

Summary statement of assets and liabilities ^{1/}

As of 31 March 2007

As of 31 March 2007			
Assets	Baht	Liabilities	Baht
Cash	17,529,162,407.04	Deposits	774,371,279,212.94
Interbank and money market items	82,240,963,566.88	Interbank and money market items	15,300,167,592.05
Securities purchased under resale agreements	11,700,000,000.00	Liabilities payable on demand	5,770,666,562.45
Investment in securities, net	118,144,173,810.54	Securities sold under repurchase agreements	-
(with obligations Baht 7,273,198,311.42)		Borrowings	26,468,008,616.84
Credit advances (net of allowance for doubtful accounts)	652,832,043,160.40	Bank's liabilities under acceptance	539,695,918.13
Accrued interest receivables	1,634,363,658.84	Other liabilities	26,326,741,766.29
Properties foreclosed	11,425,639,194.67	Total Liabilities	848,776,559,668.70
Customers' liabilities under acceptance	539,695,918.13		
Premises and equipment, net	22,322,347,965.33	Shareholders' equity	
Other assets	24,378,993,049.06	Paid-up share capital	
	<u> </u>	(registered share capital Baht 30,486,146,970.00)	23,866,081,250.00
		Reserves and net profit after appropriation	48,196,964,964.50
		Other reserves and profit and loss account	21,907,776,847.69
		Total shareholders' equity	93,970,823,062.19
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Total Assets	942,747,382,730.89	Total Liabilities and Shareholders' equity	942,747,382,730.89
Customers' liabilities under unmatured bills	4,985,545,240.87	Bank's liabilities under unmatured bills	4,985,545,240.87
Total	947,732,927,971.76	Total	947,732,927,971.76
~			Baht
Non-Performing Loans ^{2/} (net) as of 31 March 2007 (21,997,926,027.6
(3.31% of total loans after allowance for do		orming Loans)	
Required provisioning for loan loss as of 31 March 2	2007 (Quarterly)		23,846,633,215.62
Actual allowance for doubtful accounts			28,633,273,145.94
Loan to related parties			19,332,167,605.54
Loans to related asset management companies			6,130,000,000.00
Loans to related parties due to debt restructuring			1,064,551,696.4
	referred shares to be included in	the Tier-1 capital, permitted by the Bank of Thailand	-
Legal capital fund			101,541,874,774.5
	alty expenses from violating th	e Commercial Banking Act B.E. 2505 and amended Act, Section	n -
Significant contingent liabilities			
Avals on bills and guarantees of loans			777,674,114.5
Letter of credit	diad her Careffert Baltiert		19,524,575,540.4
$^{\prime\prime}$ This summary statement has not been reviewed or an		untant	
^{2/} Non – Performing Loans (gross) as of 31 March 200	7 (Quarterly)		41,351,417,788.54
(6.05% of total loans before allowance for d	aubtful accounts)		

(6.05% of total loans before allowance for doubtful accounts)



BALANCE SHEETS

	Consolidated (Thousand Baht)				The Bank (Thousand Baht)				
-	31 March	31 December		30 September	31 March	31 December		30 September	
	2007	2006	Change	2006	2007	2006	Change	2006	
						(Restated)		(Restated)	
ASSETS									
Cash	17,529,752	17,857,259	(327,507)	14,646,282	17,529,162	17,856,736	(327,574)	14,645,811	
Interbank and money market items									
Domestic items									
Interest bearing	1,594,986	1,375,214	219,772	2,298,090	1,614,364	1,321,941	292,423	2,253,983	
Non-interest bearing	3,344,482	1,734,958	1,609,524	3,184,950	3,388,744	1,825,247	1,563,497	3,260,996	
Foreign items									
Interest bearing	76,827,447	79,098,887	(2,271,440)	75,721,359	76,827,447	79,098,887	(2,271,440)	75,721,359	
Non-interest bearing	410,408	632,914	(222,506)	1,152,038	410,408	632,914	(222,506)	1,152,038	
Total interbank and money market items-net	82,177,323	82,841,973	(664,650)	82,356,437	82,240,963	82,878,989	(638,026)	82,388,376	
Securities purchased under resale agreements	11,700,000	22,200,000	(10,500,000)	30,560,000	11,700,000	22,200,000	(10,500,000)	30,560,000	
Investments									
Current investments-net	63,889,855	51,338,397	12,551,458	52,271,292	63,556,022	51,022,673	12,533,349	51,819,037	
Long-term investments-net	45,510,211	50,165,759	(4,655,548)	48,588,215	44,847,553	49,298,641	(4,451,088)	47,348,344	
Investment in subsidiaries & associated companies-net	541,155	482,468	58,687	445,144	9,740,599	9,740,599	-	9,742,259	
Total investments-net	109,941,221	101,986,624	7,954,597	101,304,651	118,144,174	110,061,913	8,082,261	108,909,640	
Loans and accrued interest receivables									
Loans	685,374,696	677,760,279	7,614,417	654,028,741	681,450,131	673,889,578	7,560,553	648,659,719	
Accrued interest receivables	1,819,331	1,812,525	6,806	1,952,175	1,634,364	1,628,509	5,855	1,657,716	
Total loans and accrued interest receivables	687,194,027	679,572,804	7,621,223	655,980,916	683,084,495	675,518,087	7,566,408	650,317,435	
Less Allowance for doubtful accounts	(32,121,300)	(31,703,047)	(418,253)	(33,276,728)	(27,488,839)	(26,712,346)	(776,493)	(26,380,501)	
Less Revaluation allowance for debt restructuring	(1,150,608)	(1,289,861)	139,253	(2,986,626)	(1,129,248)	(1,259,160)	129,912	(2,933,650)	
Total loans and accrued interest receivables-net	653,922,119	646,579,896	7,342,223	619,717,562	654,466,408	647,546,581	6,919,827	621,003,284	
Properties foreclosed-net	15,939,628	16,495,561	(555,933)	16,768,747	11,425,639	11,639,583	(213,944)	11,832,424	
Customers' liability under acceptance	539,696	525,175	14,521	549,634	539,696	525,175	14,521	549,634	
Premises and equipment-net	22,741,285	22,300,816	440,469	22,087,275	22,322,348	22,011,752	310,596	21,463,676	
Intangible assets-net	5,851,881	5,310,658	541,223	5,236,281	4,382,297	3,963,506	418,791	3,849,788	
Derivative revaluation	13,111,256	9,827,153	3,284,103	6,485,486	13,111,256	9,827,153	3,284,103	6,485,486	
Other assets-net	8,473,126	9,583,632	(1,110,506)	8,746,268	6,885,440	8,359,090	(1,473,650)	7,383,663	
Total Assets	941,927,287	935,508,747	6,418,540	908,458,623	942,747,383	936,870,478	5,876,905	909,071,782	
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BALANCE SHEETS

