

Tisco Finance Public Company Ltd.
Summary Statement of Assets and Liabilities 1/
As of 31 January 2004

Assets	Baht	Liabilities	Baht
Cash and deposits	286,803,546.00	Borrowings and deposits	37,325,116,205.00
Loans to financial institutions	-	Securities sold under repurchase agreements	-
Securities purchased under resale agreements	-	Company's liabilities under acceptances	-
Investments in securities, net (with obligations Baht 76,224,646.00)	11,599,909,583.00	Liabilities under commercial papers sold	211,000,000.00
Finance business loans and receivables	38,059,041,666.00	Debentures or debt instruments	5,131,000,000.00
Properties foreclosed	1,446,021,912.00	Other liabilities	603,402,038.00
Customers' liabilities under acceptances	-	Total Liabilities	43,270,518,243.00
Premises and equipment, net	815,955,260.00	Shareholders' Equity	
Other assets	1,546,106,274.00	Paid-up share capital (registered share capital Baht 11,002,000,000.00)	7,135,875,000.00
		Reserves and net profit after appropriation	3,010,262,980.00
		Other reserves and profit and loss account	337,182,018.00
		Total Shareholders' Equity	10,483,319,998.00
Total Assets	53,753,838,241.00	Total Liabilities and Shareholders' Equity	53,753,838,241.00

Baht

Non-Performing Loans As of 31 December 2003 (Quarterly) (6.68 percents of total loans before allowance for doubtful accounts)	2,689,871,730.09
Required provisioning for loan loss, as of 31 December 2003 (Quarterly)	2,638,703,462.96
Actual allowance for doubtful accounts	3,903,387,010.00
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Legal capital fund	10,391,369,570.00
Changes in assets and liabilities this month due to the penalty expenses from violating the Act on the undertaking of Finance Business, Securities Business and Credit Foncier Business B.E. 2522 section	-
Contingencies	
Avals to bills and guarantees of loans	426,930,000.00
Other contingencies	286,557,183.00

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

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(Mrs. Oranuch Apisaksirikul)
Chief Financial Officer

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(Miss Chutintorn Vigasi)
Head of Accounting