

Bank Of Ayudhya Public Company Ltd.

Summary Statement of Assets and Liabilities ^{1/}

As of 31 December 2009

Assets	Baht	Liabilities	Baht
Cash	20,080,481,317.61	Deposits	524,685,517,378.94
Interbank and money market items	49,755,891,186.94	Interbank and money market items	43,549,408,309.96
Investments, net	104,844,126,776.39	Liabilities payable on demand	1,752,365,883.93
(with obligations Baht 17,088,230,133.97)		Borrowings	80,012,742,233.23
Credit advances (net of allowance for doubtful accounts)	539,349,817,694.38	Financial institution's liabilities under acceptances	7,770,864,989.91
Accrued interest receivables	1,195,345,526.96	Other liabilities	14,714,069,024.69
Properties foreclosed, net	9,557,415,040.63	Total liabilities	672,484,967,820.66
Customers ' liabilities under acceptances	7,770,864,989.91	Shareholders' Equity	
Premises and equipment, net	16,597,158,634.90	Paid - up share capital	
Other assets, net	11,474,239,850.52	(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	88,140,373,197.58
Total Assets	760,625,341,018.24	Total Liabilities and Shareholders' Equity	760,625,341,018.24
Customers ' liabilities under unmatured bills	1,379,924,292.11	Financial institution's liabilities under unmatured bills	1,379,924,292.11
Total	762,005,265,310.35	Total	762,005,265,310.35

Bah

Non-Performing Loans ^{2/} (net) as of 31 December 2009 (Quarterly) 21,377,965,660.75

(3.61 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 31 December 2009 (Quarterly) 18,894,667,263.63

Actual provisioning for loan loss as of 31 December 2009 (Quarterly) 24,588,113,267.01

Loans to related parties 143,504,304,917.48

Loans to related asset management companies 15,019,000,000.00

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 93,744,806,393.08

Changes in assets and liabilities this quarter as of 31 December 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 3,983,344,695.76

Letters of credit 5,415,315,342.00

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

^{2/} Non-Performing Loans (gross) as of 31 December 2009 (Quarterly) 34,209,956,278.61

(5.65 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 Sujarittayon

Senior Vice President and Manager Accounting Department

- Signature -

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Mr. Mark John Arnold

President and Chief Executive Officer