

JPMorgan Chase Bank, N.A.  
 Summary Statement of Assets and Liabilities <sup>1/</sup>  
 As of January 31, 2008



| ASSETS  | BAHT                     | LIABILITIES   | BAHT                     |
|---|--------------------------|---|--------------------------|
| Cash  | 6,476,267.00             | Deposits  | 6,354,762,708.81         |
| Interbank and money market items  | 1,163,005,952.07         | Interbank and money market items  | 18,515,651,584.38        |
| Securities purchased under resale agreements                            | -                        | Liabilities payable on demand   | 46,556,963.46            |
| Investments in securities, net<br>( with obligations Baht 140,529,279 ) | 30,166,954,012.42        | Securities sold under repurchase agreements   | -                        |
| Credit advances (net of allowance for doubtful accounts)                | 1,568,548,988.74         | Borrowings  | -                        |
| Accrued interest receivables  | 33,236,292.51            | Bank's liabilities under acceptances  | -                        |
| Properties foreclosed   | -                        | Other liabilities   | 17,809,806,382.52        |
| Customers' liabilities under acceptances                                | -                        | <b>Total Liabilities</b>  | <b>42,726,777,639.17</b> |
| Premises and equipment, net   | 38,190,279.75            | <b>EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY</b><br>(funds maintained as legal reserve Baht 9,112,616,000.00) |                          |
| Other assets  | 19,963,153,169.41        | Funds to be maintained as assets under Section 6  | 9,112,616,000.00         |
|   |                          | Net loss not yet compensated by head office   | -                        |
|   |                          | Net funds to be maintained as assets under Section 6  | 9,112,616,000.00         |
|   |                          | Net debit (credit) inter-office balance with head office<br>and other branches of the same legal entity                               | (10,727,719.95)          |
|   |                          | Debit balance with head office and other branches of<br>the same legal entity   | 9,101,888,280.05         |
|   |                          | Profit and loss account and others  | 1,110,899,042.68         |
|   |                          | <b>Total Equity of Head Office and Other Branches of the Same Legal Entity</b>  | <b>10,212,787,322.73</b> |
| <b>Total Assets</b>   | <b>52,939,564,961.90</b> | <b>Total Liabilities and Equity of Head Office and Other Branches<br/>of the Same Legal Entity</b>                                    | <b>52,939,564,961.90</b> |
| Customers' liabilities under unmatured bills                            | -                        | Bank's liabilities under unmatured bills  | -                        |
| <b>TOTAL</b>  | <b>52,939,564,961.90</b> | <b>TOTAL</b>  | <b>52,939,564,961.90</b> |

|   | BAHT          |
|---|---------------|
| Non-Performing Loans <sup>2/</sup> (net) As of December 31, 2007 (Quarterly)<br>( 6.78 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | 96,000,000.00 |
| Required provisioning for loan loss, as of December 31, 2007 (Quarterly)  | 42,307,895.70 |
| Actual allowance for doubtful accounts  | 42,374,551.60 |
| Loans to related parties  | -             |
| Loans to related asset management companies   | -             |
| Loans to related parties due to debt restructuring  | -             |
| Changes in assets and liabilities this month due to the penalty expenses<br>from violating the Commercial Banking Act B.E. 2505 and<br>amended Act, section.....              | -             |
| Significant contingent liabilities  | -             |
| Aval to bills and guarantees of loans   | -             |
| Letter of credit  | -             |

JPMorgan Chase Bank, N.A.  
 Bangkok

Ratchada Piyatassikul  
 Senior Financial Officer

<sup>1/</sup> This Summary Statement has not been reviewed or audited by Certified Public Accountant

<sup>2/</sup> Non-Performing Loans (gross) As of December 31, 2007 (Quarterly)  
 ( 8.65 percents of total loans before allowance for doubtful accounts)

JPMorgan Chase Bank, N.A.

Bangkok  
 Kittiphun Anutarasoti  
 Branch Manager

125,102,666.22