JPMORGAN CHASE BANK, N.A. - BANGKOK BRANCH

STATUTORY FINANCIAL STATEMENTS

31 DECEMBER 2009

PRICEWATERHOUSECOOPERS

PricewaterhouseCoopers ABAS Ltd.
15th Floor Bangkok City Tower
179/74-80 South Sathorn Road
Bangkok 10120
Telephone 66 (0) 2344 1000
66 (0) 2286 9999
Facsimile 66 (0) 2286 5050
P.O. Box 800 Bangkok 10500
www.pwc.com/thailand

AUDITOR'S REPORT

To the Board of Directors of JPMorgan Chase Bank, N.A.

I have audited the accompanying balance sheets as of 31 December 2009 and 2008, and the related statements of income, changes in Head Office's equity and other branches under the same entity and cash flows for the years then ended of JPMorgan Chase Bank, N.A. - Bangkok Branch. The Bank's management is responsible for the correctness and completeness of information in these financial statements. My responsibility is to express an opinion on these financial statements based on my audits.

I conducted my audits in accordance with generally accepted auditing standards. Those standards require that I plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that my audits provide a reasonable basis for my opinion.

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position as of 31 December 2009 and 2008, and the results of operations and cash flows for the years then ended of JPMorgan Chase Bank, N.A. - Bangkok Branch, in accordance with generally accepted accounting principles.

Boonlert Kamolchanokkul
Certified Public Accountant (Thailand) No. 5339
PricewaterhouseCoopers ABAS Limited

Bangkok
19 April 2010

JPMorgan Chase Bank, N.A. - Bangkok Branch
Balance Sheets
As at 31 December 2009 and 2008

	Notes	2009 Baht	2008 Baht
Assets			
Cash		6,659,759	7,087,092
Interbank and money market items	4		
Domestic items - interest bearing		4,400,254,441	13,320
- non-interest bearing		352,215,717	291,922,732
Foreign items - interest bearing		292,259,345	110,056,876
- non-interest bearing		1,777,860	4,137,490
Total interbank and money market items		5,046,507,363	406,130,418
Investments	5		
Short-term investments, net		24,294,480,371	25,639,529,215
Long-term investments, net		6,863,041,334	6,294,745,317
Total investments, net		31,157,521,705	31,934,274,532
Loans and interest receivables, net	6		
Loans		561,138,510	677,788,997
Accrued interest receivables		269,821	8,686,655
Total loans and interest receivables		561,408,331	686,475,652
Less Allowance for doubtful accounts	7	(8,004,286)	(8,888,370)
Total loans and accrued interest receivables, net		553,404,045	677,587,282
Accounts receivable from securities trading		-	1,004,276,159
Financial derivative assets		23,394,430,645	38,345,215,854
Equipment, net	8	30,417,576	35,026,760
Other assets, net	9	238,776,447	287,195,373
Total assets		60,427,717,540	72,696,793,470

JPMorgan Chase Bank, N.A.
Bangkok

(Mr. Suratun Kongton)
Branch Manager

The notes to financial statements on pages 9 to 36 form an integral part of these financial statements.

	Notes	2009 Baht	2008 Baht
Liabilities and Head Office's equity and balances with other branches under the same entity			
Liabilities			
Deposits	10		
Thai Baht		7,931,530,088	6,881,338,894
Foreign currencies		548,907,620	241,804,748
Total deposits		8,480,437,708	7,123,143,642
Interbank and money market items	11		
Domestic items - interest bearing		7,652,625,393	12,605,795,257
- non-interest bearing		100,156	100,190
Foreign items - interest bearing		-	-
- non-interest bearing		113,431	113,431
Total interbank and money market items		7,652,838,980	12,606,008,878
Accounts payable from securities trading		-	1,371,992,200
Demand liabilities		52,877,610	71,303,152
Borrowings	12		
Short-term borrowings		188,925,090	950,000,000
Long-term borrowings		2,261,620,076	1,525,704,716
Total borrowings		2,450,545,166	2,475,704,716
Financial derivative liabilities		22,988,684,142	36,467,637,749
Other liabilities	13	507,765,928	566,643,241
Total liabilities		42,133,149,534	60,682,433,578

