

"TRANSLATION"**Bank Of Ayudhya Public Company Ltd.****Summary Statement of Assets and Liabilities ^{1/}****As of 31 July 2010**

Assets	Baht	Liabilities	Baht
Cash	17,842,345,805.83	Deposits	522,773,710,465.97
Interbank and money market items	65,784,758,300.88	Interbank and money market items	47,835,267,595.88
Investments, net	111,229,370,067.22	Liabilities payable on demand	1,910,034,329.55
(with obligations Baht 14,173,506,907.48)		Borrowings	94,543,473,845.89
Credit advances (net of allowance for doubtful accounts)	542,181,386,365.00	Financial institution's liabilities under acceptances	14,115,670,945.58
Accrued interest receivables	940,965,495.42	Other liabilities	16,256,359,902.75
Properties foreclosed, net	8,410,364,551.90	Total liabilities	697,434,517,085.62
Customers' liabilities under acceptances	14,115,670,945.58	Shareholders' Equity	
Premises and equipment, net	16,118,130,519.69	Paid - up share capital	
Other assets, net	10,902,180,133.36	(registered share capital Baht 70,893,927,550.00)	
		Reserves and net profit after appropriation	
		Other reserves and profit and loss account	
		Total shareholders' Equity	90,090,655,099.26
Total Assets	787,525,172,184.88	Total Liabilities and Shareholders' Equity	787,525,172,184.88
Customers' liabilities under unmatured bills	1,053,001,642.59	Financial institution's liabilities under unmatured bills	1,053,001,642.59
Total	788,578,173,827.47	Total	788,578,173,827.47

	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	132,027,261,782.83
Loans to related asset management companies	13,138,000,000.00
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	116,641,400,093.87
Changes in assets and liabilities this quarter as of 31 July 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	3,940,115,950.33
Letters of credit	5,955,373,988.46

^{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 -

- Signature -

Mrs. Orawan Sujaritayon

Mr. Mark John Arnold

