Bank Of Ayudhya Public Company Ltd.

Summary Statement of Assets and Liabilities $^{^{1/}}$

As of 31 January 2010

Interbank and money market items	Tis of 51 building 2010				
Interbank and money market items	Assets	Baht	Liabilities	Baht	
Investments, net	Cash	18,018,640,914.62	Deposits	523,344,918,441.62	
(with obligations Baht 6,557,329,239.39) Borrowings 78,259,612,31 Credit advances (net of allowance for doubtful accounts) 536,590,436,683.06 Financial institution's liabilities under acceptances 9,796,757,66 Accrued interest receivables 1,296,673,697.52 Other liabilities 15,052,414,79 Properties foreclosed, net 9,316,117,948.00 Total liabilities 663,659,275,67 Customers ' liabilities under acceptances 9,796,757,669.59 Shareholders' Equity Paid - up share capital (registered share capital Baht 70,893,927,550.00) 60,741,437,47 Reserves and net profit after appropriation 18,651,298,08 Other reserves and profit and loss account 9,277,536,90 Total Assets 752,329,548,138.30 Total Liabilities and Shareholders' Equity 752,329,548,13 Customers ' liabilities under unmatured bills 1,420,635,663.09 Financial institution's liabilities under unmatured bills 1,420,635,663.09	Interbank and money market items	40,898,498,393.73	Interbank and money market items	34,593,920,534.48	
Credit advances (net of allowance for doubtful accounts) Accrued interest receivables Properties foreclosed, net Customers ' liabilities under acceptances Premises and equipment, net Other assets, net Shareholders' Equity Other reserves and net profit after appropriation Other reserves and profit and loss account Total Assets Total Liabilities under unmatured bills 752,329,548,138.30 Customers ' liabilities under unmatured bills Financial institution's liabilities under acceptances 9,796,757,66 9,796,757,669.59 Total liabilities Total liabilities 9,796,757,66 15,052,414,79 Total liabilities 15,052,414,79 Total liabilities Total liabilities 9,796,757,66 15,052,414,79 Total liabilities 15,052,414,79 Total liabilities Total liabilities 9,796,757,66 15,052,414,79 Total liabilities Total liabilities under acceptances 9,796,757,66 15,052,414,79 Total liabilities 16,360,455,206.90 Paid - up share capital (registered share capital Baht 70,893,927,550.00) 60,741,437,47 Reserves and profit after appropriation 18,651,298,08 Other reserves and profit and loss account 752,329,548,138.30 Total Liabilities under unmatured bills 1,420,635,663.09 Financial institution's liabilities under unmatured bills 1,420,635,666.09	Investments, net	108,107,357,438.16	Liabilities payable on demand	2,611,651,929.23	
Accrued interest receivables 1,296,673,697.52 Properties foreclosed, net 9,316,117,948.00 Premises and equipment, net 16,360,455,206.90 Premises and equipment, net 11,944,610,186.72 Paid - up share capital (registered share capital Baht 70,893,927,550.00) Reserves and net profit after appropriation Other reserves and profit and loss account Total Assets 752,329,548,138.30 Total Liabilities under unmatured bills 1,420,635,663.09 Other liabilities 15,052,414,79 Total liabilities 163,659,275,67 Total liabilities 160,741,437,47 Reserves and net profit after appropriation Other reserves and profit and loss account Total shareholders' Equity Total Liabilities under unmatured bills 1,420,635,663.09 Financial institution's liabilities under unmatured bills 1,420,635,666	(with obligations Baht 6,557,329,239.39)		Borrowings	78,259,612,311.23	
Properties foreclosed, net Q,316,117,948.00 Premises and equipment, net Other assets, net Shareholders' Equity Paid - up share capital (registered share capital Baht 70,893,927,550.00) Reserves and net profit after appropriation Other reserves and profit and loss account Total Assets Total Assets 752,329,548,138.30 Customers' liabilities under unmatured bills Total Liabilities Total Liabilities 663,659,275,67 Shareholders' Equity Paid - up share capital (registered share capital Baht 70,893,927,550.00) 60,741,437,47 Reserves and profit after appropriation 18,651,298,08 Other reserves and profit and loss account Total Shareholders' Equity Total Liabilities under unmatured bills 1,420,635,663.09 Financial institution's liabilities under unmatured bills 1,420,635,666	Credit advances (net of allowance for doubtful accounts)	536,590,436,683.06	Financial institution's liabilities under acceptances	9,796,757,669.59	
