

Bank Of Ayudhya Public Company Ltd.
Summary Statement of Assets and Liabilities^{1/}
As of 30 April 2009

Assets	Baht	Liabilities	Baht
Cash	18,931,330,703.83	Deposits	511,728,005,208.85
Interbank and money market items	68,439,803,845.90	Interbank and money market items	18,874,186,689.82
Investments, net	87,881,770,377.27	Liabilities payable on demand	2,049,065,362.29
(with obligations Baht 179,586,607.10)		Borrowings	81,094,029,663.37
Credit advances (net of allowance for doubtful accounts)	502,156,688,254.47	Financial institution's liabilities under acceptances	603,931,962.61
Accrued interest receivables	1,422,234,699.35	Other liabilities	12,894,014,828.95
Properties foreclosed, net	12,782,286,767.78	Total liabilities	627,243,233,715.89
Customers' liabilities under acceptances	603,931,962.61		
Premises and equipment, net	15,185,842,635.29	Shareholders' Equity	
Other assets, net	5,319,635,426.79	Paid - up share capital	
		(registered share capital Baht 70,893,927,550.00)	60,741,437,470.00
		Reserves and net profit after appropriation	18,510,909,286.48
		Other reserves and profit and loss account	6,227,944,200.92
		Total shareholders' Equity	85,480,290,957.40
Total Assets	712,723,524,673.29	Total Liabilities and Shareholders' Equity	712,723,524,673.29
Customers' liabilities under unmatured bills	1,104,362,601.17	Financial institution's liabilities under unmatured bills	1,104,362,601.17
Total	713,827,887,274.46	Total	713,827,887,274.46

	Baht
Non-Performing Loans ^{2/} (net) as of 31 March 2009 (Quarterly)	22,993,933,402.36
(3.90 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2009 (Quarterly)	21,160,944,311.88
Actual provisioning for loan loss as of 31 March 2009 (Quarterly)	24,928,814,282.65
Loans to related parties	112,727,654,779.29
Loans to related asset management companies	14,905,502,540.83
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	95,337,251,862.45
Changes in assets and liabilities this quarter as of 30 April 2009	
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	4,052,794,907.29
Letters of credit	4,518,598,519.67

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

^{2/} Non-Performing Loans (gross) as of 31 March 2009 (Quarterly) 40,041,962,040.73

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

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Mrs. Orawan Tangsritrakul
Senior Vice President and Manager Accounting Department

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Mr. Tan Kong Khoon
President and Chief Executive Officer