

J.P.Morgan

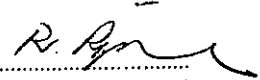
JPMorgan Chase Bank, N.A.
Summary Statement of Assets and Liabilities ^{1/}
As of October 31, 2008

| ASSETS | BAHT | LIABILITIES | BAHT |
|--|--------------------------|---|--------------------------|
| Cash | 8,090,942.05 | Deposits | 4,198,478,537.25 |
| Interbank and money market items | 313,592,735.95 | Interbank and money market items | 10,908,158,736.82 |
| Investments, net | 29,988,391,771.03 | Liabilities payable on demand | 8,277,054.40 |
| (with obligations Baht 208,961,981.20) | | Borrowings | 2,795,704,715.77 |
| Credit advances (net of allowance for doubtful accounts) | 1,450,028,859.70 | Financial institution's liabilities under acceptances | - |
| Accrued interest receivables | 3,809,828.34 | Other liabilities | 20,076,331,694.86 |
| Properties foreclosed, net | - | Total Liabilities | 37,986,950,739.10 |
| Customers' liabilities under acceptances | - | | |
| Premises and equipment, net | 30,683,584.01 | | |
| Other assets, net | 22,040,374,089.27 | | |
| | | EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY | |
| | | (Regulatory capital Baht 9,112,616,000.00) | |
| | | Funds to be maintained as assets under Section 32 | 9,112,616,000.00 |
| | | Net loss not yet compensated by head office | - |
| | | Net funds to be maintained as assets under Section 32 | 9,112,616,000.00 |
| | | Net inter-office balance which branch is debtor (creditor) of the head office and other branches of the same legal entity | 5,060,945,185.77 |
| | | Net balance which branch is debtor of the head office and other branches of the same legal entity | 14,173,561,185.77 |
| | | Profit and loss account and others | 1,674,459,885.48 |
| | | Total Equity of Head Office and Other Branches of the Same Legal Entity | 15,848,021,071.25 |
| | | Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity | 53,834,971,810.35 |
| Total Assets | 53,834,971,810.35 | Financial institution's liabilities under unmatured bills | - |
| Customers' liabilities under unmatured bills | - | TOTAL | 53,834,971,810.35 |
| TOTAL | 53,834,971,810.35 | | |

| | |
|--|---------------|
| | BAHT |
| Non-Performing Loans ^{2/} (net) as of September 30, 2008 (Quarterly) | 90,000,000.00 |
| (2.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| Required provisioning for loan loss, as of September 30, 2008 (Quarterly) | 8,709,487.77 |
| Actual provisioning for loan loss | 8,709,487.77 |
| Loans to related parties | - |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | - |
| Changes in assets and liabilities this quarter as of | |
| due to fine from violating the Financial Institution Business Act B.E. 2551, | |
| Section..... | - |
| Significant contingent liabilities | |
| Aval to bills and guarantees of loans | - |
| Letters of credit | - |
| | |
| | 98,307,299.29 |

JPMorgan Chase Bank, N.A.

Bangkok

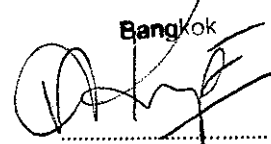

Ratchada Piyatassikul
Senior Financial Officer

^{1/} This Summary Statement has not been audited by Certified Public Accountant

^{2/} Non-Performing Loans (gross) as of September 30, 2008 (Quarterly)
(2.70 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

JPMorgan Chase Bank, N.A.

Bangkok


Kittiphun Anutarasoti
Branch Manager