Customers ' liabilities under acceptances 9,796,757,669.59 Shareholders' Equity 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) 60,741,437,47 Reserves and net profit after appropriation 18,651,298,08 Other reserves and profit and loss account 9,277,536,90 Total Shareholders' Equity 88,670,272,46 752,329,548,138.30 Total Liabilities and Shareholders' Equity 752,329,548,13 Customers ' liabilities under unmatured bills 1,420,635,663.09 Financial institution's liabilities under unmatured bills 1,420,635,663.09	Accrued interest receivables	1,296,673,697.52	Other liabilities	15,052,414,791.09	
Premises and equipment, net 16,360,455,206.90 Shareholders' Equity	Properties foreclosed, net	9,316,117,948.00	Total liabilities	663,659,275,677.24	
Other assets, net 11,944,610,186.72 Paid - up share capital (registered share capital Baht 70,893,927,550.00) 60,741,437,47 Reserves and net profit after appropriation 18,651,298,08 Other reserves and profit and loss account 9,277,536,90 Total shareholders' Equity 88,670,272,46 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	Customers ' liabilities under acceptances	9,796,757,669.59			
(registered share capital Baht 70,893,927,550.00) 60,741,437,47 Reserves and net profit after appropriation 18,651,298,08 Other reserves and profit and loss account 9,277,536,90 Total shareholders' Equity 88,670,272,46 Total Assets 752,329,548,138.30 Total Liabilities and Shareholders' Equity 752,329,548,13 Customers ' liabilities under unmatured bills 1,420,635,663.09 Financial institution's liabilities under unmatured bills 1,420,635,663.09	Premises and equipment, net	16,360,455,206.90	Shareholders' Equity		
Reserves and net profit after appropriation Other reserves and profit and loss account 752,329,548,138.30 Total Assets 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 1,420,635,666	Other assets, net	11,944,610,186.72	Paid - up share capital		
Other reserves and profit and loss account 9,277,536,90 Total shareholders' Equity 88,670,272,46 Total Assets 752,329,548,138.30 Total Liabilities and Shareholders' Equity 752,329,548,138 Customers ' liabilities under unmatured bills 1,420,635,663.09 Financial institution's liabilities under unmatured bills 1,420,635,666			(registered share capital Baht 70,893,927,550.00)	60,741,437,470.00	
Total Shareholders' Equity Total Assets Total Shareholders' Equity Total Assets Total Liabilities and Shareholders' Equity 752,329,548,138.30 Total Liabilities and Shareholders' Equity 752,329,548,138 Customers ' liabilities under unmatured bills 1,420,635,663.09 Financial institution's liabilities under unmatured bills 1,420,635,666			Reserves and net profit after appropriation	18,651,298,083.02	
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 1,420,635,666			Other reserves and profit and loss account	9,277,536,908.04	
Customers ' liabilities under unmatured bills 1,420,635,663.09 Financial institution's liabilities under unmatured bills 1,420,635,666			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	
T-4-1 752 750 102 901 20 T-4-1 752 750 102 90	Customers ' liabilities under unmatured bills	1,420,635,663.09	Financial institution's liabilities under unmatured bills	1,420,635,663.09	
10tal /55,/50,185,801.59 10tal /55,/50,185,80	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 -	- Signature -		

Mr. Mark John Arnold

President and Chief Executive Officer

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Mrs. Orawan Sujarittayon
Senior Vice President and Manager Accounting Department