	Notes	2008 Baht	2008 Baht
Head Office's equity and balances with other branches under the same entity			
Fund remitted into Thailand for maintaining assets under law	15	9,112,616,000	9,112,616,000
Net balance of inter-office accounts with Head Office and other branches under the same entity	19	9,304,766,420	523,137,608
Retained earnings (deficit)		(64,932,224)	2,096,075,405
Unrealised gain (loss) on changes in fair value of available-for-sale securities	14	(57,882,190)	282,530,879
Total Head Office's equity and balances with other branches under the same entity		18,294,568,006	12,014,359,892
Total liabilities and Head Office's equity and balances with other branches under the same entity		60,427,717,540	72,696,793,470
Off-balance sheet items - commitments			
Other commitments	16	1,512,135,082,100	1,490,056,310,295

JPMorgan Chase Bank, N.A. - Bangkok Branch
Statements of Income
For the years ended 31 December 2009 and 2008

	Notes	2009 Baht	2008 Baht
Interest income			
Loans		19,645,561	52,972,234
Interbank and money market items		9,738,527	40,064,515
Investments		890,687,798	1,087,049,924
Total interest income		920,071,886	1,180,086,673
Interest expenses			
Deposits		3,456,593	40,942,852
Interbank and money market items		132,524,801	297,312,141
Total interest expenses		135,981,394	338,254,993
Net interest income		784,090,492	841,831,680
Reversal of bad debt and doubtful accounts		238,279	9,486,182
Net interest income after bad debt and doubtful accounts		784,328,771	851,317,862
Non-interest income			
Gain (loss) on investment		(619,642,995)	823,860,830
Fees and services income		24,708,873	28,567,208
Net gain (loss) on foreign currency exchange		(750,615,365)	2,983,965,088
Other income	17,19	1,035,908,338	259,487,152
Total non-interest income		(309,641,149)	4,095,880,278
Non-interest expenses			
Personnel expenses		163,582,002	168,145,725
Premise and equipment expenses		30,589,393	32,241,468
Taxes and duties		7,551,514	41,685,890
Fees and services expenses	19	293,495,772	236,620,117
Other expenses	18,19	207,686,618	2,081,278,026
Total non-interest expenses		702,905,299	2,559,971,226
Profit (loss) before income tax		(228,217,677)	2,387,226,914
Income tax		(275,106,511)	(106,964,460)
Net profit (loss) for the year		(503,324,188)	2,280,262,454

The notes to financial statements on pages 9 to 36 form an integral part of these financial statements.

JPMorgan Chase Bank, N.A. - Bangkok Branch
Statements of Changes in Head Office's Equity and balances with other branches under the same entity
For the years ended 31 December 2009 and 2008

	Fund remitted into Thailand for maintaining assets under law Baht	Net balance of inter-office accounts with Head Office and other branches under the same entity Baht	Retained earnings (deficit) Baht	Unrealised gain (loss) on changes in fair value of available-for-sale securities Baht	Total Baht
Balance at 31 December 2007	9,112,616,000	543,474,921	40,062,606	18,453,300	9,714,606,827
Profit remitted to Head Office	-	-	(40,062,606)	-	(40,062,606)
Remittance tax on profit to be remitted to Head Office	-	-	(184,187,049)	-	(184,187,049)
Decrease during the year	-	(20,337,313)	-	-	(20,337,313)
Unrealised gain on changes in fair value of available-for-sale securities	-	-	-	264,077,579	264,077,579
Net profit for the year	-	-	2,280,262,454	-	2,280,262,454
Balance at 31 December 2008	9,112,616,000	523,137,608	2,096,075,405	282,530,879	12,014,359,892
Balance at 31 December 2008	9,112,616,000	523,137,608	2,096,075,405	282,530,879	12,014,359,892
Profit remitted to Head Office	-	-	(1,657,683,441)	-	(1,657,683,441)
Increase during the year	-	8,781,628,812	-	-	8,781,628,812
Unrealised loss on changes in fair value of available-for-sale securities	-	-	-	(340,413,069)	(340,413,069)
Net loss for the year	-	-	(503,324,188)	-	(503,324,188)
Balance at 31 December 2009	9,112,616,000	9,304,766,420	(64,932,224)	(57,882,190)	18,294,568,006

The notes to financial statements on pages 9 to 36 form an integral part of these financial statements.

