# Bank Of Ayudhya Public Company Ltd.

## Summary Statement of Assets and Liabilities [1/]

## As of 31 May 2009

| Assets | Baht | Liabilities | Baht |
|---|---|---|---|
| Cash | 17,334,155,505.30 | Deposits | 500,207,084,837.87 |
| Interbank and money market items | 74,061,736,387.09 | Interbank and money market items | 23,182,606,164.70 |
| Investments, net | 84,036,909,772.57 | Liabilities payable on demand | 2,049,470,968.40 |
| (with obligations Baht 122,811,772.17) | | Borrowings | 83,462,542,332.37 |
| Credit advances (net of allowance for doubtful accounts) | 497,284,409,808.15 | Financial institution's liabilities under acceptances | 5,692,988,936.07 |
| Accrued interest receivables | 1,580,099,563.57 | Other liabilities | 12,693,477,994.74 |
| Properties foreclosed, net | 12,766,339,899.00 | Total liabilities | 627,288,171,234.15 |
| Customers ' liabilities under acceptances | 5,692,988,936.07 | | |
| Premises and equipment, net | 15,109,168,175.32 | **Shareholders' Equity** | |
| Other assets, net | 5,203,952,505.83 | 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 | 6,529,242,562.27 |
| | | Total shareholders' Equity | 85,781,589,318.75 |
| Total Assets | 713,069,760,552.90 | Total Liabilities and Shareholders' Equity | 713,069,760,552.90 |
| Customers ' liabilities under unmatured bills | 1,055,150,648.92 | Financial institution's liabilities under unmatured bills | 1,055,150,648.92 |
| Total | 714,124,911,201.82 | Total | 714,124,911,201.82 |

| | 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 | 111,826,125,700.69 |
| Loans to related asset management companies | 14,746,046,886.50 |
| 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 | 95,329,909,686.98 |
| Changes in assets and liabilities this quarter as of 31 May 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 | 3,992,464,919.30 |
| Letters of credit | 4,490,217,724.45 |

[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