

Bank Of Ayudhya Public Company Ltd.

Summary Statement of Assets and Liabilities ^{1/}

As of 31 October 2010

Assets	Baht	Liabilities	Baht
Cash	17,071,651,015.96	Deposits	555,991,933,235.41
Interbank and money market items	108,733,109,263.78	Interbank and money market items	55,607,456,683.13
Investment, net	115,344,526,412.71	Liabilities payable on demand	2,619,912,476.20
(with obligations Baht 21,668,671,934.63)		Borrowings	95,905,934,883.22
Credit advances (net of allowance for doubtful accounts)	539,930,395,678.10	Financial institution's liabilities under acceptances	25,536,214,141.51
Accrued interest receivables	1,007,348,056.74	Other liabilities	19,311,720,205.68
Properties foreclosed, net	7,807,354,710.85	Total liabilities	754,973,171,625.15
Customers' liabilities under acceptances	25,536,214,141.51		
Premises and equipment, net	15,879,710,219.49	Shareholders' Equity	
Other assets, net	14,678,224,572.33	Paid - up share capital	
		(registered share capital Baht 70,893,927,550.00)	60,741,437,470.00
		Reserves and net profit after appropriation	22,415,769,358.63
		Other reserves and profit and loss account	7,858,155,617.69
		Total shareholders' Equity	91,015,362,446.32
Total Assets	845,988,534,071.47	Total Liabilities and Shareholders' Equity	845,988,534,071.47
Customers' liabilities under unmatured bills	1,111,406,189.52	Financial institution's liabilities under unmatured bills	1,111,406,189.52
Total	847,099,940,260.99	Total	847,099,940,260.99

	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	136,986,799,298.81
Loans to related asset management companies	11,912,000,000.00
Loans to related parties due to debt restructuring	1,159,509,667.64
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	117,802,759,791.75
Changes in assets and liabilities this quarter as of 31 October 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	3,510,281,429.05
Letters of credit	7,453,949,628.44

^{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 October 29, 2010

Information as of June 30, 2010

- Signature -

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Mrs. Orawan Sujarittayon

Executive Vice President, Accounting Division

- Signature -

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Mr. Mark John Arnold

President and Chief Executive Officer