

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2011 AND DECEMBER 31, 2010

BAHT: '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	As at	As at	As at	As at
	September 30, 2011	December 31, 2010	September 30, 2011	December 31, 2010
	"Unreviewed"		"Unreviewed"	
ASSETS				
Cash	20,112,343	22,460,979	20,089,996	22,447,133
Interbank and Money Market Items, Net	74,885,618	74,526,973	73,723,203	72,977,471
Claims on Security	2,941,369	13,346,650	2,941,369	13,346,650
Derivatives Assets	4,488,698	4,513,532	4,488,768	4,513,532
Investments, Net	87,786,040	78,359,717	87,157,357	77,489,267
Investments in Subsidiaries and Associates, Net	795,657	728,930	36,211,375	36,726,499
Loans to Customers and Accrued Interest Receivables, Net				
Loans to Customers	728,372,471	674,595,867	625,987,455	586,994,011
Accrued Interest Receivables	1,838,469	1,723,875	975,267	776,275
Total Loans to Customers and Accrued Interest Receivables	730,210,940	676,319,742	626,962,722	587,770,286
Less Deferred Revenue	(31,281,272)	(25,635,619)	(49,334)	(34,210)
Less Allowance for Doubtful Accounts	(31,721,640)	(33,409,960)	(19,377,440)	(20,154,188)
Less Revaluation Allowance for Debt Restructuring	(474,072)	(543,388)	(22,869)	(34,633)
Net Loans and Accrued Interest Receivables	666,733,956	616,730,775	607,513,079	567,547,255
Customers' Liability under Acceptance	672,374	752,286	672,374	752,286
Properties for Sale, Net	12,593,115	14,726,813	6,393,512	7,559,682
Premises and Equipment, Net	17,226,657	17,551,952	16,184,079	16,666,916
Goodwill and Other Intangible Assets, Net	12,146,636	12,626,731	1,534,034	1,368,277
Deferred Tax Assets	8,214,485	7,585,900	3,820,564	3,190,297
Other Assets, Net	5,771,310	5,922,825	1,936,873	4,141,790
Total Assets	914,368,258	869,834,063	862,666,583	828,727,055

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION (CONTINUED)
AS AT SEPTEMBER 30, 2011 AND DECEMBER 31, 2010

BAHT: '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	As at	As at	As at	As at
	September 30, 2011	December 31, 2010	September 30, 2011	December 31, 2010
	"Unreviewed"		"Unreviewed"	
LIABILITIES AND EQUITY				
Deposits	536,119,986	576,478,804	541,411,294	581,241,030
Interbank and Money Market Items, Net	23,141,476	43,762,352	22,982,298	37,787,099
Liability Payable on Demand	1,694,674	1,517,426	1,694,674	1,517,426
Liability to Deliver Security	2,941,369	13,346,650	2,941,369	13,346,650
Derivatives Liabilities	4,701,901	3,977,871	4,703,788	3,977,871
Debt Issued and Borrowings	209,872,210	99,364,926	182,010,086	82,864,926
Bank's Liability under Acceptance	672,374	752,286	672,374	752,286
Provisions	7,223,710	3,689,568	5,526,218	2,475,418
Deferred Tax Liabilities	3,365,783	4,039,255	2,118,655	2,319,255
Other Liabilities	23,336,751	23,800,877	9,598,641	10,557,253
Total Liabilities	813,070,234	770,730,015	773,659,397	736,839,214
EQUITY				
Share Capital				
Authorized Share Capital				
7,089,392,755 Ordinary Shares of				
Baht 10 each	70,893,928	70,893,928	70,893,928	70,893,928
Issued and Paid-up Share Capital				
6,074,143,747 Ordinary Shares of				
Baht 10 each	60,741,437	60,741,437	60,741,437	60,741,437
Premium on Common Shares	13,802,216	13,802,216	13,802,216	13,802,216
Other Reserves	4,455,944	5,146,733	4,460,007	5,150,689
Retained Earnings				
Appropriated				
Legal Reserve	1,013,500	1,013,500	1,013,500	1,013,500
Unappropriated	21,087,104	18,211,479	8,990,026	11,179,999
Total Bank's Equity	101,100,201	98,915,365	89,007,186	91,887,841
Non-Controlling Interest	197,823	188,683	-	-
Total Equity	101,298,024	99,104,048	89,007,186	91,887,841
Total Liabilities and Equity	914,368,258	869,834,063	862,666,583	828,727,055