	Consolidated (Thousand Baht)					The Bank (Tho	usand Baht)	l Baht)				
	31 March	31 December		30 September	31 March	31 December		30 September				
	2007	2006	Change	2006	2007	2006	Change	2006				
-						(Restated)		(Restated)				
LIABILITIES AND SHAREHOLDERS' EQUITY												
Deposits												
Deposits in bath	768,659,101	744,958,042	23,701,059	725,286,958	769,475,613	746,026,157	23,449,456	725,778,043				
Deposits in foreign currencies	4,895,666	6,027,045	(1,131,379)	4,922,032	4,895,666	6,027,045	(1,131,379)	4,922,032				
Total deposits	773,554,767	750,985,087	22,569,680	730,208,990	774,371,279	752,053,202	22,318,077	730,700,075				
Interbank and money market items												
Domestic items												
Interest bearing	12,191,345	14,860,644	(2,669,299)	17,256,521	12,566,127	15,254,911	(2,688,784)	17,626,521				
Non-interest bearing	1,658,115	1,530,002	128,113	2,204,716	1,661,056	1,532,574	128,482	2,204,716				
Foreign items												
Interest bearing	965,657	523,465	442,192	30,726	965,657	523,465	442,192	30,726				
Non-interest bearing	107,328	694,380	(587,052)	182,513	107,328	694,380	(587,052)	182,513				
Total interbank and money market items	14,922,445	17,608,491	(2,686,046)	19,674,476	15,300,168	18,005,330	(2,705,162)	20,044,476				
Liability payable on demand	5,770,666	6,870,752	(1,100,086)	5,819,708	5,770,666	6,870,752	(1,100,086)	5,819,708				
Borrowings												
Short-tem borrowings	7,279,207	26,619,531	(19,340,324)	27,745,000	7,442,890	26,807,900	(19,365,010)	27,850,000				
Long-term borrowings	19,025,119	19,173,953	(148,834)	19,470,766	19,025,119	19,173,953	(148,834)	19,470,766				
Total borrowings	26,304,326	45,793,484	(19,489,158)	47,215,766	26,468,009	45,981,853	(19,513,844)	47,320,766				
Bank's liability under acceptance	539,696	525,175	14,521	549,634	539,696	525,175	14,521	549,634				
Derivative revaluation	8,379,091	6,611,065	1,768,026	3,975,889	8,379,091	6,611,065	1,768,026	3,975,889				
Other liabilities	18,610,190	18,876,374	(266,184)	15,969,744	17,947,651	18,405,079	(457,428)	15,368,911				
Total Liabilities	848,081,181	847,270,428	810,753	823,414,207	848,776,560	848,452,456	324,104	823,779,459				



BALANCE SHEETS

	Consolidated (Thousand Baht)					The Bank (Thousand Baht)				
	31 March	31 December		30 September	31 March	31 December		30 September		
	2007	2006	Change	2006	2007	2006	Change	2006		
Shareholders' equity						(Restated)		(Restated)		
Share capital										
Authorized share capital										
3,048,614,697 ordinary shares, Baht 10 per value	30,486,147	30,486,147	-	30,486,147	30,486,147	30,486,147	-	30,486,147		
Issued and fully paid-up share capital										
2,386,608,125 ordinary shares, Baht 10 per value	23,866,081	·	٦		23,866,081		٦			
2,382,147,733 ordinary shares, Baht 10 per value	, ,	23,821,477	} 44,604			23,821,477	44,604			
2,381,941,133 ordinary shares, Baht 10 per value				23,819,411			2	23,819,411		
Premium on ordinary shares	17,984,570	17,903,743	80,827	17,900,062	17,984,570	17,903,743	80,827	17,900,062		
Appraisal surplus on asset revaluation	9,848,462	9,883,085	(34,623)	9,917,985	9,848,462	9,883,084	(34,622)	9,917,985		
Revaluation surplus (deficit) on investments	1,413,909	(156,538)	1,570,447	83,818	1,413,272	(159,690)	1,572,962	85,433		
Retained earning										
Appropriated										
Legal reserve	2,160,000	2,160,000	-	1,470,000	2,160,000	2,160,000	-	1,470,000		
Unappropriated	38,573,043	34,626,533	3,946,510	31,853,118	38,698,438	34,809,408	3,889,030	32,099,432		
	93,846,065	88,238,300	5,607,765	85,044,394	93,970,823	88,418,022	5,552,801	85,292,323		
Minority interests	41	19	22	22	-	-	-	-		
Total Shareholders' equity	93,846,106	88,238,319	5,607,787	85,044,416	93,970,823	88,418,022	5,552,801	85,292,323		
Total Liabilities and Shareholders' equity	941,927,287	935,508,747	6,418,540	908,458,623	942,747,383	936,870,478	5,876,905	909,071,782		
Off-balance sheet items-contingency										
Avals on bills and guarantees of loans	777,674	639,151	138,523	648,243	777,674	639,151	138,523	648,243		
Liability under unmatured import bills	4,985,545	5,162,801	(177,256)	5,054,309	4,985,545	5,162,801	(177,256)	5,054,309		
Letters of credit	19,524,576	19,200,000	324,576	17,269,981	19,524,576	19,200,000	324,576	17,269,981		
Other contingencies	1,171,297,998	1,125,293,704	46,004,294	1,046,330,614	1,171,094,058	1,125,098,631	45,995,427	1,046,159,091		



