

**Tisco Finance Public Company Ltd.**  
**Summary Statement of Assets and Liabilities 1/**  
**As of 30 June 2004**

<b>Assets</b>	<b>Baht</b>	<b>Liabilities</b>	<b>Baht</b>
Cash and deposits	258,836,855.00	Borrowings and deposits	40,935,176,081.00
Loans to financial institutions	-	Securities sold under repurchase agreements	-
Securities purchased under resale agreements	616,000,000.00	Company's liabilities under acceptances	-
Investments in securities, net (with obligations Baht 76,147,696.00)	10,618,044,032.00	Liabilities under commercial papers sold	208,600,000.00
Finance business loans and receivables	42,286,852,923.00	Debentures or debt instruments	5,131,000,000.00
Properties foreclosed	1,282,796,065.00	Other liabilities	724,325,885.00
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>46,999,101,966.00</b>
Premises and equipment, net	899,530,725.00	<b>Shareholders' Equity</b>	
Other assets	1,411,768,461.00	Paid-up share capital (registered share capital Baht 11,002,000,000.00)	7,160,280,000.00
		Reserves and net profit after appropriation	1,385,015,970.00
		Other reserves and profit and loss account	1,829,431,125.00
		<b>Total Shareholders' Equity</b>	<b>10,374,727,095.00</b>
<b>Total Assets</b>	<b>57,373,829,061.00</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>57,373,829,061.00</b>

	<b>Baht</b>
Non-Performing Loans As of 30 June 2004 (Quarterly) ( 6.17 percents of total loans before allowance for doubtful accounts )	2,823,720,045.00
Required provisioning for loan loss, as of 30 June 2004 (Quarterly)	2,493,162,594.00
Actual allowance for doubtful accounts	3,541,776,793.00
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Legal capital fund	10,035,843,902.00
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	324,300,000.00
Other contingencies	322,969,552.00

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