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF COMPREHENSIVE INCOME

FOR THE QUARTERS ENDED SEPTEMBER 30, 2011 AND 2010

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2011 "Unreviewed"	2010	2011 "Unreviewed"	2010
Interest Income	14,879,124	11,977,787	9,993,950	7,360,655
Interest Expenses	5,146,397	3,397,967	4,901,220	3,029,426
Interest Income, Net	9,732,727	8,579,820	5,092,730	4,331,229
Fees and Service Income	3,438,063	3,295,751	1,584,508	1,526,766
Fees and Service Expenses	687,850	519,362	272,788	370,324
Fees and Service Income, Net	2,750,213	2,776,389	1,311,720	1,156,442
Gains on Tradings and Foreign Exchange Transactions	360,177	274,635	338,524	271,427
Gains on Investments	71,785	31,409	71,785	18,291
Share of Profit from Investment for Using Equity Method	34,793	18,424	-	-
Dividend Income	225,449	185,699	440,313	1,260,619
Bad Debts Recoveries	602,106	600,846	1,201	1,487
Other Operating Income	641,819	744,697	191,027	276,953
Total Operating Income	14,419,069	13,211,919	7,447,300	7,316,448
Other Operating Expenses				
Employee's Expenses	3,019,713	3,074,437	1,982,287	2,117,318
Directors' Remuneration	8,771	7,290	8,199	6,833
Premises and Equipment Expenses	1,209,408	1,059,261	860,562	747,734
Taxes and Duties	457,051	389,830	325,506	263,699
Others	2,849,420	2,184,125	1,519,620	952,787
Total Other Operating Expenses	7,544,363	6,714,943	4,696,174	4,088,371
Impairment Loss of Loans and Debt Securities	2,624,223	3,148,106	1,145,000	1,400,000
Profit from Operating before Income Tax Expenses	4,250,483	3,348,870	1,606,126	1,828,077
Income Tax Expenses	1,240,521	1,009,417	384,835	203,761
Net Profit	3,009,962	2,339,453	1,221,291	1,624,316
Other Comprehensive Income				
Gains (Losses) on Remeasuring Available-for-Sale Investment	(440,069)	353,619	(439,840)	350,626
Income Tax Relating to Components of Other Comprehensive Income	95,882	(84,918)	95,882	(85,591)
Total Other Comprehensive Income	(344,187)	268,701	(343,958)	265,035
Total Comprehensive Income	2,665,775	2,608,154	877,333	1,889,351
Net Profit Attributable				
Owners of the Bank	3,006,596	2,331,499	1,221,291	1,624,316
Non-Controlling Interest	3,366	7,954	-	-
	3,009,962	2,339,453	1,221,291	1,624,316
Total Comprehensive Income Attributable				
Owners of the Bank	2,662,409	2,600,192	877,333	1,889,351
Non-Controlling Interest	3,366	7,962	-	-
	2,665,775	2,608,154	877,333	1,889,351
Earnings Per Share of Owners of the Bank				
Basic Earnings Per Share (Baht)	0.49	0.38	0.20	0.27
Weighted Average Number of Common Shares (Shares)	6,074,144	6,074,144	6,074,144	6,074,144

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2011 AND 2010

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2011 "Unreviewed"	2010	2011 "Unreviewed"	2010
Interest Income	41,468,992	34,893,403	27,020,213	21,306,912
Interest Expenses	13,151,127	9,396,213	12,474,018	8,782,650
Interest Income, Net	28,317,865	25,497,190	14,546,195	12,524,262
Fees and Service Income	10,359,203	9,550,326	4,790,471	4,631,451
Fees and Service Expenses	2,270,913	2,004,521	1,015,472	1,092,776
Fees and Service Income, Net	8,088,290	7,545,805	3,774,999	3,538,675
Gains on Tradings and Foreign Exchange Transactions	866,812	580,481	827,785	553,353
Gains on Investments	755,888	232,045	755,888	241,504
Share of Profit from Investment for Using Equity Method	58,116	84,027	-	-
Dividend Income	391,896	335,694	1,293,188	3,395,271
Bad Debts Recoveries	1,684,875	1,712,903	8,832	2,026
Other Operating Income	1,722,802	1,666,538	475,768	568,784
Total Operating Income	41,886,544	37,654,683	21,682,655	20,823,875
Other Operating Expenses				
Employee's Expenses	9,114,548	8,545,541	6,179,767	5,876,241
Directors' Remuneration	24,955	20,808	23,121	19,422
Premises and Equipment Expenses	3,556,783	3,199,677	2,544,374	2,269,629
Taxes and Duties	1,307,243	1,131,932	917,618	781,361
Others	7,106,935	5,910,517	3,349,138	2,939,265
Total Other Operating Expenses	21,110,464	18,808,475	13,014,018	11,885,918
Impairment Loss of Loans and Debt Securities	8,473,131	9,234,524	4,195,099	4,188,000
Profit from Operating before Income Tax Expenses	12,302,949	9,611,684	4,473,538	4,749,957
Income Tax Expenses	3,491,108	3,060,202	1,004,203	661,004
Net Profit	8,811,841	6,551,482	3,469,335	4,088,953
Other Comprehensive Income				
Gains (Losses) on Remeasuring Available-for-Sale Investment	(806,821)	953,488	(806,713)	949,402
Income Tax Relating to Components of Other Comprehensive Income	243,571	(226,869)	243,571	(226,214)
Total Other Comprehensive Income	(563,250)	726,619	(563,142)	723,188
Total Comprehensive Income	8,248,591	7,278,101	2,906,193	4,812,141
Net Profit Attributable				
Owners of the Bank	8,786,610	6,532,476	3,469,335	4,088,953
Non-Controlling Interest	25,231	19,006	-	-
	8,811,841	6,551,482	3,469,335	4,088,953
Total Comprehensive Income Attributable				
Owners of the Bank	8,223,360	7,258,641	2,906,193	4,812,141
Non-Controlling Interest	25,231	19,460	-	-
	8,248,591	7,278,101	2,906,193	4,812,141
Earnings Per Share of Owners of the Bank				
Basic Earnings Per Share (Baht)	1.45	1.08	0.57	0.67
Weighted Average Number of Common Shares (Shares)	6,074,144	6,074,144	6,074,144	6,074,144