

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

<b>Assets</b>	<b>Baht</b>	<b>Liabilities</b>	<b>Baht</b>
Cash and deposits	347,134,543.00	Borrowings and deposits	41,964,926,986.00
Loans to financial institutions	-	Securities sold under repurchase agreements	-
Securities purchased under resale agreements	1,380,000,000.00	Company's liabilities under acceptances	-
Investments in securities, net (with obligations Baht 76,012,229.00)	9,814,537,981.00	Liabilities under commercial papers sold	220,000,000.00
Finance business loans and receivables	44,509,699,883.00	Debentures or debt instruments	5,131,000,000.00
Properties foreclosed	1,291,110,987.00	Other liabilities	779,041,439.00
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>48,094,968,425.00</b>
Premises and equipment, net	880,385,782.00	<b>Shareholders' Equity</b>	
Other assets	1,237,354,061.00	Paid-up share capital	
		(registered share capital Baht 11,002,000,000.00)	7,177,225,000.00
		Reserves and net profit after appropriation	2,382,614,012.00
		Other reserves and profit and loss account	1,805,415,800.00
		<b>Total Shareholders' Equity</b>	<b>11,365,254,812.00</b>
<b>Total Assets</b>	<b>59,460,223,237.00</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>59,460,223,237.00</b>

	<b>Baht</b>
Non-Performing Loans As of 30 September 2004 (Quarterly) ( 5.85 percents of total loans before allowance for doubtful accounts )	2,736,171,470.00
Required provisioning for loan loss, as of 30 September 2004 (Quarterly)	2,464,000,252.00
Actual allowance for doubtful accounts	3,503,688,043.00
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Legal capital fund	10,006,142,524.00
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	380,000,000.00
Other contingencies	302,871,240.00

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