

## BANKTHAI PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities <sup>1/</sup>

As of 31 January 2009

| ASSETS   | Baht                      | Liabilities  | Baht                      |
|--|---------------------------|--|---------------------------|
| Cash   | 3,713,103,199.18          | Deposits   | 156,270,776,107.50        |
| Interbank and money market items                         | 51,422,576,715.46         | Interbank and money market items                           | 8,114,672,548.49          |
| Investments, net   | 38,415,643,865.86         | Liabilities payable on demand                              | 166,848,583.99            |
| (with obligations Baht 8,891,000.00 )                    |                           | Borrowings   | 7,834,517,267.58          |
| Credit advances (net of allowance for doubtful accounts) | 77,813,151,153.20         | Financial institution's liabilities under acceptances      | 128,570,669.35            |
| Accrued interest receivables                             | 334,872,587.38            | Other liabilities  | 25,089,302,902.75         |
| Properties foreclosed, net                               | 2,276,679,262.00          | <b>Total Liabilities</b>                                   | <b>197,604,688,079.66</b> |
| Customers' liabilities under acceptances                 | 128,570,669.35            | <b>Shareholder's Equity</b>                                |                           |
| Premises and equipment, net                              | 3,756,056,981.82          | Paid-up share capital                                      |                           |
| Other assets, net  | 24,845,865,935.59         | (registered share capital Baht 50,060,254,365.00)          | 25,030,127,182.50         |
|  |                           | Reserve and net profit after appropriation                 | (20,919,920,501.75)       |
|  |                           | Other reserves and profit and loss account                 | 991,625,609.43            |
|  |                           | <b>Total Shareholders' Equity</b>                          | <b>5,101,832,290.18</b>   |
| <b>Total Assets</b>                                      | <b>202,706,520,369.84</b> | <b>Total Liabilities and Shareholders' Equity</b>          | <b>202,706,520,369.84</b> |
| Customers' liabilities under unmaturred bills            | 368,196,102.99            | Financial institution's liabilities under unmaturred bills | 368,196,102.99            |
| <b>Total</b>   | <b>203,074,716,472.83</b> | <b>Total</b>   | <b>203,074,716,472.83</b> |

|   | Baht              |
|---|-------------------|
| Non-Performing Loans <sup>2/</sup> (net) as of 31 December 2008 (Quarterly)   | 5,427,701,814.53  |
| (4.66 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)  |                   |
| Required provisioning for loan loss, as of 31 December 2008 (Quarterly)   | 5,139,532,956.01  |
| Actual provisioning for loan loss   | 5,271,162,887.86  |
| Loans to related parties  | 3,023,135,335.00  |
| Loans to related asset management companies   | -                 |
| Loans to related parties due to debt restructuring  | -                 |
| Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand                    | -                 |
| Regulatory capital  | 6,700,184,290.340 |
| Changes in assets and liabilities this quarter as of 31 January 2009 due to fine from violating the Financial Institution Business Act B.E.2551, Section .... | -                 |
| Significant contingent liabilities  |                   |
| Avals to bills and guarantees of loans  | 754,248,592.95    |
| Letters of credit   | 1,201,857,301.80  |

<sup>1/</sup>This Summary Statement has not been audited by Certified Public Accountant<sup>2/</sup>Non-Performing Loans (gross) As of 31 December 2008 (Quarterly) 9,887,666,407.05

( 8.18 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

(Mrs. Teeraporn Ratanopas )  
Vice President Financial Accounting Department

(Mr.Chin Yuen Yin)  
Acting President