

Tisco Finance Public Company Ltd.
Summary Statement of Liabilities and Assets 1/
As of 30 November 2003

Assets	Baht	Liabilities	Baht
Cash and deposits	283,231,307.00	Borrowings and deposits	36,621,693,562.00
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 76,073,776.00)	11,494,533,099.00	Liabilities under commercial papers sold	305,000,000.00
Finance business loans and receivables	36,717,505,168.00	Debentures or debt instruments	5,131,000,000.00
Properties foreclosed	1,189,636,965.00	Other liabilities	842,076,291.00
Customers' liabilities under acceptances	-	Total Liabilities	42,899,769,853.00
Premises and equipment, net	815,640,488.00	Shareholders' Equity	
Other assets	1,962,384,838.00	Paid-up share capital (registered share capital Baht 11,002,000,000.00)	7,113,535,000.00
		Reserves and net profit after appropriation	1,668,429,005.00
		Other reserves and profit and loss account	781,198,007.00
		Total Shareholders' Equity	9,563,162,012.00
Total Assets	52,462,931,865.00	Total Liabilities and Shareholders' Equity	52,462,931,865.00

	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	3,712,080,293.00
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	9,009,048,361.00
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	282,668,895.00

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

.....
(Mrs. Oranuch Apisaksirikul)
Chief Financial Officer

.....
(Miss Chutintorn Vigasi)
Head of Accounting