

Summary Statement of Assets and Liabilities ^{1/}

As of 30 April 2006

Thor.Phor.1.1

Assets	Baht	Liabilities	Baht
Cash	4,015,887,301.89	Deposits	150,385,809,716.87
Interbank and money market items	9,383,910,968.95	Interbank and money market items	16,134,069,446.52
Securities purchased under resale agreements	200,000,000.00	Liabilities payable on demand	2,950,516,956.27
Investments in securities, net (with obligations Baht -)	19,278,499,113.99	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	148,893,048,079.11	Borrowings	4,313,768,076.91
Accrued interest receivables	1,081,559,320.59	Bank's liabilities under acceptances	177,695,677.04
Properties foreclosed	12,903,982,469.78	Other liabilities	3,368,699,700.59
Customers' liabilities under acceptances	177,695,677.04	Total Liabilities	177,330,559,574.20
Premises and equipment, net	3,605,705,508.60	Shareholders' Equity	
Other assets	1,793,293,696.19	Paid-up share capital	82,170,621,660.00
		(registered share capital Baht 82,170,621,660.00)	
		Reserves and net profit after appropriation	(50,482,584,485.68)
		Other reserves and profit and loss account	(7,685,014,612.38)
		Total Shareholders' Equity	24,003,022,561.94
Total Assets	201,333,582,136.14	Total Liabilities and Shareholders' Equity	201,333,582,136.14
Customers' liabilities under unmatured bills	1,422,365,718.30	Bank's liabilities under unmatured bills	1,422,365,718.30
Total	202,755,947,854.44	Total	202,755,947,854.44

	Baht
Non-Performing Loans As of 31 March 2006 (10.64 percents of total loans before allowance for doubtful accounts)	16,897,861,067.92
Required provisioning for loan loss, as of 31 March 2006	8,536,001,594.64
Actual allowance for doubtful accounts	11,017,931,650.50
Loans to related parties	3,498,629,648.77
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,885,998,692.37
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	-
Legal capital fund	25,732,088,613.20
Changes in assets and liabilities this month due to the penalty expenses from violating the Commercial Banking Act B.E.2505 and amended Act, section	-
International Banking Facility's assets and liabilities	
Total assets	700,718,765.81
Total liabilities	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	1,182,719,657.90
Letters of credit	4,155,257,023.24

^{1/} This Summary Statement has not been reviewed or audited by Certified Public Accountant