

Bank Of Ayudhya Public Company Ltd.

Summary Statement of Assets and Liabilities ^{1/}

As of 31 March 2010

Assets	Baht	Liabilities	Baht
Cash	18,290,742,090.53	Deposits	539,494,144,800.71
Interbank and money market items	86,961,144,451.90	Interbank and money market items	54,121,863,496.36
Investments, net	102,177,492,153.43	Liabilities payable on demand	1,579,053,144.78
(with obligations Baht 14,193,107,276.69)		Borrowings	75,279,563,000.56
Credit advances (net of allowance for doubtful accounts)	530,676,829,255.07	Financial institution's liabilities under acceptances	18,644,299,790.24
Accrued interest receivables	1,199,230,062.04	Other liabilities	16,285,061,169.64
Properties foreclosed, net	8,746,081,013.00	Total liabilities	705,403,985,402.29
Customers' liabilities under acceptances	18,644,299,790.24	Shareholders' Equity	
Premises and equipment, net	16,181,236,570.34	Paid - up share capital	
Other assets, net	11,066,280,939.69	(registered share capital Baht 70,893,927,550.00)	
		Reserves and net profit after appropriation	
		Other reserves and profit and loss account	
		Total shareholders' Equity	88,539,350,923.95
Total Assets	793,943,336,326.24	Total Liabilities and Shareholders' Equity	793,943,336,326.24
Customers' liabilities under unmatured bills	1,196,650,415.22	Financial institution's liabilities under unmatured bills	1,196,650,415.22
Total	795,139,986,741.46	Total	795,139,986,741.46

	Bah
Non-Performing Loans ^{2/} (net) as of 31 March 2010 (Quarterly)	20,804,437,852.14
(3.37 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2010 (Quarterly)	19,494,557,419.80
Actual provisioning for loan loss as of 31 March 2010 (Quarterly)	25,871,033,051.06
Loans to related parties	131,743,857,376.21
Loans to related asset management companies	13,946,000,000.00
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	94,397,772,376.12
Changes in assets and liabilities this quarter as of 31 March 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	4,220,709,364.68
Letters of credit	5,623,062,085.30

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

^{2/} Non-Performing Loans (gross) as of 31 March 2010 (Quarterly) 33,403,642,530.74

(5.30 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 -

.....

Mrs. Orawan Sujarittayon

Senior Vice President and Manager Accounting Department

- Signature -

.....

Mr. Mark John Arnold

President and Chief Executive Officer