

**Tisco Finance Public Company Ltd.**  
**Summary Statement of Liabilities and Assets 1/**  
**As of 31 October 2003**

<b>Assets</b>	<b>Baht</b>	<b>Liabilities</b>	<b>Baht</b>
Cash and deposits	289,057,957.00	Borrowings and deposits	36,007,180,933.00
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 77,646,757.00)	11,233,940,990.00	Liabilities under commercial papers sold	220,000,000.00
Finance business loans and receivables	35,847,079,438.00	Debentures or debt instruments	5,131,000,000.00
Properties foreclosed	1,209,786,965.00	Other liabilities	788,569,794.00
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>42,146,750,727.00</b>
Premises and equipment, net	817,617,025.00	<b>Shareholders' Equity</b>	
Other assets	2,032,555,095.00	Paid-up share capital (registered share capital Baht 11,002,000,000.00)	7,108,335,000.00
		Reserves and net profit after appropriation	1,590,388,114.00
		Other reserves and profit and loss account	584,563,629.00
		<b>Total Shareholders' Equity</b>	<b>9,283,286,743.00</b>
<b>Total Assets</b>	<b>51,430,037,470.00</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>51,430,037,470.00</b>

**Baht**

Non-Performing Loans As of 30 September 2003 (Quarterly) ( 7.26 percents of total loans before allowance for doubtful accounts )	2,845,074,030.31
Required provisioning for loan loss, as of 30 September 2003 (Quarterly)	2,529,739,623.23
Actual allowance for doubtful accounts	3,702,128,792.00
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	36,470,274.00
Legal capital fund	9,002,771,211.00
Changes in liabilities and assets 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	260,400,000.00
Other contingencies	315,216,404.00

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