

BANKTHAI PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities ^{1/}

As of 28 February 2009

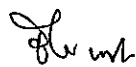
Assets	Baht	Liabilities	Baht
Cash	3,295,369,938.82	Deposits	145,561,266,144.13
Interbank and money market items	43,643,562,167.42	Interbank and money market items	8,303,283,478.83
Investments, net (with obligations Baht 8,891,000.00)	33,171,980,358.70	Liabilities payable on demand	245,209,007.37
Credit advances (net of allowance for doubtful accounts)	77,143,897,009.79	Borrowings	4,116,995,352.64
Accrued interest receivables	322,895,809.23	Financial institution's liabilities under acceptances	225,646,209.76
Properties foreclosed, net	2,277,405,397.50	Other liabilities	30,516,418,034.19
Customers' liabilities under acceptances	225,646,209.76	Total Liabilities	188,968,818,226.92
Premises and equipment, net	3,733,290,985.05	Shareholders' Equity	
Other assets, net	30,145,048,933.87	Paid-up share capital (registered share capital Baht 50,060,254,365.00)	25,030,127,182.50
Total Assets	193,959,096,810.14	Reserves and net profit after appropriation	(20,919,920,501.75)
Customers' liabilities under unmatured bills	330,030,384.51	Other reserves and profit and loss account	880,071,902.47
Total	194,289,127,194.65	Total Shareholders' Equity	4,990,278,583.22
		Total Liabilities and Shareholders' Equity	193,959,096,810.14
		Financial institution's liabilities under unmatured bills	330,030,384.51
		Total	194,289,127,194.65

	Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2008 (Quarterly) (4.66 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	5,427,701,814.53
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	2,971,027,162.82
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	6,700,906,614.43
Changes in assets and liabilities this quarter as of 28 February 2009 due to fine from violating the Commercial Banking Act B.E.2505 and amended Act, Section 12 ter and 12(4)(b) as if from violating the Financial Institution Business Act B.E.2551, Section 80(2)(b)	232,720.00
Significant contingent liabilities	
Avals to bills and guarantees of loans	824,230,131.67
Letters of credit	1,313,537,217.34

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

^{2/} 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. Subhak Siwaraksa)

President