STATEMENT OF INCOME

	Consolidated (Thousand Baht)			The Bank (Thousand Baht)			
	Q1/07	Q4/06	Change	Q1/07	Q4/06	Change	
		_			(Restated)		
Interest and dividend income							
Loans	11,582,656	11,716,765	(134,109)	11,710,448	11,806,419	(95,971)	
Interbank and money market items	1,054,527	1,414,608	(360,081)	1,059,609	1,413,147	(353,538)	
Hire purchase and financial lease	214,525	169,442	45,083	-	· ·	-	
Investments	1,259,612	1,202,690	56,922	1,399,441	1,196,379	203,062	
Total interest and dividend income	14,111,320	14,503,505	(392,185)	14,169,498	14,415,945	(246,447)	
Interest expenses							
Deposits	4,803,403	4,881,924	(78,521)	4,814,246	4,883,826	(69,580)	
Interbank and money market items	62,313	73,383	(11,070)	67,225	79,480	(12,255)	
Short-term borrowings	165,882	402,240	(236,358)	171,205	403,983	(232,778)	
Long-term borrowings	256,287	256,801	(514)	256,287	256,801	(514)	
Total interest expenses	5,287,885	5,614,348	(326,463)	5,308,963	5,624,090	(315,127)	
Net income from interest and dividend	8,823,435	8,889,157	(65,722)	8,860,535	8,791,855	68,680	
Bad debt and doubtful accounts (reversal)	928,905	(171,528)	1,100,433	956,869	(78,080)	1,034,949	
Loss on debt restructuring	76,621	1,767,629	(1,691,008)	68,177	1,609,094	(1,540,917)	
Net income from interest and dividend after bad debt		_			_		
and doubtful accounts (reversal) and loss on debt restructuring	7,817,909	7,293,056	524,853	7,835,489	7,260,841	574,648	
Non-interest income							
Gain (loss) on investment	400,396	(23,310)	423,706	390,835	(30,249)	421,084	
Share of profit from investments on equity method *	36,928	39,199	(2,271)	-	-	-	
Fees and service income							
Acceptance, aval and guarantees	202,635	194,526	8,109	202,635	194,526	8,109	
Others	2,682,604	2,773,945	(91,341)	2,428,585	2,510,252	(81,667)	
Gain on exchanges	609,791	419,487	190,304	609,791	419,487	190,304	
Other income	274,345	552,357	(278,012)	181,349	436,675	(255,326)	
Total non-interest income	4,206,699	3,956,204	250,495	3,813,195	3,530,691	282,504	
Non-interest expenses	, ,	- , , -	,	- , ,	- , ,	- ,	
Personnel expenses	2,114,704	2,383,167	(268,463)	1,963,860	2,234,255	(270,395)	
Premises and equipment expenses	1,429,138	1,603,667	(174,529)	1,385,245	1,565,885	(180,640)	
Taxes and duties	594,904	635,973	(41,069)	581,733	619,149	(37,416)	
Fees and service expenses	637,716	862,273	(224,557)	611,720	822,649	(210,929)	
Directors' remuneration	13,872	13,885	(13)	12,372	12,385	(13)	
Contribution to Financial Institutions Development Fund	754,922	689,132	65,790	754,922	689,132	65,790	
Other expenses	951,912	1,573,986	(622,074)	866,765	1,462,922	(596,157)	
Total non-interest expenses	6,497,168	7,762,083	(1,264,915)	6,176,617	7,406,377	(1,229,760)	
Income before income tax	5,527,440	3,487,177	2,040,263	5,472,067	3,385,155	2,086,912	
Income tax expense	1,650,645	58,665	1,591,980	1,617,659	20,080	1,597,579	
Net income before minority interest	3,876,795	3,428,512	448,283	3,854,408	3,365,075	489,333	
Loss (Gain) of minority interest	-	2	(2)	-	-	-	
Net income	3,876,795	3,428,514	448,281	3,854,408	3,365,075	489,333	
Basic earning per share (Baht)	1.62	1.44	0.18	1.62	1.41	0.21	
Number of the weighted average number of ordinary shares ('000)	2,386,113	2,382,125	3,988	2,386,113	2,382,125	3,988	
		, , , ,	-,	,, -	, , -	2,2 50	

* The Bank changed to record its investments in subsidiary companies and associate companies for the Bank-only 2007 financial statements from equity method to cost method since 1

January 2007. Certain accounts in the comparative financial statement have been restated to conform with the presentation in the financial statements for Quarter ended 31 March 2007.



