

Tisco Finance Public Company Ltd.
Summary Statement of Assets and Liabilities 1/
As of 31 January 2005

Assets	Baht	Liabilities	Baht
Cash and deposits	309,408,595.00	Borrowings and deposits	43,856,307,878.00
Loans to financial institutions	-	Securities sold under repurchase agreements	-
Securities purchased under resale agreements	2,200,000,000.00	Company's liabilities under acceptances	-
Investments in securities, net (with obligations Baht 76,738,537.00)	9,480,901,231.00	Liabilities under commercial papers sold	665,000,000.00
Finance business loans and receivables	47,046,357,715.00	Debentures or debt instruments	5,131,000,000.00
Properties foreclosed	1,238,210,600.00	Other liabilities	600,319,995.00
Customers' liabilities under acceptances	-	Total Liabilities	50,252,627,873.00
Premises and equipment, net	942,460,673.00	Shareholders' Equity	
Other assets	1,458,030,192.00	Paid-up share capital (registered share capital Baht 11,002,000,000.00)	7,189,610,000.00
		Reserves and net profit after appropriation	3,618,708,884.00
		Other reserves and profit and loss account	1,614,422,249.00
		Total Shareholders' Equity	12,422,741,133.00
Total Assets	62,675,369,006.00	Total Liabilities and Shareholders' Equity	62,675,369,006.00

	Baht
Non-Performing Loans As of 31 December 2004 (Quarterly) (5.28 percents of total loans before allowance for doubtful accounts)	2,628,151,842.00
Required provisioning for loan loss, as of 31 December 2004 (Quarterly)	2,350,997,454.00
Actual allowance for doubtful accounts	3,621,362,684.00
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Legal capital fund	11,212,921,747.00
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	372,669,751.00
Other contingencies	189,379,878.00

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