after appropriation	4,312,088,139.00
Banker's liabilities under unmatured bills	-	Other reserves and profit and loss account	1,282,100,114.00
<b>Total</b>	<b>75,325,616,418.00</b>	<b>Total Shareholders' Equity</b>	<b>12,821,625,753.00</b>
		<b>Total Liabilities and Shareholders' Equity</b>	<b>75,325,616,418.00</b>
		Banker's liabilities under unmatured bills	-
		<b>Total</b>	<b>75,325,616,418.00</b>

	Baht
Non-Performing Loans as of 31 December 2005 (Quarterly) ( 4.31 percents of total loans before allowance for doubtful accounts)	2,493,094,288.00
Required provisioning for loan loss, as of 31 December 2005 (Quarterly)	2,327,039,577.00
Actual allowance for doubtful accounts	3,223,068,988.00
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	10,196,260,810.00
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....	-
<b>International Banking Facility's assets and liabilities</b>	
Total assets	-
Total liabilities	-
Contingencies	
Avals to bills and guarantees of loans	561,000,000.00
Letters of credit	-
Other contingencies	5,087,318,059.00

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

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

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