STATEMENTS OF INCOME

For the quarter ended 31 March 2007 and 2006

Interback and money market items 1,054,577 493,558 10,090 892,288 1673 Hire purkase and financial lase 124,525 58,593 150,33 - <td< th=""><th></th><th>Consolidat</th><th colspan="3">Consolidated (Thousand Baht)</th><th colspan="4">The Bank (Thousand Baht)</th></td<>		Consolidat	Consolidated (Thousand Baht)			The Bank (Thousand Baht)			
Interest and dividend income 11.582,656 9.370,331 2.212,321 11.710,448 9.387,758 2.322,68 Loara 11.652,656 9.370,333 2.212,321 1.070,448 9.387,758 2.322,68 Hare purchase and framed lense 214,525 58,393 156,132 -		2007	2006	Change	2007	2006	Change		
Leas 11,592,65 9,373,33 2,212,32 11,710,48 9,307,65 2,222,6 Intenant and money market items 12,655,27 783,55 10,09,69 382,28 10,73 Inestimues 12,256,12 1,001,332 258,280 11,309,441 1,000,60 399,3 Interst and divided moone 14,111,320 11,322,616 2,787,70 14,169,488 11,280,113 288,9 Interst and divided moone 4,801,403 2,424,457 2,378,94 4,814,246 2,424,66 2,389,6 Interst and divided moone 4,231,31 100,174 47,860 6,225 103,774 45,85 Short-tem borrowings 252,87,85 2,901,648 2,389,69 660,131 2,965,45 2,712,125 103,74 45,853 Total interest and divided 8,823,435 8,41,20 44,81,46 4,849,46 4,849,46 4,849,46 4,849,46 4,849,46 4,849,47 4,849,47 4,849,83 4,841,46 4,849,47 4,849,47 4,849,47 4,849,47 4,849,47 4,849,47 4,84						(Restated)			
Interbark and noney market items 1,054,577 803,558 100,909 892,288 1673 Hire purchase and financial lase 124,525 5,539 15613 - <td< td=""><td>Interest and dividend income</td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Interest and dividend income								
Hire purchase and financial lease 214,525 58,393 156,132 1 1 1 Increast and dividend income 1,299,612 1,001,332 228,280 1,399,441 1,000,009 32893 Total interest and dividend income 1,4111,320 11,322,1616 2,787,704 14,169,498 1,289,112 2,8893 Interest appenses 200,015 4,803,403 2,422,457 2,78,946 4,814,246 2,423,646 2,8893 Short-tem borrowings 256,287 272,123 1,58,561 256,287 272,123 1,58,561 256,287 272,123 1,58,561 266,823 5,308,963 2,506,345 2,474,475 2,486,35 5,308,963 2,506,345 2,474,475 2,486,35 1,418,494 2,466,45 2,486,35 1,418,494 2,466,45 2,486,35 1,418,494 2,468,45 4,812,48 2,406,45 2,468,45 1,418,494 2,468,45 4,418,494 2,466,45 2,468,45 4,418,494 2,468,45 4,418,494 2,468,45 4,418,494 2,468,45 4,418,494 2,468,45	Loans	11,582,656	9,370,333	2,212,323	11,710,448	9,387,765	2,322,683		
Instances 1259,612 1,001,332 258,200 1,399,441 1,000,000 3993 Total incress and dividend income 14,111,200 11,323,616 2,787,784 14,116,494 11,200,113 288,200 Deposits 6,03,403 2,424,457 2,378,946 4,814,246 2,246,45 2,389,60 164,882 104,984 6,7225 100,774 6,553 Short term borrowings 16,882 104,892 60,900 171,205 104,892 60,900 Total interest and dividend 5,287,882 2,901,64 2,386,235 5,388,963 2,905,455 2,403,55 Net income from interest and dividend after bad debt and doubtrid accounts 5,287,882,217 448,86 486,653 8,374,678 485,85 Dad dot and doubtrid accounts 5,287,882,217 498,905 487,978 485,85 12,996,12 486,953 8,374,678 485,85 8,374,678 485,85 12,996,12 486,953 8,374,678 485,85 12,996,12 486,953 8,374,678 485,85 14,375 14,386 6,81,68 486,963	Interbank and money market items	1,054,527	893,558	160,969	1,059,609	892,288	167,321		
Total interest and divided income 14,11,320 11,322,46 2,787,744 14,169,494 11,280,113 2,889,3 Deposits 4,803,403 2,424,457 2,378,404 4,814,246 2,424,467 2,889,3 Deposits 6,2,313 100,174 (37,861) 67,225 101,774 (65,45) Short-term bortowings 256,287 272,123 (15,882) 206,990 171,205 104,892 660,35 2,313,5 104,145 8,860,535 8,374,678 485,8 Net income from interest and dividend 8,823,435 8,421,970 401,465 8,860,535 8,374,678 485,8 Net income from interest and dividend after bad debt and doubful accounts 7,817,909 7,371,546 446,353 7,835,489 7,246,83 900,573 483,210 90,863 87,028 903,51 87,028 903,51 87,028 903,51 87,028 903,51 87,028 903,51 903,20 904,613 904,913 904,913 904,913 904,913 904,913 904,913 904,914 904,913 903,91	Hire purchase and financial lease	214,525	58,393	156,132	-	-	-		
Interst sepences 1	Investments	1,259,612	1,001,332	258,280	1,399,441	1,000,060	399,381		
Deposis 4,803,403 2,424,457 2,378,946 4,814,246 2,424,645 2,380,96 Interhank and noney market items 62,213 100,174 (77,861) 67,225 100,774 (65,382) Short-term hornowings 256,287 272,123 (15,386) 256,387 272,123 (15,386) 256,387 272,123 (15,386) 250,878 2,306,963 2,905,435 2,401,54 8,860,353 8,374,678 485,85 Not income from interest and dividend 8,823,435 8,421,970 401,465 8,80,353 8,374,678 485,85 and loss on dobt restructuring 76,621 599,751 483,130 8,81,77 499,86 608,180 Nor-interest and dividend after bad dobt/ful accounts 7,817,909 7,371,546 446,363 7,835,489 7,246,63 509,257 486,303 487,327 493,50 302,693 Share of profit from investments on equity method * 36,928 20,876 116,052 - - - - - - - - - - -	Total interest and dividend income	14,111,320	11,323,616	2,787,704	14,169,498	11,280,113	2,889,385		
