

Bank Of Ayudhya Public Company Ltd.**Summary Statement of Assets and Liabilities ^{1/}****As of 30 November 2009**

Assets	Baht	Liabilities	Baht
Cash	17,393,114,910.18	Deposits	521,566,332,067.07
Interbank and money market items	55,536,107,613.08	Interbank and money market items	42,056,227,008.47
Investments, net (with obligations Baht 5,745,529,082.51)	107,101,223,523.80	Liabilities payable on demand	2,383,451,725.75
Credit advances (net of allowance for doubtful accounts)	533,843,391,628.95	Borrowings	80,040,615,621.90
Accrued interest receivables	1,396,548,689.38	Financial institution's liabilities under acceptances	16,516,016,446.92
Properties foreclosed, net	9,724,311,890.80	Other liabilities	18,469,953,057.25
Customers' liabilities under acceptances	16,516,016,446.92	Total liabilities	681,032,595,927.36
Premises and equipment, net	16,506,001,321.21	Shareholders' Equity	
Other assets, net	11,670,647,497.82	Paid - up share capital (registered share capital Baht 70,893,927,550.00)	60,741,437,470.00
		Reserves and net profit after appropriation	18,531,698,999.82
		Other reserves and profit and loss account	9,381,631,124.96
		Total shareholders' Equity	88,654,767,594.78
Total Assets	769,687,363,522.14	Total Liabilities and Shareholders' Equity	769,687,363,522.14
Customers' liabilities under unmatured bills	1,401,354,058.67	Financial institution's liabilities under unmatured bills	1,401,354,058.67
Total	771,088,717,580.81	Total	771,088,717,580.81

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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	141,274,626,262.99
Loans to related asset management companies	15,298,000,000.00
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 I Capital, permitted by the Bank of Thailand	0.00
Regulatory capital	96,263,607,946.47
Changes in assets and liabilities this quarter as of 30 November 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	3,255,231,302.63
Letters of credit	5,481,753,824.04

^{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