<table>
<thead>
<tr>
<th>ASSETS</th>
<th>BAHT</th>
<th>LIABILITIES</th>
<th>BAHT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>3,196,993.86</td>
<td>Deposits</td>
<td>6,620,334.216.70</td>
</tr>
<tr>
<td>Interbank and money market items</td>
<td>1,304,133.191.19</td>
<td>Interbank and money market items</td>
<td>8,720,887.101.45</td>
</tr>
<tr>
<td>Investments, net</td>
<td>29,571,873.487.89</td>
<td>Liabilities payable on demand</td>
<td>270,183,094.08</td>
</tr>
<tr>
<td>(with obligations Baht 246,448,184.84)</td>
<td></td>
<td>Borrowings</td>
<td>2,530,345,166.40</td>
</tr>
<tr>
<td>Credit advances (net of allowance for doubtful accounts)</td>
<td>682,036,549.92</td>
<td>Financial institution's liabilities under acceptances</td>
<td>47,016,392.43</td>
</tr>
<tr>
<td>Accrued interest receivables</td>
<td>399,605.19</td>
<td>Other liabilities</td>
<td>21,185,149,530.22</td>
</tr>
<tr>
<td>Properties foreclosed, net</td>
<td>-</td>
<td>Total Liabilities</td>
<td>30,583,117,501.28</td>
</tr>
<tr>
<td>Customers' liabilities under acceptances</td>
<td>47,018,392.43</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>27,595,647.39</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets, net</td>
<td>22,350,185,019.29</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>53,986,438,887.16</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customers' liabilities under unmatured bills</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>53,986,438,887.16</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY**

(Regulatory capital Baht 8,614,937,619.44)

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 | |
Net balance which branch is debtor of the head office and other branches of the same legal entity | 5,288,126,664.03 |
Profit and loss account and others | 14,400,742,664.03 |
Total Equity of Head Office and Other Branches of the Same Legal Entity | 14,403,321,388.88 |

**TOTAL LIABILITIES AND EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY**

Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity | 53,986,438,887.16 |
Financial institution's liabilities under unmatured bills | |

**TOTAL**

53,986,438,887.16

Non-Performing Loans ² (net) as of June 30, 2009 (Quarterly)
(2.59 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)
Required provisioning for loan loss, as of June 30, 2009 (Quarterly) | 70,000,000.00 |
Actual provisioning for loan loss | 9,711,865.75 |
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 ...August 31, 2009... due to fine from violating the Financial Institution Business Act B.E. 2551, Section......... | - |
Significant contingent liabilities | - |
Aval of bills and guarantees of loans | - |
Letters of credit | - |

² This Summary Statement has not been audited by Certified Public Accountant

² Non-Performing Loans (gross) as of June 30, 2009 (Quarterly)
(2.89 percent of total loans before allowance for doubtful accounts of Non-Performing Loans) | 78,280,243.29 |

Disclosure of capital maintenance information under the Notification of the Bank of Thailand Re: Public Disclosure of Capital Maintenance for Commercial Banks

Location of disclosure : www.th.jpmorgan.com
Date of disclosure : September 11, 2009
Information as of : June 30, 2009

Ratchada Piyatassukul
Senior Financial Officer

Kittiphon Anutarasoti
Branch Manager