

"TRANSLATION"**Bank Of Ayudhya Public Company Ltd.****Summary Statement of Assets and Liabilities ^{1/}****As of 30 September 2010**

Assets	Baht	Liabilities	Baht
Cash	17,873,384,632.91	Deposits	537,957,829,150.20
Interbank and money market items	63,685,448,598.08	Interbank and money market items	19,122,055,596.09
Investments, net	115,445,322,548.61	Liabilities payable on demand	1,917,562,490.56
(with obligations Baht 4,919,244,859.27)		Borrowings	101,525,924,535.22
Credit advances (net of allowance for doubtful accounts)	533,630,807,137.50	Financial institution's liabilities under acceptances	1,702,899,137.09
Accrued interest receivables	840,222,353.14	Other liabilities	19,504,621,608.67
Properties foreclosed, net	7,869,877,254.10	Total liabilities	681,730,892,517.83
Customers ' liabilities under acceptances	1,702,899,137.09	Shareholders' Equity	
Premises and equipment, net	16,000,040,999.43	Paid - up share capital	
Other assets, net	15,023,360,637.17	(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	90,340,470,780.20
Total Assets	772,071,363,298.03	Total Liabilities and Shareholders' Equity	772,071,363,298.03
Customers ' liabilities under unmatured bills	945,137,794.36	Financial institution's liabilities under unmatured bills	945,137,794.36
Total	773,016,501,092.39	Total	773,016,501,092.39

	Baht
Non-Performing Loans ^{2/} (net) as of 30 September 2010 (Quarterly)	17,544,202,146.21
(2.96 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2010 (Quarterly)	18,049,915,276.96
Actual provisioning for loan loss as of 30 September 2010 (Quarterly)	24,069,745,508.09
Loans to related parties	135,693,179,058.83
Loans to related asset management companies	12,512,000,000.00
Loans to related parties due to debt restructuring	1,160,227,525.03
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	117,858,074,927.24
Changes in assets and liabilities this quarter as of 30 September 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	3,655,031,028.47
Letters of credit	6,787,929,670.46

^{1/} This Summary Statement has not been audited by Certified Public Accountant^{2/} Non-Performing Loans (gross) as of 30 September 2010 (Quarterly) 29,111,330,591.17

(4.81 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

