

Bank Of Ayudhya Public Company Ltd.

Summary Statement of Assets and Liabilities ^{1/}

As of 31 October 2009

Assets	Baht	Liabilities	Baht
Cash	17,131,208,811.52	Deposits	519,682,828,569.44
Interbank and money market items	93,845,408,321.89	Interbank and money market items	31,095,942,329.15
Investments, net	91,788,794,268.32	Liabilities payable on demand	2,277,350,748.50
(with obligations Baht 3,145,469,184.95)		Borrowings	85,224,468,941.60
Credit advances (net of allowance for doubtful accounts)	500,791,121,646.51	Financial institution's liabilities under acceptances	7,361,714,874.94
Accrued interest receivables	1,349,404,070.75	Other liabilities	12,407,905,373.38
Properties foreclosed, net	10,198,244,570.14	Total liabilities	658,050,210,837.01
Customers' liabilities under acceptances	7,361,714,874.94	Shareholders' Equity	
Premises and equipment, net	16,596,378,158.32	Paid - up share capital	
Other assets, net	7,017,058,199.55	(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	88,029,122,084.93
Total Assets	746,079,332,921.94	Total Liabilities and Shareholders' Equity	746,079,332,921.94
Customers' liabilities under unmaturing bills	1,575,786,316.62	Financial institution's liabilities under unmaturing bills	1,575,786,316.62
Total	747,655,119,238.56	Total	747,655,119,238.56

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Non-Performing Loans ^{2/} (net) as of 30 September 2009 (Quarterly)	22,246,282,606.79
(3.75 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2009 (Quarterly)	21,472,087,727.01
Actual provisioning for loan loss as of 30 September 2009 (Quarterly)	27,202,528,081.55
Loans to related parties	112,257,966,054.08
Loans to related asset management companies	15,599,000,000.00
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	98,673,629,161.48
Changes in assets and liabilities this quarter as of 31 October 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	3,128,945,218.98
Letters of credit	6,501,759,668.10

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

^{2/} Non-Performing Loans (gross) as of 30 September 2009 (Quarterly) 38,916,015,675.17

(6.38 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 September 28, 2009

Information as of June 30, 2009

- Signature -

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Mrs. Orawan Tangsritrakul

Senior Vice President and Manager Accounting Department

- Signature -

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Mr. Tan Kong Khoon

President and Chief Executive Officer