

ASSETS	BAHT	LIABILITIES	BAHT
Cash	7,087,092.18	Deposits	7,123,143,641.58
Interbank and money market items	406,130,417.65	Interbank and money market items	12,606,008,878.12
Investments, net (with obligations Baht 605,757,768.60)	31,934,274,532.02	Liabilities payable on demand	71,303,152.54
Credit advances (net of allowance for doubtful accounts)	668,900,626.88	Borrowings	2,475,704,715.77
Accrued interest receivables	8,686,654.69	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	-	Other liabilities	38,406,273,190.36
Customers' liabilities under acceptances	-	Total Liabilities	60,682,433,578.37
Premises and equipment, net	35,026,760.43		
Other assets, net	39,636,687,386.43		
		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	523,137,607.91
		Net balance which branch is debtor of the head office and other branches of the same legal entity	9,635,753,607.91
		Profit and loss account and others	2,378,606,284.00
		Total Equity of Head Office and Other Branches of the Same Legal Entity	12,014,359,891.91
		Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	72,696,793,470.28
Total Assets	72,696,793,470.28	Financial institution's liabilities under unmatured bills	-
Customers' liabilities under unmatured bills	-		
TOTAL	72,696,793,470.28	TOTAL	72,696,793,470.28

	BAHT
Non-Performing Loans ^{2/} (net) as of December 31, 2008 (Quarterly)	90,000,000.00
(13.44 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of December 31, 2008 (Quarterly)	8,888,369.69
Actual provisioning for loan loss	8,888,369.69
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 December 31, 2008	-
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	-

JPMorgan Chase Bank, N.A.

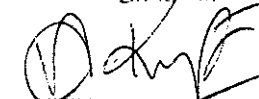
Bangkok


Ratchada Piyatassikul
Senior Financial Officer^{1/} This Summary Statement has not been audited by Certified Public Accountant^{2/} Non-Performing Loans (gross) as of December 31, 2008 (Quarterly)
(14.50 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

98,298,415.13

JPMorgan Chase Bank, N.A.

Bangkok


Kittiphun Anutarasoti
Branch Manager