

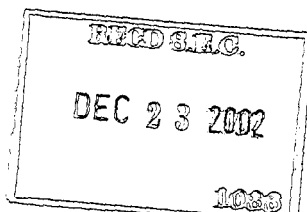


Thai Farmers Bank
Public Company Limited



Tida Samalapa
Executive Vice President

Ref No. CN. 458/2002



12g3-2(b) File No.82-4922

December 20, 2002

Securities and Exchange Commission
450 Fifth Street
Washington, D.C. 20549
U.S.A.



SUPPL

Dear Sirs:

We are transmitting herewith, in accordance with our undertakings pursuant Rule 12g3-2 (b) under the United States Securities Exchange Act of 1934, an English language summary of certain information that is being made public in Thailand.

Please arrange for the attached to be placed in our Rule 12g3-2 (b) "file" with the Commission.

Yours sincerely,

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FINANCIAL



Summary Statement of Liabilities and Assets

as at November 30, 2002

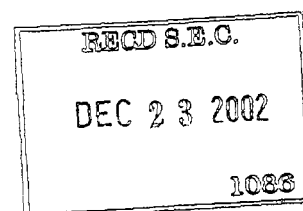
ธนาคารชาวนไทย
THAI FARMERS BANK จำกัด



Assets	Baht	Liabilities	Baht
Cash	10,388,256,640.85	Deposits	863,245,866,847.08
Interbank and money market items, net	98,480,178,532.39	Interbank and money market items	5,899,317,872.44
Securities purchased under resale agreements	26,800,000,000.00	Liabilities payable on demand	2,477,913,688.30
Investments, net (with obligations Baht 532,099,730.15)	136,747,724,451.71	Securities sold under repurchase agreements	500,000,000.00
Credit advances (net of allowance for doubtful accounts)	487,008,461,884.82	Borrowings	48,388,406,699.83
Accrued interest receivables	1,842,771,780.08	Bank's liabilities under acceptances	598,488,842.62
Properties foreclosed, net	11,166,807,178.05	Other liabilities	20,547,227,725.45
Customers' liabilities under acceptances	598,488,842.62	Total liabilities	731,850,887,725.50
Premises and equipment, net	21,854,834,500.99		
Other assets	3,883,682,211.58		
		Shareholders' equity	
		Paid-up share capital	
		(registered share capital Baht 26,900,940,900.00)	26,900,940,900.00
		Reserves and net profit after appropriation	6,228,488,421.81
		Other reserves and profit and loss account	9,070,217,693.82
		Total shareholders' equity	34,829,638,255.43
		Total Liabilities and Shareholders' Equity	766,780,640,978.93
		Bank's liabilities under unmatured bills	2,981,827,512.88
		Total	769,738,268,491.78
Total Assets	766,780,640,978.93		
Customers' liabilities under unmatured bills	2,981,827,512.88		
Total	769,738,268,491.78		

Non-Performing Loans (12.80% of total loans before allowance for doubtful accounts)	58,595,029,024.84
Loans to related parties	4,961,012,993.08
Loans to related asset management companies	30,250,000,000.00
Loans to related parties due to debt restructuring	4,475,078,481.88
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	19,887,145,800.00
Legal capital fund	72,689,402,022.20
Changes in liabilities and assets this month due to the penalty expenses from violating the Commercial Banking Act B.E. 2505 and amended Act, section	
International Banking Facility's assets and liabilities	
Total assets	4,582,318,724.15
Total liabilities	887,758,438.20
Significant contingent liabilities	
Avails to bills and guarantees of loans	6,598,546,077.98
Letters of credit	6,887,488,483.11

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



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