

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities ^{1/}

As of 28 February 2010

Assets	Baht	Liabilities	Baht
Cash	717,183,606.81	Deposits	63,597,899,969.57
Interbank and money market items	13,174,134,375.01	Interbank and money market items	7,055,511,894.11
Investments, net (with obligations Baht 1,479,804.05)	8,965,894,571.73	Liabilities payable on demand	461,108,885.65
Credit advances (net of allowance for doubtful accounts)	113,059,036,178.88	Borrowings	52,762,254,618.54
Accrued interest receivables	154,530,987.19	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	46,401,492.45	Other liabilities	2,776,949,066.89
Customers' liabilities under acceptances	-	Total Liabilities	126,653,724,434.76
Premises and equipment, net	1,528,205,109.08	Shareholders' Equity	
Other assets, net	1,937,083,893.14	Paid-up share capital (registered share capital Baht 11,002,000,000.00)	7,268,770,460.00
Total Assets	139,582,470,214.29	Reserves and net profit after appropriation	4,102,283,619.95
Customers' liabilities under unmatured bills	-	Other reserves and profit and loss account	1,557,691,699.58
Total	139,582,470,214.29	Total Shareholders' Equity	12,928,745,779.53
		Total Liabilities and Shareholders' Equity	139,582,470,214.29
		Financial institution's liabilities under unmatured bills	-
		Total	139,582,470,214.29

Non-Performing Loans ^{2/} (net) as of 31 December 2009

Baht
1,939,012,536.79

(1.57 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss as of 31 December 2009 ^{3/}

1,664,515,887.70

(TISCO Bank Plc. : Baht 1,327,666,669.27)

Actual provisioning for loan loss

2,425,283,607.62

(TISCO Bank Plc. : Baht 2,088,434,389.19)

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

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Regulatory capital ^{3/}

15,057,070,938.95

(TISCO Bank Plc. : as at 31 January 2010 Baht 13,757,896,155.29)

Changes in assets and liabilities this quarter as of 28 February 2010

due to fine from violating the Financial Institution Business Act B.E.2551, Section

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Significant contingent liabilities

Avals to bills and guarantees of loans

21,651,000.00

Letters of credit

-

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

^{2/} Non-Performing Loans (gross) as of 31 December 2009

2,806,572,523.57

(2.26 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

^{3/} 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

.....
(Mrs. Oranuch Apisaksirikul)
President

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(Miss Chutintorn Vigasi)
Head of Accounting