

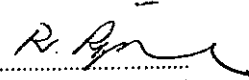
J.P.Morgan

JPMorgan Chase Bank, N.A.
Summary Statement of Assets and Liabilities ^{1/}
As of October 31, 2008

ASSETS	BAHT	LIABILITIES	BAHT
Cash	8,090,942.05	Deposits	4,198,478,537.25
Interbank and money market items	313,592,735.95	Interbank and money market items	10,908,158,736.82
Investments, net (with obligations Baht 208,961,981.20)	29,988,391,771.03	Liabilities payable on demand	8,277,054.40
Credit advances (net of allowance for doubtful accounts)	1,450,028,859.70	Borrowings	2,795,704,715.77
Accrued interest receivables	3,809,828.34	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	-	Other liabilities	20,076,331,694.86
Customers' liabilities under acceptances	-	Total Liabilities	37,986,950,739.10
Premises and equipment, net	30,683,584.01		
Other assets, net	22,040,374,089.27		
		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	5,060,945,185.77
		Net balance which branch is debtor of the head office and other branches of the same legal entity	14,173,561,185.77
		Profit and loss account and others	1,674,459,885.48
		Total Equity of Head Office and Other Branches of the Same Legal Entity	15,848,021,071.25
		Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	53,834,971,810.35
Total Assets	53,834,971,810.35	Financial institution's liabilities under unmatured bills	-
Customers' liabilities under unmatured bills	-	TOTAL	53,834,971,810.35
TOTAL	53,834,971,810.35		

	BAHT
Non-Performing Loans ^{2/} (net) as of September 30, 2008 (Quarterly)	90,000,000.00
(2.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of September 30, 2008 (Quarterly)	8,709,487.77
Actual provisioning for loan loss	8,709,487.77
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	
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 September 30, 2008 (Quarterly)
 (2.70 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

98,307,299.29

JPMorgan Chase Bank, N.A.

Bangkok

 Kittiphun Anutarasoti
 Branch Manager