

# TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

## Summary Statement of Assets and Liabilities <sup>1/</sup>

As of 31 January 2010

Assets	Baht	Liabilities	Baht
Cash	701,962,135.58	Deposits	61,109,204,421.88
Interbank and money market items	16,840,286,649.69	Interbank and money market items	7,608,355,134.71
Investments, net (with obligations Baht 1,478,456.51)	8,849,583,767.16	Liabilities payable on demand	413,366,321.40
Credit advances (net of allowance for doubtful accounts)	111,250,739,866.67	Borrowings	56,938,240,781.94
Accrued interest receivables	123,418,089.68	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	53,062,945.26	Other liabilities	2,416,754,072.15
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>128,485,920,732.08</b>
Premises and equipment, net	1,544,060,089.33	<b>Shareholders' Equity</b>	
Other assets, net	1,828,950,924.57	Paid-up share capital (registered share capital Baht 11,002,000,000.00)	7,268,729,870.00
		Reserves and net profit after appropriation	4,102,264,705.01
		Other reserves and profit and loss account	1,335,149,160.85
		<b>Total Shareholders' Equity</b>	<b>12,706,143,735.86</b>
<b>Total Assets</b>	<b>141,192,064,467.94</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>141,192,064,467.94</b>
Customers' liabilities under unmatured bills	-	Financial institution's liabilities under unmatured bills	-
<b>Total</b>	<b>141,192,064,467.94</b>	<b>Total</b>	<b>141,192,064,467.94</b>

	Baht
Non-Performing Loans <sup>2/</sup> (net) as of 31 December 2009 ( 1.57 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,939,012,536.79
Required provisioning for loan loss as of 31 December 2009 <sup>3/</sup> (TISCO Bank Plc. : Baht 1,327,666,669.27)	1,664,515,887.70
Actual provisioning for loan loss (TISCO Bank Plc. : Baht 2,088,434,389.19)	2,425,283,607.62
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 <sup>3/</sup> (TISCO Bank Plc. : Baht 13,757,896,155.29)	15,115,683,619.55
Changes in assets and liabilities this quarter as of 31 January 2010 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	21,651,000.00
Letters of credit	-

<sup>1/</sup>This Summary Statement has not been audited by Certified Public Accountant

<sup>2/</sup> Non-Performing Loans (gross) as of 31 December 2009  
( 2.26 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

<sup>3/</sup> According to the principles of a Consolidated Supervision of the Bank of Thailand

Disclosure of capital maintenance information under the Notification of the Bank of Thailand  
Re: Public Disclosure of Capital Maintenance for Commercial Banks

Location of disclosure	Website of TISCO Bank
Date of disclosure	28 September 2009
Information as of	30 June 2009

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(Mrs. Oranuch Apisaksirikul)  
President

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(Miss Chutintorn Vigasi)  
Head of Accounting