



Tida Samalapa
Executive Vice President

Thai Farmers Bank
Public Company Limited



Ref No. CN. 083/2003

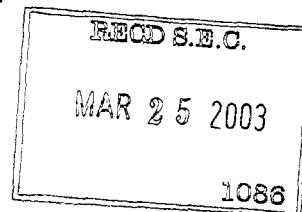


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12g3-2(b) File No.82-4922

March 25, 2003

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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REC'D S.E.O.

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Summary Statement of Liabilities and Assets

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As at February 28, 2003

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THAI BANK PUBLIC COMPANY LIMITED



Assets	Baht	Liability	Baht
Cash	8,968,524,070.78	Deposits	603,043,510,244.25
Interbank and money market items, net	114,575,371,128.41	Interbank and money market items	8,587,018,238.14
Securities purchased under resale agreements	27,800,000,000.00	Liabilities payable on demand	2,030,158,868.79
Investments, net (with obligations Baht 3,731,445,862.88)	148,352,051,384.02	Securities sold under repurchase agreements	3,700,000,000.00
Credit advances (net of allowance for doubtful accounts)	487,286,933,085.82	Borrowings	48,447,082,835.88
Accrued interest receivables	1,792,857,870.14	Bank's liabilities under acceptances	617,634,793.87
Properties foreclosed, net	10,861,621,805.88	Other liabilities	14,128,112,065.60
Customers' liabilities under acceptances	617,634,792.87	Total liabilities	788,750,481,547.81
Premises and equipment, net	21,818,812,145.81		
Other assets	6,076,817,867.44	Shareholders' equity	
		Paid-up share capital	
		(registered share capital Baht 25,900,248,000.00)	23,530,847,170.00
		Reserves and net profit after appropriation	2,788,888,358.41
		Other reserves and profit and loss account	10,480,971,768.65
		Total shareholders' equity	36,800,602,498.06
		Total liabilities and shareholders' equity	775,557,294,045.67
		Bank's liabilities under unmatured bills	2,570,285,788.87
		Total	778,127,579,834.04
Total Assets	775,557,294,045.67		
Customers' liabilities under unmatured bills	2,570,285,788.87		
Total	778,127,579,834.04		

Non-Performing Loans as at December 31, 2002 (Quarterly)
(15.46% of total loans before allowance for doubtful accounts)

Loans to related parties	4,817,263,385.81
Loans to related asset management companies	28,410,000,000.00
Loans to related parties due to debt restructuring	8,985,805,810.62
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	18,887,145,800.00
Legal capital fund	69,018,852,025.89
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	4,596,224,787.97
Total liabilities	655,137,478.22
Significant contingent liabilities	
Avails to bills and guarantees of loans	6,508,360,889.88
Letters of credit	9,688,438,882.11

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

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