

Bank Of Ayudhya Public Company Ltd.**Summary Statement of Assets and Liabilities ^{1/}****As of 31 January 2010**

Assets	Baht	Liabilities	Baht
Cash	18,018,640,914.62	Deposits	523,344,918,441.62
Interbank and money market items	40,898,498,393.73	Interbank and money market items	34,593,920,534.48
Investments, net (with obligations Baht 6,557,329,239.39)	108,107,357,438.16	Liabilities payable on demand	2,611,651,929.23
Credit advances (net of allowance for doubtful accounts)	536,590,436,683.06	Borrowings	78,259,612,311.23
Accrued interest receivables	1,296,673,697.52	Financial institution's liabilities under acceptances	9,796,757,669.59
Properties foreclosed, net	9,316,117,948.00	Other liabilities	15,052,414,791.09
Customers' liabilities under acceptances	9,796,757,669.59	Total liabilities	663,659,275,677.24
Premises and equipment, net	16,360,455,206.90	Shareholders' Equity	
Other assets, net	11,944,610,186.72	Paid - up share capital (registered share capital Baht 70,893,927,550.00)	60,741,437,470.00
		Reserves and net profit after appropriation	18,651,298,083.02
		Other reserves and profit and loss account	9,277,536,908.04
		Total shareholders' Equity	88,670,272,461.06
Total Assets	752,329,548,138.30	Total Liabilities and Shareholders' Equity	752,329,548,138.30
Customers' liabilities under unmatured bills	1,420,635,663.09	Financial institution's liabilities under unmatured bills	1,420,635,663.09
Total	753,750,183,801.39	Total	753,750,183,801.39

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Non-Performing Loans ^{2/} (net) as of 31 December 2009 (Quarterly)	21,377,965,660.75
(3.61 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2009 (Quarterly)	18,894,667,263.63
Actual provisioning for loan loss as of 31 December 2009 (Quarterly)	24,588,113,267.01
Loans to related parties	140,867,251,051.09
Loans to related asset management companies	14,732,000,000.00
Loans to related parties due to debt restructuring	0.00
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	0.00
Regulatory capital	93,734,451,137.64
Changes in assets and liabilities this quarter as of 31 January 2010 due to fine from violating the Financial Institution Business Act B.E.2551.	
Section	0.00
Significant contingent liabilities	
Avals to bills and guarantees of loans	3,923,026,787.41
Letters of credit	4,136,503,416.82

^{1/} This Summary Statement has not been audited by Certified Public Accountant^{2/} Non-Performing Loans (gross) as of 31 December 2009 (Quarterly) 34,209,956,278.61

(5.65 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Disclosure of capital maintenance information under the Notification of the Bank of Thailand

Re: Public Disclosure of Capital Maintenance for Commercial Bank

Location of disclosure www.krungsri.com

Date of disclosure September 28, 2009

Information as of June 30, 2009

- Signature -

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Mrs. Orawan Sujarittayon

Senior Vice President and Manager Accounting Department

- Signature -

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Mr. Mark John Arnold

President and Chief Executive Officer