

BANK OF ASIA PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities ^{1/}

As of 31 July 2005

Thor.Phor.1.1

Assets	Baht	Liabilities	Baht
Cash	3,130,539,314.30	Deposits	125,917,389,732.97
Interbank and money market items	15,000,548,045.10	Interbank and money market items	4,729,507,520.68
Securities purchased under resale agreements	100,000,000.00	Liabilities payable on demand	1,326,386,988.27
Investments in securities, net (with obligations Baht -)	13,620,365,182.76	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	105,732,113,864.78	Borrowings	4,939,862,010.72
Accrued interest receivables	978,212,201.79	Bank's liabilities under acceptances	439,609,784.45
Properties foreclosed	13,216,331,848.32	Other liabilities	3,002,507,560.78
Customers' liabilities under acceptances	439,609,784.45	Total Liabilities	140,355,263,597.87
Premises and equipment, net	2,590,202,269.95	Shareholders' Equity	
Other assets	1,495,244,041.78	Paid-up share capital	50,954,467,130.00
		(registered share capital Baht 53,828,445,200.00)	
		Reserves and net profit after appropriation	(36,924,766,172.23)
		Other reserves and profit and loss account	1,918,201,997.59
		Total Shareholders' Equity	15,947,902,955.36
Total Assets	156,303,166,553.23	Total Liabilities and Shareholders' Equity	156,303,166,553.23
Customers' liabilities under unmatured bills	1,374,764,402.90	Bank's liabilities under unmatured bills	1,374,764,402.90
Total	157,677,930,956.13	Total	157,677,930,956.13

	Baht
Non-Performing Loans As of 30 June 2005	17,712,980,780.45
(14.48 percents of total loans before allowance for doubtful accounts)	
Required provisioning for loan loss, as of 30 June 2005	9,157,632,328.69
Actual allowance for doubtful accounts	12,799,673,809.30
Loans to related parties	3,681,645,916.57
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,771,415,300.00
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	17,207,324,336.70
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	700,808,736.30
Total liabilities	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	693,530,476.27
Letters of credit	2,517,383,062.58

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