	2009 Baht	2008 Baht
Cash flows from operating activities:		
Net profit before income tax	(228,217,677)	2,387,226,914
Adjustments to reconcile net profit before income tax to net cash provided by (used in) operating activities:		
Reversal of bad debt and doubtful accounts	(238,279)	(9,486,182)
Depreciation and amortisation	21,973,592	23,341,971
Unrealised (gain) loss on changes in fair value of trading securities	535,694,898	(826,814,123)
Unrealised (gain) loss on change in fair value of general investments	-	(11,192,796)
(Gain) loss on sales of investments in securities	(23,462,643)	10,008,355
Amortised discount on investments in securities	(285,972,203)	(484,307,811)
(Gain) loss on disposal of equipment	(4,756)	254,191
Loss on write-off of leasehold improvement and equipment	4,382	260,367
Unrealised loss on changes in fair value of financial derivative instruments	1,471,831,602	865,878,047
Interest income	(920,071,886)	(1,180,086,673)
Interest expense	135,981,394	338,254,993
Operating profit before changes in operating assets and liabilities	707,518,424	1,113,337,253
(Increase) decrease in operating assets:		
Interbank and money market items	(3,964,580,544)	843,675,000
Investment in trading securities	(20,345,892)	(630,461,497)
Loans	116,650,487	767,836,618
Accounts receivable from securities trading	1,004,276,159	(1,004,276,159)
Other assets	8,645,044	624,458,109
Increase (decrease) in operating liabilities:		
Deposits	1,357,294,066	1,798,632,589
Interbank and money market items	(4,953,169,898)	(3,560,034,833)
Demand liabilities	(18,425,542)	(51,243,375)
Borrowings	(25,159,550)	606,091,177
Accounts payable from securities trading	(1,371,992,200)	388,180,620
Other liabilities	(16,046,927)	(643,160,955)
Net balance of inter-office accounts with Head Office and other branches abroad	8,772,392,719	(3,439,509)
Net cash provided by operating activities before interest received, interest paid and income tax paid - carried forward	1,597,056,346	249,595,038

The notes to financial statements on pages 9 to 36 form an integral part of these financial statements.

JPMorgan Chase Bank, N.A. - Bangkok Branch
Statements of Cash Flows
For the years ended 31 December 2009 and 2008

	2009 Baht	2008 Baht
Net cash provided by operating activities before interest received, interest paid and income tax paid - brought forward	1,597,056,346	249,595,038
Interest received	959,620,116	1,205,337,298
Interest paid	(60,698,077)	(339,921,432)
Income tax paid	(209,033,166)	(6,518,016)
Net cash provided by operating activities	2,286,945,219	1,108,492,888
Cash flows from investing activities:		
Purchases of investments in securities	(30,800,454,065)	(28,647,302,864)
Proceeds from sales of investments in securities	6,300,879,663	2,594,325,240
Proceeds from matured investments in securities	24,730,000,000	25,074,300,000
Proceeds from sales of equipment	71,892	56,000
Purchase of equipment	(9,332,819)	(11,460,582)
Purchase of leasehold improvement	-	(496,801)
Net cash provided by (used in) investing activities:	221,164,671	(990,579,007)
Cash flows from financing activities:		
Profit remitted to Head Office	(1,657,683,441)	(40,062,606)
Remittance tax to Head Office	(184,187,049)	(4,451,401)
Net cash used in financing activities	(1,841,870,490)	(44,514,007)
Net increase in cash and cash equivalents	666,239,400	73,399,874
Cash and cash equivalents at beginning of the year	430,120,505	356,720,631
Cash and cash equivalents at end of the year	1,096,359,905	430,120,505
Cash and cash equivalents		
Cash on hand	6,659,759	7,087,092
Interbank and money market items	1,082,033,244	406,130,418
Net inter-office accounts with Head office and other branches abroad	7,666,902	16,902,995
	1,096,359,905	430,120,505

The notes to financial statements on pages 9 to 36 form an integral part of these financial statements.

1 General information

JPMorgan Chase Bank, N.A., which is a bank established under the law of the State of New York, United States of America, operates as a full branch in Thailand, namely Bangkok Branch, herein referred to as "the Bank". The address of the Bank's registration in Thailand is as follows:

Bubhajit Building, 20 North Sathorn Road, Silom, Bangrak, Bangkok 10500.

The Bank's financial statements have been approved for issue by the Bank's management on 19 April 2010.

