Bank Of Ayudhya Public Company Ltd.

Summary Statement of Assets and Liabilities [1/]

As of 28 February 2010

Assets	Baht	Liabilities	Baht
Cash	18,048,162,917.39	Deposits	537,656,282,222.17
Interbank and money market items	72,395,471,312.37	Interbank and money market items	37,144,224,324.13
Investments, net	105,986,057,075.06	Liabilities payable on demand	2,366,383,048.67
(with obligations Baht 7,234,611,200.74)		Borrowings	82,993,357,389.23
Credit advances (net of allowance for doubtful accounts)	530,450,486,238.64	Financial institution's liabilities under acceptances	5,468,601,797.86
Accrued interest receivables	1,273,525,201.82	Other liabilities	15,738,428,660.69
Properties foreclosed, net	9,262,718,288.00	Total liabilities	681,367,277,442.75
Customers ' liabilities under acceptances	5,468,601,797.86		
Premises and equipment, net	16,258,299,909.05	**Shareholders' Equity**	
Other assets, net	11,299,000,154.46	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	9,682,309,898.88
		Total shareholders' Equity	89,075,045,451.90
Total Assets	770,442,322,894.65	Total Liabilities and Shareholders' Equity	770,442,322,894.65
Customers ' liabilities under unmatured bills	1,530,989,927.35	Financial institution's liabilities under unmatured bills	1,530,989,927.35
Total	771,973,312,822.00	Total	771,973,312,822.00

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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	132,426,789,996.93
Loans to related asset management companies	14,342,423,289.63
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	93,725,098,003.68
Changes in assets and liabilities this quarter as of 28 February 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	4,028,838,383.04
Letters of credit	5,070,684,911.33

[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 -
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Mrs. Orawan Sujarittayon	Mr. Mark John Arnold
Senior Vice President and Manager Accounting Department	President and Chief Executive Officer