Inerbank and money market items 62,313 100,174 (37,861) 67,225 103,774 (35,453) Short-tern borrowings 165,882 104,892 60,900 171,205 104,892 66,33 Long-term borrowings 256,287 2272,123 (15,836) 256,287 2272,123 (15,836) Total interest expenses 528,788 2,947,885 2,840,633 8,860,535 8,374,678 485,83 Bad debt nad doubful accounts 288,905 490,673 488,3130 66,817 449,863 (88,177 449,863 (88,177 449,863 (88,178) 466,813 7,857,989 7,264,634 570,869 60,912 2,905,912 390,835 87,626 302,22 Share of profit from investments on equity methed * 7,867,909 7,371,546 446,363 7,857,489 7,264,634 570,89 7,264,634 570,89 7,264,634 570,89 7,264,634 570,89 7,264,634 570,89 7,264,634 570,89 7,264,634 570,89 7,264,634 570,89 7,264,634 570,89	Interest expenses								
Short-term borrowings 165,882 104,892 60,990 171,205 104,892 66,33 Long-term borrowings 256,287 272,123 (15,882) 256,287 272,123 (15,882) 256,287 272,123 (15,882) 250,683 2,901,646 2,886,239 2,905,485 2,405,58 8,374,678 485,88 8,803,333 8,421,970 401,465 8,806,355 8,374,678 485,88 8,806,355 8,374,678 485,89 2,666,47 446,83 7,815,499 7,646,45 490,673 438,229 556,869 600,181 296,657 390,855 8,746,78 485,89 7,815,999 7,371,546 466,363 7,855,489 7,264,634 570,87 490,396 103,824 296,572 390,855 8,76,26 303,23 546,89 2,46,555 1,435,35 14,355 202,635 188,260 14,355 202,635 188,260 14,355 202,635 188,260 14,355 202,635 188,260 14,355 202,635 188,260 14,355 202,635 188,260 14,35	Deposits	4,803,403	2,424,457	2,378,946	4,814,246	2,424,646	2,389,600		
Long-term borrowings 256,287 272,123 (15,83) 256,287 272,123 (15,83) Total interest expenses 5,287,885 2,901,646 2,386,239 2,905,435 2,403,55 Net income from interest and divided 8,823,435 8,421,073 441,845 48,860,335 8,74,678 482,855 Loss on debt restructuring 7,621 559,751 (483,130) 68,177 449,863 (81,86) Nor-interest and divided after bad debt and doubtful accounts 7,817,909 7,371,54 440,863 7,835,489 7,246,44 500,933 8,76,22 309,835 8,76,22 309,835 8,76,22 309,835 8,76,22 309,835 8,76,22 303,22 Share of profit from investments on equity method * 36,928 20,876 16,052 - </td <td>Interbank and money market items</td> <td>62,313</td> <td>100,174</td> <td>(37,861)</td> <td>67,225</td> <td>103,774</td> <td>(36,549)</td>	Interbank and money market items	62,313	100,174	(37,861)	67,225	103,774	(36,549)		
Total interest expenses 5.287.885 2.901.646 2.386.239 5.08.963 2.905.435 2.401.5 Net income from interest and dividend 8.803.435 8.421.970 401.465 8.860.535 8.374.678 485.8 Bad det and dividend aller bad det and doubtful accounts 228.905 490.673 438.232 956.869 660.181 296. Loss on debt restructuring 7.817.909 7.371.546 446.363 7.835.489 7.224.634 570.8 Nor-interest income 400.396 103.824 296.572 390.835 87.626 303.2 Share of print from investments on equity method * 36.928 202.635 188.260 14.375 202.635 188.260 14.375 Gain on investment 200.635 188.260 14.375 202.635 188.260 14.375 Others 2.02.635 188.260 14.375 202.635 188.260 14.375 Others 2.02.643 181.494 26.6042 2.146.744 31.142 26.603 64.6049 2.428.58 19.33.195 2.381	Short-term borrowings	165,882	104,892	60,990	171,205	104,892	66,313		
Net income from interest and dividend 8,823,435 8,421,970 401,455 8,860,335 8,74,678 482,8 Bad debt and doubtful accounts 928,905 490,673 438,232 956,869 660,181 296,603 Net income from interest and dividend after bad debt and doubtful accounts 76,621 559,751 (483,130) 68,177 449,863 (381,68) Nor-interest income 7,817,909 7,371,546 446,363 7,835,489 7,264,634 570,8 Share of profit from investments 6quin on investment 400,396 103,824 296,572 390,835 87,626 303,22 Share of profit from investments on equity method * 36,528 20,876 16,052 - <td>Long-term borrowings</td> <td>256,287</td> <td>272,123</td> <td>(15,836)</td> <td>256,287</td> <td>272,123</td> <td>(15,836)</td>	Long-term borrowings	256,287	272,123	(15,836)	256,287	272,123	(15,836)		
Bad debt and doubtful accounts 928,905 490,673 438,232 956,869 660,181 296,605 Loss on debt restructuring 76,621 559,751 (483,130) 68,177 449,863 (381,68) Not income from interest and dividend after bad debt and doubtful accounts 7,817,909 7,371,46 446,363 7,853,489 7,264,634 570,88 Non-interest income Gain on investment 400,396 103,824 296,572 390,835 87,626 303,22 Share of profit from investments on quity method * 36,528 20,876 16,052 -	Total interest expenses	5,287,885	2,901,646	2,386,239	5,308,963	2,905,435	2,403,528		
Loss on debit restructuring $76,621$ $59,757$ $(483,130)$ $68,177$ $449,863$ $(381,68)$ Net income from interest and dividend after bad debt and doubtful accounts and loss on debit restructuring $7,817,909$ $7,371,546$ $446,363$ $7,835,489$ $7,264,634$ $570,81$ Non-interest income $7,817,909$ $7,371,546$ $446,363$ $7,835,489$ $7,264,634$ $570,81$ Gain on investment $900,396$ $103,824$ $296,572$ $390,855$ $87,626$ $303,23$ Share of profit from investments on equity method * $36,928$ $20,635$ $188,260$ $14,375$ $202,635$ $188,260$ $14,375$ Pers and service income $202,635$ $188,260$ $14,375$ $202,635$ $188,260$ $14,375$ $202,635$ $188,260$ $14,375$ Others $202,635$ $188,260$ $24,28,585$ $1,933,279$ $495,33$ $306,828$ $31,483$ $1181,349$ $232,603$ $526,633$ Other income $274,345$ $305,828$ $31,483$ $1181,349$ $236,033$ $546,648$ Total non-interest income $4,206,699$ $3,104,433$ $1102,256$ $3,813,564$ $1,765,199$ $198,66$ Personnel expenses $2,114,704$ $1,905,724$ $208,980$ $1,963,860$ $1,765,199$ $198,66$ Premises and equipment expenses $637,716$ $583,381$ $581,733$ $480,904$ $100,88$ Pres and service expenses $637,716$ $583,813$ $581,733$ $480,904$ $100,88$ One interest income tax	Net income from interest and dividend	8,823,435	8,421,970	401,465	8,860,535	8,374,678	485,857		
