

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

Assets	Baht	Liabilities	Baht
Cash	18,185,605,715.96	Deposits	494,456,927,016.90
Interbank and money market items	66,469,063,222.13	Interbank and money market items	19,227,763,023.76
Investments, net	84,522,409,645.10	Liabilities payable on demand	1,908,807,005.18
(with obligations Baht 122,893,281.47)		Borrowings	89,365,581,410.57
Credit advances (net of allowance for doubtful accounts)	497,767,632,539.48	Financial institution's liabilities under acceptances	1,519,435,854.58
Accrued interest receivables	1,411,550,003.77	Other liabilities	10,947,400,751.20
Properties foreclosed, net	12,360,352,078.01	Total liabilities	617,425,915,062.19
Customers ' liabilities under acceptances	1,519,435,854.58		
Premises and equipment, net	15,043,233,722.54	Shareholders' Equity	
Other assets, net	5,562,570,382.08	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	6,163,591,344.98
		Total shareholders' Equity	85,415,938,101.46
Total Assets	702,841,853,163.65	Total Liabilities and Shareholders' Equity	702,841,853,163.65
Customers ' liabilities under unmatured bills	1,319,588,749.24	Financial institution's liabilities under unmatured bills	1,319,588,749.24
Total	704,161,441,912.89	Total	704,161,441,912.89

	Baht
Non-Performing Loans ^{2/} (net) as of 30 June 2009 (Quarterly)	23,430,045,743.68
(4.14 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2009 (Quarterly)	19,633,604,842.34
Actual provisioning for loan loss as of 30 June 2009 (Quarterly)	25,735,034,861.03
Loans to related parties	109,965,228,791.16
Loans to related asset management companies	14,800,000,000.00
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	97,930,313,656.60
Changes in assets and liabilities this quarter as of 30 June 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	3,386,680,702.53
Letters of credit	4,503,525,966.63

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

^{2/} Non-Performing Loans (gross) as of 30 June 2009 (Quarterly) 38,083,869,350.06

(6.56 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