

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

BAHT: '000

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	March 31, 2011	December 31, 2010	March 31, 2011	December 31, 2010
	"Unreviewed"		"Unreviewed"	
ASSETS				
Cash	19,367,123	22,460,979	19,346,042	22,447,133
Interbank and Money Market Items, Net	84,843,546	74,526,973	83,252,854	72,977,471
Claims on Security	4,628,830	13,346,650	4,628,830	13,346,650
Derivatives Assets	5,348,852	4,513,532	5,346,204	4,513,532
Investments, Net	70,106,723	78,359,717	69,427,478	77,489,267
Investments in Subsidiaries and Associates, Net	735,039	728,930	36,726,499	36,726,499
Loans to Customers and Accrued Interest Receivable, Net				
Loans to Customers	686,631,901	675,680,493	592,445,334	586,994,011
Accrued Interest Receivable	1,707,395	1,723,875	848,774	776,275
Total Loans to Customers and Accrued Interest Receivable	688,339,296	677,404,368	593,294,108	587,770,286
Less Deferred Revenue	(28,483,842)	(26,720,245)	(26,277)	(34,210)
Less Allowance for Doubtful Accounts	(33,001,341)	(33,409,960)	(19,705,982)	(20,154,188)
Less Revaluation Allowance for Debt Restructuring	(507,220)	(543,388)	(20,872)	(34,633)
Net Loans and Accrued Interest Receivable, Net	626,346,893	616,730,775	573,540,977	567,547,255
Customers' Liabilities under Acceptances	980,827	752,286	980,827	752,286
Properties for Sale, Net	13,460,250	14,726,813	6,893,914	7,559,682
Premises and Equipment, Net	17,334,775	17,551,952	16,409,011	16,666,916
Goodwill and Other Intangible Assets, Net	12,199,531	12,626,731	1,356,263	1,368,277
Deferred Tax Assets	8,104,309	7,585,900	3,530,287	3,190,297
Other Asset, Net	6,953,051	5,922,825	3,989,585	4,141,790
Total Assets	870,409,749	869,834,063	825,428,771	828,727,055

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	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	March 31, 2011	December 31, 2010	March 31, 2011	December 31, 2010
	"Unreviewed"		"Unreviewed"	
LIABILITIES AND SHAREHOLDERS' EQUITY				
Deposits	572,269,847	576,478,804	577,186,776	581,241,030
Interbank and Money Market Items, Net	33,707,734	43,762,352	26,050,499	37,787,099
Liabilities Payable on Demand	2,762,299	1,517,426	2,762,299	1,517,426
Liabilities to Deliver Security	4,628,830	13,346,650	4,628,830	13,346,650
Delivatives Liabilites	5,305,073	3,977,871	5,305,073	3,977,871
Debt Issued and Borrowings	117,853,826	99,364,926	101,453,826	82,864,926
Bank's Liablity under Acceptances	980,827	752,286	980,827	752,286
Provisions	6,408,734	3,675,096	4,759,532	2,464,997
Deferred Tax Liabilities	3,895,770	4,039,255	2,208,497	2,319,255
Other Liabilites	22,661,012	23,815,349	8,930,763	10,567,674
Total Liabilites	<u>770,473,952</u>	<u>770,730,015</u>	<u>734,266,922</u>	<u>736,839,214</u>
SHAREHOLDERS' EQUITY				
Share Capital				
Authorized Share Capital				
7,089,392,755 Ordinary Shares of				
Baht 10 each				
	<u>70,893,928</u>	<u>70,893,928</u>	<u>70,893,928</u>	<u>70,893,928</u>
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 Ordinary Share Capital	13,802,216	13,802,216	13,802,216	13,802,216
Other Reserves	4,889,765	5,146,733	4,893,533	5,150,689
Retained Earnings				
Appropriated				
Statutory Reserve				
	1,013,500	1,013,500	1,013,500	1,013,500
Unappropriated				
	<u>19,292,486</u>	<u>18,211,479</u>	<u>10,711,163</u>	<u>11,179,999</u>
Total	<u>99,739,404</u>	<u>98,915,365</u>	<u>91,161,849</u>	<u>91,887,841</u>
Non-Controlling Interest	<u>196,393</u>	<u>188,683</u>	<u>-</u>	<u>-</u>
Total Shareholders' Equity	<u>99,935,797</u>	<u>99,104,048</u>	<u>91,161,849</u>	<u>91,887,841</u>
Total Liabilities and Shareholders Equity	<u><u>870,409,749</u></u>	<u><u>869,834,063</u></u>	<u><u>825,428,771</u></u>	<u><u>828,727,055</u></u>

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF COMPREHENSIVE INCOME

FOR THE QUARTERS ENDED MARCH 31, 2011 AND 2010

BAHT : '000

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2011	2010	2011	2010
	"Unreviewed"		"Unreviewed"	
Interest Income	12,876,327	11,447,383	8,113,993	6,992,393
Interest Expenses	3,685,490	2,970,610	3,474,747	2,881,841
Interest Income, Net	9,190,837	8,476,773	4,639,246	4,110,552
Fees and Service Income	3,340,495	3,217,182	1,614,954	1,574,496
Fees and Service Expenses	822,243	782,749	406,337	381,407
Fees and Service Income, Net	2,518,252	2,434,433	1,208,617	1,193,089
Gains on Tradings and Foreign Exchange Transactions	265,645	169,173	257,336	163,181
Gains on Investments	180,001	46,761	180,001	69,339
Share of Profit from Investment for Using Equity Method	6,344	38,306	-	-
Other Operating Income	1,360,905	1,231,876	429,035	320,982
Total Other Operating Income	13,521,984	12,397,322	6,714,235	5,857,143
Other Operating Expenses				
Employee's Expenses	2,872,412	2,788,471	2,025,663	1,940,662
Directors' Remuneration	7,567	6,346	6,814	5,874
Premises and Equipment	1,263,011	1,116,875	840,088	717,824
Taxes and Duties	408,314	369,050	280,943	259,130
Others	2,335,703	1,971,243	876,018	1,117,347
Total Other Operating Expenses	6,887,007	6,251,985	4,029,526	4,040,837
Impairment Loss of Loans and Debt Securities	2,750,295	3,181,363	1,350,000	1,363,000
Profit from Operating before Income Tax expense	3,884,682	2,963,974	1,334,709	453,306
Income Tax Exepnses	1,064,728	888,856	328,664	109,393
Net Profit	2,819,954	2,075,118	1,006,045	343,913
Other Comprehensive Income				
Changes in Revaluation Surplus	(60,066)	(60,127)	(60,066)	(60,127)
Gains (Loss) on Remeasuring Available-for-Sale Investment	(308,136)	136,022	(308,323)	158,426
Income Tax Relating to Components of Other Comprehensive Income	111,233	(21,646)	111,233	(22,339)
Total Other Comprehensive Income, Net	(256,969)	54,249	(257,156)	75,960
Total Comprehensive Income	2,562,985	2,129,367	748,889	419,873
Net Profit Attributable to				
Owners of the Company	2,808,146	2,069,707	1,006,045	343,913
Non-Controlling Interest	11,808	5,411	-	-
Total Comprehensive Income Attributable to				
Owners of the Company	2,551,177	2,123,956	748,889	419,873
Non-Controlling Interest	11,808	5,411	-	-
Basic Earnings Per Share	Baht	0.46	0.34	0.17
			0.17	0.06