2 Accounting policies

The principal accounting policies adopted in the preparation of these financial statements are set out below:

2.1 Basis of preparation of financial statements

The Bangkok Branch is a segment of JPMorgan Chase Bank, N.A. and is not a separate legal entity. The financial statements of the Thailand operations of JPMorgan Chase Bank have been prepared from the records of the Thailand operations and only reflect transaction recorded locally.

The financial statements have been prepared in accordance with procedures, policies and notifications of the Bank of Thailand regarding the preparation of the financial statements of commercial banks and the generally accepted accounting principles in Thailand under the Accounting Act B.E. 2543, being those Thai Accounting Standards under the Accounting Profession Act B.E. 2547.

The Bank has chosen not to apply Thai Accounting Standard No. 32 (Revised 2007) (formerly TAS 48), Financial Instruments: Disclosure and Presentation. The application of this standard is not mandatory for non-public companies.

The Bank's financial statements have been prepared under the historical cost convention except some of transactions as disclosed in the accounting policies below.

The preparation of financial statements in conformity with Thai generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements and the amounts of revenues and expenses in the reported periods. Although these estimates are based on management's best knowledge of current events and actions, actual results may differ from those estimates.

An English version of the financial statements has been prepared from the statutory financial statements that are in Thai language. In the event of a conflict or a difference in interpretation between the two languages, the Thai language statutory financial statements shall prevail.

2 Accounting policies (Cont'd)

2.2 New accounting standards, new financial reporting standards and amendments to accounting standards

Thai Accounting Standards were renumbered with effect from 26 June 2009 following an announcement by the Federation of Accounting Professions in order to conform with the numbers used in the International Financial Reporting Standards.

Revised accounting and financial reporting standards that are effective for the period beginning on or after 1 January 2009 and revised accounting framework are as follows:

TAS 36 (revised 2007)	Impairment of Assets
TFRS 5 (revised 2007)	Non-current Assets Held for Sale and Discontinued Operations (formerly TAS 54)

Accounting Framework (revised 2007) (effective 26 June 2009)

These accounting and financial reporting standards, and accounting framework do not have a material impact on the financial statements being presented.

The revised accounting standards and new accounting standards which are effective for the period beginning on or after 1 January 2011 and 1 January 2012 and which have not been early adopted by the Bank are as follows:

Effective for the period beginning on or after 1 January 2011

TAS 24 (revised 2007)	Related Party Disclosure (formerly TAS 47)
TAS 40	Investment Property

Effective for the period beginning on or after 1 January 2012

TAS 20	Accounting for Government Grants and Disclosure for Government Assistance

The Bank's management has determined that the revised standard and the new standards will not significantly impact the financial statements being presented.

2 **Accounting policies** (Cont'd)

2.3 Accounting principles in the United States of America which the Bank applies

The Bank has applied accounting principles in the United States of America for recording of deposits and borrowings with embedded derivatives as well as financial derivatives in absence of present TAS. Those principles come from the following standards:

- FAS 155 Accounting for Certain Hybrid Financial Instruments

  The Bank has applied the accounting principle in this standard to record deposits and borrowings with embedded derivatives by presenting them at fair value and recording such change of fair value in the statement of income.

- FAS 157 Fair Value Measurement

  The Bank has applied the accounting principle in this standard to measure fair value of all financial derivatives.

- FAS 159 Fair Value Option

  The Bank has selected to use Fair Value Option for deposits and borrowings with embedded derivatives by presenting them at fair value and recording such change of fair value in the statement of income.

2.4 Recognition of income

Interest income is recognised on an accrual basis. The Bank discontinues recognition of overdue accrued interest income more than three months since the due date or there is uncertainty of collectability, and a collection basis is applied. The Bank also reverses interest income on such loans in order to comply with the Bank of Thailand's notification.

Interest on investment in debt securities is recognised as income on an accrual basis using the effective interest rate method.

Other income is recognised as income on an accrual basis.

2.5 Recognition of interest expenses

Interests on borrowings and deposits are recognised as expenses on an accrual basis.

2.6 Provisions

In addition to employee benefits, provisions are recognised when the Bank has a present legal or constructive obligation as a result of past events. It is probable that an outflow of resources will be required to settle the obligations, and a reliable estimate of the amount can be made. Where the Bank expects provisions to be reimbursed, the reimbursement is recognised as a separate asset but only when the reimbursement is virtually certain.

