<table>
<thead>
<tr>
<th>ASSETS</th>
<th>BAHT</th>
<th>LIABILITY</th>
<th>BAHT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>7,006,114.10</td>
<td>Deposits</td>
<td>7,501,962,567.79</td>
</tr>
<tr>
<td>Interbank and money market items</td>
<td>4,612,606,677.26</td>
<td>Interbank and money market items</td>
<td>6,971,324,781.92</td>
</tr>
<tr>
<td>Investments, net</td>
<td>29,016,626,326.77</td>
<td>Liabilities payable on demand</td>
<td>8,876,903.18</td>
</tr>
<tr>
<td>(with obligations Baht 330,914,706)</td>
<td></td>
<td>Borrowings</td>
<td>2,630,545,166.40</td>
</tr>
<tr>
<td>Credit advances (net of allowance for doubtful accounts)</td>
<td>634,309,883.10</td>
<td>Financial institution's liabilities under acceptances</td>
<td>21,609,103,390.73</td>
</tr>
<tr>
<td>Accrued interest receivables</td>
<td>337,368.94</td>
<td>Other liabilities</td>
<td></td>
</tr>
<tr>
<td>Properties foreclosed, net</td>
<td>-</td>
<td>Total Liabilities</td>
<td>38,621,813,829.52</td>
</tr>
<tr>
<td>Customers' liabilities under acceptances</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>25,565,052.23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets, net</td>
<td>21,459,205,635.36</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

(Regulatory capital Baht 8,814,937,019.44)

- Funds to be maintained as assets under Section 32
- Net loss not yet compensated by head office
- Net funds to be maintained as assets under Section 32
- 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

**Total Equity of Head Office and Other Branches of the Same Legal Entity**

17,390,034,190.82

**Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity**

55,757,677,057.76

**TOTAL**

55,757,677,057.76

Non-Performing Loans (net) as of September 30, 2009 (Quarterly)

(2.56 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of September 30, 2009 (Quarterly)

Actual provisioning for loan loss

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 October 31, 2009...

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

**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

Senior Financial Officer: Ratchada Piyatassikul

Information as of: June 30, 2009

Chief Operation Officer: Sirintip Boonlue