Net income from interest and dividend after bad debt and doubtful accounts and loss on debt restructuring 7,817,909 7,371,546 446,363 7,835,489 7,264,634 570,8 Non-interest income 400,396 103,824 296,572 390,835 87,626 303,2 Share of profit from investments on equity method * 36,928 20,635 188,260 14,375 202,635 188,260 14,375 202,635 188,260 14,335 20,6555 486,049 2,428,585 1,933,279 495,33 303,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,64 242,545 1,456,464 249,545 341,433 181,349 236,033 (54,664 240,572 208,980 1,69	Bad debt and doubtful accounts	928,905	490,673	438,232	956,869	660,181	296,688		
and loss on debt restructuring 7,817,999 7,371,546 446,363 7,835,489 7,264,634 570,8 Non-interest income 400,396 103,824 296,572 390,835 87,626 303,22 Share of profit from investments on equity method * 36,928 20,876 16,052 - - - Acceptance, aval and guarantees 202,635 188,260 14,375 202,635 188,260 14,375 Gain on investment 2,082,604 2,196,555 486,049 2,428,585 1,933,279 495,33 Gain on exchanges 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 60,69,719	Loss on debt restructuring	76,621	559,751	(483,130)	68,177	449,863	(381,686)		
Nor-interest income Mark Mark <thmark< th=""> Mark Mark<td>Net income from interest and dividend after bad debt and doubtful accounts</td><td></td><td></td><td></td><td></td><td></td><td></td></thmark<>	Net income from interest and dividend after bad debt and doubtful accounts								
Gain on investment 400,396 103,824 296,572 390,835 87,626 303,23 Share of profit from investments on equity method * 36,928 20,876 16,052 -	and loss on debt restructuring	7,817,909	7,371,546	446,363	7,835,489	7,264,634	570,855		
Share of profit from investments on equity method * 36,928 20,876 16,052 - - - Fees and service income 202,635 188,260 14,375 202,635 188,260 14,375 Others 2,682,604 2,196,555 486,049 2,428,585 1,933,279 495,33 Gain on exchanges 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 608,791 289,100 320,691 646,893 1,61,433 1,81,349 236,033 64,646 646,893 1,61,433 1,81,349 236,033 64,646 239,55 3,813,195 2,734,298 1,078,89 681,733 480,904 100,88 64,71,65 53,381 54,353 611,720 544,156 629,555 366,765 522,433 </td <td>Non-interest income</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Non-interest income								
Fees and service income 202,635 188,260 14,375 202,635 188,260 14,375 202,635 188,260 14,375 202,635 188,260 14,375 202,635 188,260 14,375 202,635 188,260 14,375 202,635 188,260 14,375 202,635 188,260 14,375 202,635 188,260 14,375 202,635 188,260 14,375 202,635 188,260 14,375 202,635 188,260 14,375 202,635 188,270 495,33 Gain on exchanges 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 60,755 321,93 331,51,23	Gain on investment	400,396	103,824	296,572	390,835	87,626	303,209		
Acceptance, aval and guarantees 202,635 188,260 14,375 202,635 188,260 14,375 Others 2,682,604 2,196,555 486,049 2,428,585 1,933,279 495,33 Gain on exchanges 609,791 289,100 320,691 611,765,791 61,765,719 198,66 326,75 524,713 480,904 10	Share of profit from investments on equity method *	36,928	20,876	16,052	-	-	-		
Others 2,682,604 2,196,555 486,049 2,428,585 1,933,279 495,33 Gain on exchanges 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 320,691 609,791 289,100 38,61,691 38,61,691 38,61,691 609,791 289,100 38,61,691 38,61,691 38,61,691 38,61,691 38,61,691 38,61,691 519,651 1,385,245 1,145,646 23,95,5 516,567 522,434 34,84,33	Fees and service income								
Gain on exchanges609,791289,100320,691609,791289,100320,691Other income274,345305,828(31,483)181,349236,033(54,68)Total non-interest income4,206,6993,104,4431,102,2563,813,1952,734,2981,078,8Non-interest expenses2,114,7041,905,724208,9801,963,8601,765,199198,66Personnel expenses1,429,1381,181,570247,5681,385,2451,145,666239,55Taxes and duties594,904496,08998,815581,733480,904100,8Fees and service expenses637,716583,38154,335611,720544,15067,55Directors' remuneration13,87213,53933312,37211,99933Contribution to Financial Institutions Development Fund754,922695,26859,654754,922695,26859,654Other expenses951,912589,545362,367866,765522,434344,33Total non-interest expenses6,497,1685,465,1161,032,0526,176,6175,165,0001,011,00Income tax5,527,4405,010,873516,56754,72,0674,833,332638,77Loss (income) of minority interest3,876,7953,613,667263,1283,854,4083,476,460377,92Loss (income) of minority interest3,876,7953,615,107261,6883,854,4083,476,460377,92Loss (income) of minority interest3,876,7953,615,1	Acceptance, aval and guarantees	202,635	188,260	14,375	202,635	188,260	14,375		