2 Accounting policies (Cont'd)

2.7 Offsetting

Financial assets and financial liabilities are presented in the balance sheet by the net amount when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis, or realise the financial asset and settle the financial liability simultaneously.

2.8 Foreign currency translation

Items included in the financial statements are measured using Thai Baht. The financial statements are presented in Thai Baht.

Foreign currency transactions are translated into Thai Baht using the exchange rates prevailing at the date of the transactions. Foreign currency assets and liabilities outstanding at the balance sheet date are translated into Thai Baht using the reference rates of exchange of the Bank of Thailand ruling at that date.

Gains and losses resulting from the settlement of such transactions and from the translation of such monetary assets and liabilities are recognised in the statements of income when incurred.

2.9 Cash and cash equivalents

Cash and cash equivalents are carried in the balance sheet at cost. For the purposes of the statements of cash flows, cash and cash equivalents comprise of cash and deposits held at call with other banks.

2.10 Securities purchased under resale agreements and securities sold under repurchase agreements

Securities purchased under agreements to resell and securities sold under agreements to repurchase are recorded as assets and liabilities as appropriate. Interest income from securities purchased under resale agreements and interest expense from securities sold under repurchase agreements are recognised on an accrual basis over the respective periods of the agreements.

2.11 Investments

Investments in debt securities which are classified as trading securities are carried at fair value. Fair value of debt securities, not traded in the established market, is calculated by reference to the risk-free yield curve adjusted by an appropriate risk premium. Increases or decreases in the carrying amount are recognised in statements of income when incurred.

2 Accounting policies (Cont'd)

2.11 Investments (Cont'd)

Investments in debt securities which are classified as available-for-sale securities are carried at fair value. Fair value of debt securities, not traded in the established market, is calculated by reference to the risk-free yield curve adjusted by an appropriate risk premium. Increases or decreases in the carrying amount are credited or charged against unrealised gains or losses on change in fair value of investments in securities under Head Office's equity and balances with other branches under the same entity.

Investments in marketable equity securities which are classified as available-for-sale securities are carried at fair market value traded in Stock Exchange of Thailand. Increases or decreases in the carrying amount are credited or charged against unrealised gains or losses on change in fair value of investments in securities under Head Office's equity and balances with other branches under the same entity.

Investments in non-marketable equity securities which are classified as general investments are stated at cost less allowance for impairment in value.

A test for impairment is carried out when there is a factor indicating that such investment might be impaired. If the carrying value of the investment is greater than its recoverable amount, impairment loss is charged to the statement of income.

The Bank uses the First-in, First-out method in determining the cost of the disposed securities. Gains or losses on disposal of investments are taken to the statements of income in the period which the transactions take place.

2.12 Loans and allowance for doubtful accounts

Loans are generally stated at the principal amounts outstanding. The allowance increases by provisions charged to expense and decreased by write-offs, net of recoveries. The allowance is based on the management's review and assessment of the status of individual debtor as well as the Bank of Thailand's guidelines. Such assessment takes into consideration various factors including the risks involved, the value of collateral and the status of an individual debtor including the relationship of allowance for doubtful debts against the loan balance through the economic situation which may have impact on the customers' ability to pay.

2 Accounting policies (Cont'd)

2.13 Equipment

Equipment is stated at historical cost less accumulated depreciation. Depreciation is calculated on a straight-line method over the estimated useful lives of 3 - 5 years and 10 years.

Where the carrying amount of an asset is greater than its estimated recoverable amount, it is written down immediately to its recoverable amount. Estimated recoverable amount is the higher of the anticipated discounted future cash flows from the continuing use of the asset or the amount obtainable from the sale of the asset less any costs of disposal.

Gains and losses on disposals are determined by comparing proceeds with carrying amount and are included in operating profits.

Repairs and maintenance are charged to the statements of income during the accounting period in which they are incurred. The cost of major renovations is included in the carrying amount of the asset when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset will flow to the Bank. Major renovations are depreciated over the remaining useful life of the related asset.

2.14 Leasehold right

The cost of leasehold right on building for the period of 30 years, which is presented as other assets, is amortised as an operating expense on a straight-line method over the life of the agreement.

2.15 Provident fund

The Bank operates a provident fund, being a defined contribution plan, the assets for which are held in a separate trustee-administered fund. The provident fund is funded by payments from employees and by the Bank.

The Bank's contributions to the provident fund are charged to the statements of income.

