



Piengchai Pookakupt, Ph.D.
Executive Vice President



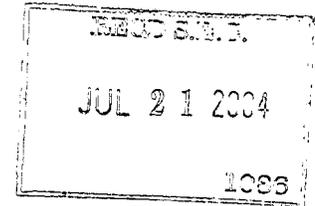
12g3-2(b) File No.82-4922

Ref No. CN. 450/2004

July 21, 2004

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

SUPPL



Dear Sirs:

We are transmitting herewith, in accordance with our undertakings pursuant 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,

P. Pookakupt

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Summary Statement of Assets and Liabilities 17



As at June 30, 2004

Assets	Baht	Liabilities	Baht
Cash	10,063,324,576.65	Deposits	700,820,580,809.78
Interbank and money market items	92,642,598,846.98	Interbank and money market items	8,774,452,517.91
Securities purchased under resale agreements	3,888,000,000.00	Liabilities payable on demand	5,635,830,405.28
Investments in securities, net (with obligations Baht 16,365,481,724.61)	144,428,370,676.30	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	509,030,732,067.44	Borrowings	20,187,557,989.77
Accrued interest receivables	1,533,366,214.99	Bank's liabilities under acceptances	675,579,766.63
Properties foreclosed	11,861,378,881.23	Other liabilities	14,004,879,180.88
Customers' liabilities under acceptances	675,579,766.63	Total liabilities	750,348,860,619.35
Premises and equipment, net	21,802,815,812.28	Shareholders' equity	
Other assets	9,421,691,746.17	Paid-up share capital (registered share capital Baht 30,486,146,870.00)	29,622,269,710.00
		Reserves and net profit after appropriation	17,528,353,246.55
		Other reserves and profit and loss account	14,155,254,994.76
		Total shareholders' equity	55,806,877,951.30
Total Assets	805,654,756,570.65	Total Liabilities and Shareholders' Equity	805,654,756,570.65
Customers' liabilities under unmatured bills	3,771,376,406.32	Bank's liabilities under unmatured bills	3,771,376,406.32
Total	809,426,134,976.97	Total	809,426,134,976.97

	Baht
Non-Performing Loans as at June 30, 2004 (Quarterly) (10.60% of total loans before allowance for doubtful accounts)	58,957,142,266.52
Required provisioning for loan loss, as at June 30, 2004 (Quarterly)	34,275,099,208.67
Actual allowance for doubtful accounts	46,142,532,055.60
Loans to related parties	2,905,853,741.73
Loans to related asset management companies	16,430,000,000.00
Loans to related parties due to debt restructuring	4,221,109,248.17
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	72,002,536,108.90
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	3,376,917,847.76
Total liabilities	504,476.07
Significant contingent liabilities	
Avals to bills and guarantees of loans	3,108,001,459.19
Letters of credit	13,515,302,997.92

" This Summary Statement has not been reviewed or audited by Certified Public Accountant

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