Other income 274,345 305,828 (31,483) 181,349 236,033 (54,68) Total non-interest income 4,206,699 3,104,443 1,102,256 3,813,195 2,734,298 1,078,80 Non-interest expenses 2,114,704 1,905,724 208,980 1,963,860 1,765,199 198,60 Premises and equipment expenses 1,429,138 1,181,570 247,568 1,385,245 1,145,646 239,57 Taxes and duties 594,904 496,089 98,815 581,733 480,904 100,8 Fees and service expenses 637,716 583,381 54,335 611,720 544,150 67,5 Directors' remuneration 13,872 13,539 333 12,372 11,999 33 Contribution to Financial Institutions Development Fund 754,922 695,268 59,654 754,922 695,268 59,654 547,2067 4,833,332 638,71 Income before income tax 5,527,440 5,010,873 516,567 5,472,067 4,833,332 638,77 Income before minori	Others	2,682,604	2,196,555	486,049	2,428,585	1,933,279	495,306		
Total non-interest income $4,206,699$ $3,104,443$ $1,102,256$ $3,813,195$ $2,734,298$ $1,078,80$ Non-interest expenses $2,114,704$ $1,905,724$ $208,980$ $1,963,860$ $1,765,199$ $198,66$ Premises and equipment expenses $1,429,138$ $1,181,570$ $247,568$ $1,385,245$ $1,145,646$ $239,55$ Taxes and duties $594,904$ $496,089$ $98,815$ $581,733$ $480,904$ $100,88$ Fees and service expenses $637,716$ $583,381$ $54,335$ $611,720$ $544,150$ $67,55$ Directors' remuneration $13,872$ $13,539$ 333 $12,372$ $11,999$ 33 Contribution to Financial Institutions Development Fund $754,922$ $695,268$ $59,654$ $754,922$ $695,268$ $59,654$ Other expenses $951,912$ $589,545$ $362,367$ $866,765$ $522,434$ $344,33$ Total non-interest expenses $6,497,168$ $5,465,116$ $1,032,052$ $6,176,617$ $5,165,600$ $1,011,00$ Income tax $5,527,440$ $5,010,873$ $516,567$ $5,472,067$ $4,833,332$ $638,77$ Net income before minority interest $3,876,795$ $3,613,667$ $263,128$ $3,854,408$ $3,476,460$ $377,92$ Loss (income) of minority interest $-1,440$ $(1,4400)$ $ -$ Net income $3,876,795$ $3,615,107$ $261,688$ $3,874,088$ $3,476,460$ $377,920,972$	Gain on exchanges	609,791	289,100	320,691	609,791	289,100	320,691		
Non-interest expenses $2,14,704$ $1,905,724$ $208,980$ $1,963,860$ $1,765,199$ $198,66$ Personnel expenses $2,114,704$ $1,905,724$ $208,980$ $1,963,860$ $1,765,199$ $198,66$ Premises and equipment expenses $1,429,138$ $1,181,570$ $247,568$ $1,385,245$ $1,145,646$ $239,55$ Taxes and duties $594,904$ $496,089$ $98,815$ $581,733$ $480,904$ $100,88$ Fees and service expenses $637,716$ $583,381$ $54,335$ $611,720$ $544,150$ $67,5$ Directors' remuneration $13,872$ $13,539$ 333 $12,372$ $11,999$ 33 Contribution to Financial Institutions Development Fund $754,922$ $695,268$ $59,654$ $754,922$ $695,268$ $59,654$ Other expenses $951,912$ $589,545$ $362,367$ $866,765$ $522,434$ $344,33$ Total non-interest expenses $6,497,168$ $5,465,116$ $1,032,052$ $6,176,617$ $5,165,600$ $1,011,0$ Income tax $5,527,440$ $5,010,873$ $516,567$ $5,472,067$ $4,833,332$ $638,77$ Net income before minority interest $3,876,795$ $3,613,667$ $263,128$ $3,854,408$ $3,476,460$ $377,9$ Loss (income) of minority interest $ -$ Net income $3,876,795$ $3,615,107$ $261,688$ $3,854,408$ $3,476,460$ $377,96$	Other income	274,345	305,828	(31,483)	181,349	236,033	(54,684)		
Personnel expenses 2,114,704 1,905,724 208,980 1,963,860 1,765,199 198,60 Premises and equipment expenses 1,429,138 1,181,570 247,568 1,385,245 1,145,646 239,54 Taxes and duties 594,904 496,089 98,815 581,733 480,904 100,85 Fees and service expenses 637,716 583,381 54,335 611,720 544,150 67,55 Directors' remuneration 13,872 13,539 333 12,372 11,999 33 Contribution to Financial Institutions Development Fund 754,922 695,268 59,654 754,922 695,268 59,654 Other expenses 6,497,168 5,465,116 1,032,052 6,176,617 5,165,600 1,011,00 Income before income tax 5,527,440 5,010,873 516,567 5,472,067 4,833,332 638,77 Net income before minority interest 3,876,795 3,613,667 263,128 3,854,408 3,476,460 377,97 Net income 3,876,795 3,615,107 261,688 3,854,408 3,476,460 377,97	Total non-interest income	4,206,699	3,104,443	1,102,256	3,813,195	2,734,298	1,078,897		
Premises and equipment expenses1,429,1381,181,570247,5681,385,2451,145,646239,55Taxes and duties594,904496,08998,815581,733480,904100,8Fees and service expenses637,716583,38154,335611,720544,15067,55Directors' remuneration13,87213,53933312,37211,99933Contribution to Financial Institutions Development Fund754,922695,26859,654754,922695,268Other expenses951,912589,545362,367866,765522,434344,33Total non-interest expenses6,497,1685,465,1161,032,0526,176,6175,165,6001,011,00Income before income tax5,527,4405,010,873516,5675,472,0674,833,332638,71Income tax expense1,650,6451,397,2062253,4391,617,6591,356,872260,77Net income of minority interest3,876,7953,613,667263,1283,854,4083,476,460377,97Net income3,876,7953,615,107261,6883,854,4083,476,460377,97	Non-interest expenses								
Taxes and duties594,904496,08998,815581,733480,904100,80Fees and service expenses637,716583,38154,335611,720544,15067,50Directors' remuneration13,87213,53933312,37211,99933Contribution to Financial Institutions Development Fund754,922695,26859,654754,922695,268Other expenses951,912589,545362,367866,765522,434344,33Total non-interest expenses6,497,1685,465,1161,032,0526,176,6175,165,6001,011,00Income before income tax5,527,4405,010,873516,5675,472,0674,833,332638,77Income before minority interest3,876,7953,613,667263,1283,854,4083,476,460377,92Loss (income) of minority interest-1,440Net income3,876,7953,615,107261,6883,854,4083,476,460377,92	Personnel expenses	2,114,704	1,905,724	208,980	1,963,860	1,765,199	198,661		