2.16 Related parties

Enterprises or individuals that, directly or indirectly through one or more intermediaries, control, or are under controlled by, or are under common control with, the Bank, including holding companies, subsidiaries and fellow subsidiaries are related parties of the Bank. Associates and individuals owning, directly or indirectly, an interest in the voting power of the Bank that gives them significant influence over the Bank, key management personnel, including directors and officers of the Bank and close members of the family of these individuals and companies associated with these individuals also constitute related parties.

In considering each possible related party relationship, attention is directed to the substance of the relationship, and not merely the legal form.

2 Accounting policies (Cont'd)

2.17 Derivatives

Derivative financial instruments including foreign exchange forward contracts, forward rate agreements, currency option agreements, interest rate option agreements and interest and currency swap agreements are recognised at fair values. Fair values are obtained from quoted market prices, or other widely used methods such as discounted cash flow models. Changes in fair value are reflected in the statements of income.

3 Critical accounting estimates, assumptions and judgements

Estimates assumptions and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Impairment of loans

The Bank maintains an allowance for doubtful accounts to reflect impairment of loans relating to estimated losses resulting from the inability of customers to make required payments. Management believed that estimation are reasonable.

Impairment of investments

Investments are reviewed for impairment losses whenever events or changes in circumstances indicate that the carrying amount may not be recovered, in determining the impairment losses. Management believed that estimation are reasonable.

Fair value of financial derivative instruments

In determining the fair value of financial derivative instruments, the management has made judgement in valuing derivative instruments by using widely accepted valuation techniques and guidelines. Management believed that estimation are reasonable.

Equipments

Management determines and reviews the estimated useful lives and residual values for the Bank's equipments and revises if they are different from previously estimated. Management believed that estimation are reasonable.

4 Interbank and money market items

Interbank and money market items as at 31 December consist of the followings:

	2009		
	Demand Baht	Time Baht	Total Baht
Domestic items			
The Bank of Thailand	177,192,863	3,900,000,000	4,077,192,863
Commercial banks	175,037,952	500,000,000	675,037,952
Total	352,230,815	4,400,000,000	4,752,230,815
Add Accrued interest receivable	-	239,343	239,343
Total domestic items	352,230,815	4,400,239,343	4,752,470,158
Foreign items			
US Dollar	-	64,580,544	64,580,544
Japanese Yen	105,438,813	-	105,438,813
Euro	117,906,837	-	117,906,837
Danish Krone	1,137,004	-	1,137,004
Others	5,319,775	-	5,319,775
Total	229,802,429	64,580,544	294,382,973
Add Accrued interest receivable	-	300,037	300,037
Less Allowance for doubtful accounts	-	(645,805)	(645,805)
Total foreign items	229,802,429	64,234,776	294,037,205
Total interbank and money market items	582,033,244	4,464,474,119	5,046,507,363

	2008		
	Demand Baht	Time Baht	Total Baht
Domestic items			
The Bank of Thailand	186,243,350	-	186,243,350
Commercial banks	105,692,702	-	105,692,702
Total	291,936,052	-	291,936,052
Add Accrued interest receivable	-	-	-
Total domestic items	291,936,052	-	291,936,052
Foreign items			
Japanese Yen	86,369,597	-	86,369,597
Euro	17,584,442	-	17,584,442
Danish Krone	3,000,878	-	3,000,878
Others	7,239,449	-	7,239,449
Total	114,194,366	-	114,194,366
Add Accrued interest receivable	-	-	-
Total foreign items	114,194,366	-	114,194,366
Total interbank and money market items	406,130,418	-	406,130,418

5 Investments, net

Investments as at 31 December comprised of the followings:

	2009		2008	
	Cost/ Book value Baht	Fair value Baht	Cost/ Book value Baht	Fair value Baht
Short-term investments				
Trading securities				
Government and state enterprise securities	6,485,457,669	6,445,858,401	6,465,111,777	6,619,021,910
Other corporate enterprise securities	2,285,664,924	2,377,749,747	2,285,664,924	2,719,935,244
Add Mark to market adjustment	52,485,555	-	588,180,453	-
Total	8,823,608,148	8,823,608,148	9,338,957,154	9,338,957,154
Available-for-sale securities				
Government and state enterprise securities	15,452,184,326	15,470,872,223	16,192,552,994	16,300,572,061
Add Mark to market adjustment	18,687,897	-	108,019,067	-
Total	15,470,872,223	15,470,872,223	16,300,572,061	16,300,572,061
Total short-term investments, net	24,294,480,371	24,294,480,371	25,639,529,215	25,639,529,215
Long-term investments				
Available-for-sale securities				
Government and state enterprise securities	6,922,678,727	6,856,009,962	6,103,300,812	6,289,435,913
Marketable equity securities	16,932,693	7,031,371	16,932,693	5,309,403
Add(less) Mark to market adjustment	(76,570,087)	-	174,511,811	-
Total	6,863,041,333	6,863,041,333	6,294,745,316	6,294,745,316
General investment				
Non-marketable equity securities	1		1	
Add(less) Allowance for impairment	-		-	
Total	1		1	
Total long-term investments, net	6,863,041,334		6,294,745,317	
Total investments, net	31,157,521,705		31,934,274,532	

5 Investments, net (Cont'd)

Available-for-sale debt instruments classified according to their remaining lives to maturity are as follows:

	2009			
	Up to 1 year Baht	Over 1 year to 5 years Baht	Over 5 years Baht	Total Baht
Government and state enterprise securities	15,470,872,223	6,096,708,412	759,301,550	22,326,882,185
Total	15,470,872,223	6,096,708,412	759,301,550	22,326,882,185

	2008			
	Up to 1 year Baht	Over 1 year to 5 years Baht	Over 5 years Baht	Total Baht
Government and state enterprise securities	16,300,572,061	5,535,052,073	754,383,840	22,590,007,974
Total	16,300,572,061	5,535,052,073	754,383,840	22,590,007,974

6 Loans and interest receivables, net

6.1 Grouped by types of loans:

	2009 Baht	2008 Baht
Overdrafts	3,880,033	19,563,955
Loans	557,258,477	658,225,042
Total loans	561,138,510	677,788,997
Add Interest receivables	269,821	8,686,655
Less Allowance for doubtful accounts	(8,004,286)	(8,888,370)
Total loans and interest receivables, net	553,404,045	677,587,282

6.2 Grouped by remaining maturity periods:

	2009 Baht	2008 Baht
Less than 1 year	550,959,454	667,167,003
Over than 1 year	10,179,056	10,621,994
Total loans	561,138,510	677,788,997
Interest receivables	269,821	8,686,655
Total loans and interest receivables	561,408,331	686,475,652

6 Loans and interest receivables, net (Cont'd)

6.3 Grouped by currencies and residencies of customers:

	2009		
	Domestic Baht	Foreign Baht	Total Baht
Thai Baht	64,059,089	-	64,059,089
US Dollar	497,079,421	-	497,079,421
Total loans	561,138,510	-	561,138,510
Interest receivables	269,821	-	269,821
Total loans and receivables	561,408,331	-	561,408,331

	2008		
	Domestic Baht	Foreign Baht	Total Baht
Thai Baht	120,185,948	-	120,185,948
US Dollar	557,603,049	-	557,603,049
Total loans	677,788,997	-	677,788,997
Interest receivables	8,686,655	-	8,686,655
Total loans and receivables	686,475,652	-	686,475,652

6.4 Grouped by type of business and classification:

	2009					
	Normal	Special mention	Substandard	Doubtful	Doubtful loss	Total
Manufacturing and commerce	497,079,420	-	50,000,000	-	5,901,327	552,980,747
Utilities and services	3,880,033	-	-	-	-	3,880,033
Others	2,236,356	-	-	-	2,041,374	4,277,730
Total loans	503,195,809	-	50,000,000	-	7,942,701	561,138,510
Interest receivables	243,140	-	26,260	-	421	269,821
Total loans and receivables	503,438,949	-	50,026,260	-	7,943,122	561,408,331

	2008					
	Normal	Special mention	Substandard	Doubtful	Doubtful loss	Total
Manufacturing and commerce	557,603,049	-	90,000,000	-	5,901,327	653,504,376
Utilities and services	19,563,954	-	-	-	-	19,563,954
Others	2,323,579	-	-	-	2,397,088	4,720,667
Total loans	579,490,582	-	90,000,000	-	8,298,415	677,788,997
Interest receivables	8,159,136	-	527,055	-	464	8,686,655
Total loans and receivables	587,649,718	-	90,527,055	-	8,298,879	686,475,652