



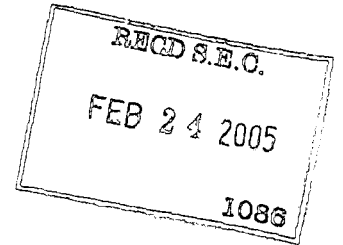
Piengchai Pookakupt, Ph.D.
Executive Vice President

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

Ref No. CN. 129/2005

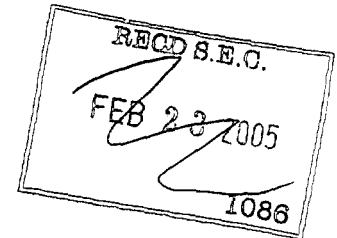


February 22, 2005



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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FINANCIAL

Summary Statement of Assets and Liabilities 1/

As at January 31, 2005



Assets	Baht	Liabilities	Baht
Cash	14,051,803,173.58	Deposits	725,746,811,113.22
Interbank and money market items	83,507,643,560.48	Interbank and money market items	16,807,938,590.11
Securities purchased under resale agreements	29,208,000,000.00	Liabilities payable on demand	5,614,881,806.32
Investments in securities, net (with obligations Baht 15,811,004,482.19)	121,850,810,807.80	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	346,972,104,825.85	Borrowings	23,509,711,507.13
Accrued interest receivables	1,298,988,317.35	Bank's liabilities under acceptances	741,933,028.10
Properties foreclosed	12,812,273,113.16	Other liabilities	10,122,425,853.85
Customers' liabilities under acceptances	741,933,028.10	Total liabilities	779,243,711,851.65
Premises and equipment, net	20,728,037,822.55	Shareholders' equity	
Other assets	18,125,617,813.55	Paid-up share capital (registered share capital Baht 50,486,149,970.00)	23,898,843,870.00
Total Assets	848,586,014,462.68	Reserves and net profit after appropriation	26,028,774,032.53
Customers' liabilities under unmatured bills	4,398,484,189.84	Other reserves and profit and loss account	19,824,582,808.31
Total	852,985,478,652.53	Total shareholders' equity	89,352,302,510.84
		Total Liabilities and Shareholders' Equity	848,586,014,462.68
		Bank's liabilities under unmatured bills	4,398,484,189.84
		Total	852,985,478,652.53

	Baht
Non-Performing Loans as at December 31, 2004 (Quarterly) (0.61% of total loans before allowance for doubtful accounts)	58,863,080,574.33
Required provisioning for loan loss, as at December 31, 2004 (Quarterly)	28,555,877,638.80
Actual allowance for doubtful accounts	81,252,874,800.10
Loans to related parties	3,966,310,283.25
Loans to related asset management companies	12,850,000,000.00
Loans to related parties due to debt restructuring	3,824,758,843.01
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	73,651,108,306.38
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	2,649,830,019.24
Total liabilities	65,804.08
Significant contingent liabilities	
Avals to bills and guarantees of loans	691,184,877.79
Letters of credit	13,807,904,621.13

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

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