Fees and service expenses 637,716 583,381 54,335 611,720 544,150 67,5 Directors' remuneration 13,872 13,539 333 12,372 11,999 33 Contribution to Financial Institutions Development Fund 754,922 695,268 59,654 754,922 695,268 59,654 754,922 695,268 59,654 754,922 695,268 59,654 362,367 866,765 522,434 344,33 344,33 101,00	Premises and equipment expenses	1,429,138	1,181,570	247,568	1,385,245	1,145,646	239,599		
Directors' remuneration 13,872 13,539 333 12,372 11,999 333 Contribution to Financial Institutions Development Fund 754,922 695,268 59,654 754,922 695,268 59,654 59,654 59,654 59,654 534,322 695,268 59,654 534,322 695,268 59,654 344,33 345,400 347,92 348,33,332 638,77 344,33 344,33 345,400 347,92 348,33,332 638,77 348,34,33 345,400 347,94 345,400 347,94 345,400 347,94 345,400 347,94 345,400 347,94 345,400 347,94 347,94 345,400 347,94	Taxes and duties	594,904	496,089	98,815	581,733	480,904	100,829		
Contribution to Financial Institutions Development Fund 754,922 695,268 59,654 754,922 695,268 59,654 Other expenses 951,912 589,545 362,367 866,765 522,434 344,33 Total non-interest expenses 6,497,168 5,465,116 1,032,052 6,176,617 5,165,600 1,011,00 Income before income tax 5,527,440 5,010,873 516,567 5,472,067 4,833,332 638,77 Income tax expense 1,650,645 1,397,206 253,439 1,617,659 1,356,872 260,77 Net income before minority interest 3,876,795 3,613,667 263,128 3,854,408 3,476,460 377,97 Net income 3,876,795 3,615,107 261,688 3,854,408 3,476,460 377,97	Fees and service expenses	637,716	583,381	54,335	611,720	544,150	67,570		
Other expenses 951,912 589,545 362,367 866,765 522,434 344,34 Total non-interest expenses 6,497,168 5,465,116 1,032,052 6,176,617 5,165,600 1,011,00 Income before income tax 5,527,440 5,010,873 516,567 5,472,067 4,833,332 638,77 Income tax expense 1,650,645 1,397,206 253,439 1,617,659 1,356,872 260,77 Net income before minority interest 3,876,795 3,613,667 263,128 3,854,408 3,476,460 377,97 Loss (income) of minority interest - 1,440 -	Directors' remuneration	13,872	13,539	333	12,372	11,999	373		
Total non-interest expenses 6,497,168 5,465,116 1,032,052 6,176,617 5,165,600 1,011,0 Income before income tax 5,527,440 5,010,873 516,567 5,472,067 4,833,332 638,72 Income tax expense 1,650,645 1,397,206 253,439 1,617,659 1,356,872 260,77 Net income before minority interest 3,876,795 3,613,667 263,128 3,854,408 3,476,460 377,97 Net income 3,876,795 3,615,107 261,688 3,854,408 3,476,460 377,97	Contribution to Financial Institutions Development Fund	754,922	695,268	59,654	754,922	695,268	59,654		
Income before income tax 5,527,440 5,010,873 516,567 5,472,067 4,833,332 638,72 Income tax expense 1,650,645 1,397,206 253,439 1,617,659 1,356,872 260,72 Net income before minority interest 3,876,795 3,613,667 263,128 3,854,408 3,476,460 377,92 Loss (income) of minority interest - 1,440 (1,440) - - - Net income 3,876,795 3,615,107 261,688 3,854,408 3,476,460 377,92	Other expenses	951,912	589,545	362,367	866,765	522,434	344,331		
Income tax expense 1,650,645 1,397,206 253,439 1,617,659 1,356,872 260,77 Net income before minority interest 3,876,795 3,613,667 263,128 3,854,408 3,476,460 377,97 Loss (income) of minority interest - 1,440 - - - Net income 3,876,795 3,615,107 261,688 3,854,408 3,476,460 377,94	Total non-interest expenses	6,497,168	5,465,116	1,032,052	6,176,617	5,165,600	1,011,017		
Net income before minority interest 3,876,795 3,613,667 263,128 3,854,408 3,476,460 377,9 Loss (income) of minority interest - 1,440 (1,440) - <td>Income before income tax</td> <td>5,527,440</td> <td>5,010,873</td> <td>516,567</td> <td>5,472,067</td> <td>4,833,332</td> <td>638,735</td>	Income before income tax	5,527,440	5,010,873	516,567	5,472,067	4,833,332	638,735		
Loss (income) of minority interest - 1,440 (1,440) - - - Net income 3,876,795 3,615,107 261,688 3,854,408 3,476,460 377,94	Income tax expense	1,650,645	1,397,206	253,439	1,617,659	1,356,872	260,787		
Net income 3,876,795 3,615,107 261,688 3,854,408 3,476,460 377,9	Net income before minority interest	3,876,795	3,613,667	263,128	3,854,408	3,476,460	377,948		
	Loss (income) of minority interest	-	1,440	(1,440)	-	-	-		
Basic earning per share (Baht) 1.62 1.52 0.10 1.62 1.46 0.	Net income	3,876,795	3,615,107	261,688	3,854,408	3,476,460	377,948		
	Basic earning per share (Baht)	1.62	1.52	0.10	1.62	1.46	0.16		
Number of the weighted average number of ordinary shares ('000) 2,386,113 2,380,311 5,802 2,386,113 2,380,311 5,80					-		5,802		

* The Bank changed to record its investments in subsidiary companies and associate companies for the Bank-only 2007 financial statements from equity method to cost method since 1 January 2007. Certain accounts in the comparative financial statement have been restated to conform with the presentation in the financial statements for Quarter ended 31 March 2007.