



Tida Samalapa
Executive Vice President



12g3-2(b) File No.82-4922

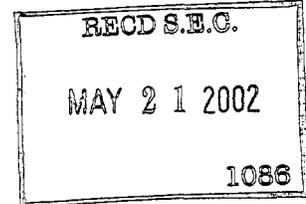
Ref No. CN. 148/2002

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May 21, 2002

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Securities and Exchange Commission
450 Fifth Street
Washington, D.C. 20549
U.S.A.



Dear Sirs:

We are transmitting herewith, in accordance with our undertakings pursuant to Rule 12g3-2 (b) under the United States Securities Exchange Act of 1934, an English language summary of certain information that is being made public in Thailand.

Please arrange for the attached to be placed in our Rule 12g3-2 (b) "file" with the Commission.

Yours sincerely,

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JUN 06 2002

THOMSON FINANCIAL

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Summary Statement of Liabilities and Assets
as at April 30, 2002



| Assets | Baht | Liabilities | Baht |
|---|---------------------------|---|---------------------------|
| Cash | 9,915,236,984.92 | Deposits | 678,483,540,400.71 |
| Interbank and money market items, net | 171,217,596,209.45 | Interbank and money market items | 9,120,664,753.45 |
| Securities purchased under resale agreements | 7,700,000,000.00 | Liabilities payable on demand | 2,415,655,661.70 |
| Investments, net (with obligations Baht 1,185,910,810.25) | 123,729,993,919.16 | Securities sold under repurchase agreements | 1,157,000,000.00 |
| Credit advances (net of allowance for doubtful accounts) | 482,878,566,572.03 | Borrowings | 46,551,911,405.35 |
| Accrued interest receivables | 2,081,210,756.22 | Bank's liabilities under acceptances | 563,226,301.34 |
| Properties foreclosed, net | 11,512,464,234.48 | Other liabilities | 16,642,721,234.04 |
| Customers' liabilities under acceptances | 565,226,301.34 | Total Liabilities | 759,196,619,761.99 |
| Premises and equipment, net | 22,117,698,118.33 | Shareholders' equity | |
| Other assets | 6,478,433,842.06 | Paid-up share capital | |
| | | (registered share capital Baht 26,900,946,910.00) | 23,530,847,170.00 |
| | | Reserve and net profit after appropriation | (3,536,543,041.29) |
| | | Other reserves and profit and loss account | 9,076,674,747.29 |
| | | Total shareholders' equity | 29,070,978,876.00 |
| Total Assets | 788,206,696,637.99 | Total Liabilities and Shareholders' Equity | 788,206,696,637.99 |
| Customers' liabilities under unmatured bills | 2,956,598,616.78 | Bank's liabilities under unmatured bills | 2,956,598,616.78 |
| Total | 791,163,295,254.77 | Total | 791,163,295,254.77 |

| | Baht |
|---|-------------------|
| Non-Performing Loans (12.13% of total loans before allowance for doubtful accounts) | 56,867,188,748.60 |
| Loans to related parties | 6,484,09,980.90 |
| Loans to related asset management companies | 35,881,00,000.00 |
| Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand | 19,997,45,800.00 |
| Legal capital fund | 67,851,89,107.85 |
| Changes in liabilities and assets this month due to the penalty expenses from violating the Commercial Banking Act B.E. 2503 and amended Act, the first paragraph of section 15 | 10,000.00 |
| International Banking Facility's assets and liabilities | |
| Total assets | 6,041,41,096.97 |
| Total liabilities | 845,83,366.44 |
| Significant contingent liabilities | |
| Avails to bills and guarantees of loans | 8,171,99,528.25 |
| Letters of credit | 3,981,36,546.86 |

Remark : * Including Baht 3,822 million loans to customers which the Bank had restructured.

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