

**Bank Of Ayudhya Public Company Ltd.**

**Summary Statement of Assets and Liabilities <sup>1/</sup>**

**As of 30 September 2009**

<b>Assets</b>	<b>Baht</b>	<b>Liabilities</b>	<b>Baht</b>
Cash	16,861,806,056.68	Deposits	516,773,811,743.41
Interbank and money market items	82,665,200,133.18	Interbank and money market items	29,099,386,193.37
Investments, net	91,654,562,144.80	Liabilities payable on demand	2,303,756,660.48
(with obligations Baht 1,167,491,523.00)		Borrowings	85,769,699,748.75
Credit advances (net of allowance for doubtful accounts)	508,196,901,033.10	Financial institution's liabilities under acceptances	8,849,041,757.67
Accrued interest receivables	1,432,920,982.44	Other liabilities	13,410,493,215.62
Properties foreclosed, net	10,543,476,047.76	Total liabilities	656,206,189,319.30
Customers' liabilities under acceptances	8,849,041,757.67		
Premises and equipment, net	16,685,383,888.22	<b>Shareholders' Equity</b>	
Other assets, net	6,851,605,105.06	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	8,261,571,359.79
		Total shareholders' Equity	87,534,707,829.61
Total Assets	743,740,897,148.91	Total Liabilities and Shareholders' Equity	743,740,897,148.91
Customers' liabilities under unmatured bills	1,426,127,705.82	Financial institution's liabilities under unmatured bills	1,426,127,705.82
Total	745,167,024,854.73	Total	745,167,024,854.73

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Non-Performing Loans <sup>2/</sup> (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 118,007,539,980.26

Loans to related asset management companies 15,199,000,000.00

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 97,558,782,369.64

Changes in assets and liabilities this quarter as of 30 September 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 3,186,417,049.39

Letters of credit 5,580,295,284.27

<sup>1/</sup> This Summary Statement has not been audited by Certified Public Accountant

<sup>2/</sup> 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