## Bank Of Ayudhya Public Company Ltd.

## Summary Statement of Assets and Liabilities 1/

## As of 31 July 2009

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Assets	Baht	Liabilities	Baht	
Cash	16,562,619,950.09	Deposits	471,343,414,057.14	
Interbank and money market items	43,286,949,932.32	Interbank and money market items	19,747,319,100.16	
Investments, net	91,245,387,899.57	Liabilities payable on demand	2,156,713,837.40	
(with obligations Baht 129,661,232.28)		Borrowings	91,051,461,908.07	
Credit advances (net of allowance for doubtful accounts)	497,704,053,238.65	Financial institution's liabilities under acceptances	2,583,326,997.91	
Accrued interest receivables	1,402,069,728.06	Other liabilities	10,288,547,036.39	
Properties foreclosed, net	10,897,440,332.56	Total liabilities	597,170,782,937.07	
Customers ' liabilities under acceptances	2,583,326,997.91			
Premises and equipment, net	14,955,983,445.17	Shareholders' Equity		
Other assets, net	4,690,977,807.73	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	6,905,679,638.51	
		Total shareholders' Equity	86,158,026,394.99	
Total Assets	683,328,809,332.06	Total Liabilities and Shareholders' Equity	683,328,809,332.06	
Customers ' liabilities under unmatured bills	1,306,125,222.90	Financial institution's liabilities under unmatured bills	1,306,125,222.90	
Total	684,634,934,554.96	Total	684,634,934,554.96	

	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	108,897,592,319.98
Loans to related asset management companies	15,497,000,000.00
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	97,922,986,524.55
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	3,338,180,425.36
Letters of credit	5,094,853,436.00

 $<sup>^{\</sup>mbox{\scriptsize I}\prime}$  This Summary Statement has not been audited by Certified Public Accountant

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

- Signature - - Signature 
Mrs. Orawan Tangsritrakul Mr. Tan Kong Khoon

Senior Vice President and Manager Accounting Department

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President and Chief Executive Officer

<sup>&</sup>lt;sup>2/</sup> Non-Performing Loans (gross) as of 30 June 2009 (Quarterly) 38,083,869,350.06