

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

As of 30 June 2010

Assets	Baht	Liabilities	Baht
Cash	17,708,383,495.02	Deposits	528,526,455,291.43
Interbank and money market items	93,449,801,649.17	Interbank and money market items	64,966,600,850.44
Investments, net	106,538,320,321.64	Liabilities payable on demand	2,678,611,762.72
(with obligations Baht 18,629,599,629.01)		Borrowings	87,854,803,767.89
Credit advances (net of allowance for doubtful accounts)	537,070,205,060.75	Financial institution's liabilities under acceptances	28,677,961,414.80
Accrued interest receivables	822,083,528.93	Other liabilities	17,093,649,013.34
Properties foreclosed, net	8,563,444,542.90	Total liabilities	729,798,082,100.62
Customers' liabilities under acceptances	28,677,961,414.80		
Premises and equipment, net	16,184,900,317.12	Shareholders' Equity	
Other assets, net	10,631,876,456.42	Paid - up share capital	
		(registered share capital Baht 70,893,927,550.00)	60,741,437,470.00
		Reserves and net profit after appropriation	21,221,295,918.80
		Other reserves and profit and loss account	7,886,161,297.33
		Total shareholders' Equity	89,848,894,686.13
Total Assets	819,646,976,786.75	Total Liabilities and Shareholders' Equity	819,646,976,786.75
Customers' liabilities under unmatured bills	1,333,333,915.95	Financial institution's liabilities under unmatured bills	1,333,333,915.95
Total	820,980,310,702.70	Total	820,980,310,702.70

	Baht
Non-Performing Loans ^{2/} (net) as of 30 June 2010 (Quarterly)	19,795,784,603.62
(3.15 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2010 (Quarterly)	20,838,507,904.77
Actual provisioning for loan loss as of 30 June 2010 (Quarterly)	26,749,612,731.82
Loans to related parties	129,842,288,114.31
Loans to related asset management companies	13,302,000,000.00
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	116,651,755,349.31
Changes in assets and liabilities this quarter as of 30 June 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	3,949,724,959.31
Letters of credit	4,613,595,594.66

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

^{2/} Non-Performing Loans (gross) as of 30 June 2010 (Quarterly) 33,220,769,063.84

(5.17 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 April 30, 2010

Information as of December 31, 2009

- Signature -

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Mrs. Orawan Sujaritayon

- Signature -

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Mr. Mark John Arnold

