

"Revised Version"**BANK OF AYUDHYA PUBLIC COMPANY LTD.****Summary Statement of Assets and Liabilities****(Not audited/reviewed by Certified Public Accountant)****As of 31 January 2011**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	21,750,926	Deposits	579,415,194
Interbank and money market items (Assets) - net	79,420,157	Interbank and money market items, net	39,078,901
Claims on securities	21,806,550	Liabilities payable on demand	1,951,597
Derivatives assets	8,014,039	Liabilities to deliver securities	21,806,550
Investments - net	77,992,686	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 6,797,255)		Derivatives liabilities	8,012,234
Investments in subsidiaries and associates, net	36,726,498	Debts issued and Borrowings	84,666,156
Loans to customers , net	562,268,424	Bank's liabilities under acceptances	987,063
Accrued interest receivables	865,419	Other liabilities	16,256,833
Customers' liabilities under acceptances	987,063	Total Liabilities	752,174,528
Properties foreclosed, net	7,485,230		
Premises and equipment, net	16,602,143	Shareholders' equity	
Other assets, net	9,293,152	Equity portion 1/	74,543,653
		Other reserves	4,977,150
		Retained Earnings	11,516,956
		Total Shareholders' equity	91,037,759
Total Assets	843,212,287	Total Liabilities and Shareholders' equity	843,212,287

Thousand Baht

Non-Performing Loans 2/ (net) as of 31 December 2010 (Quarterly) 13,935,478

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

Required provisioning for loan loss, as of 31 December 2010 (Quarterly) 14,940,652

Actual provisioning for loan loss, as of 31 December 2010 (Quarterly) 20,332,812

Loans to related parties 141,526,743

Loans to related asset management companies 10,751,000

Loans to related parties due to debt restructuring 0

Regulatory capital 107,474,169

(Capital adequacy ratio =16.73 percents)

Changes in assets and liabilities this quarter as of 31 January 2011

due to fine from violating the Financial Institution Business Act B.E.2551, Section 0

Contingent liabilities

Avals to bills and guarantees of loans 4,108,052

Liabilities under unmatured import bills 1,384,068

Letters of credit 7,072,332

Other contingencies 88,999,675

^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury :

2/ Non-Performing Loans (gross) as of 31 December 2010 (Quarterly) 23,175,107

(3.63 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

For Financial Group

(under the Notification of the Bank of Thailand)

(under the Notification of the Bank of Thailand)

Re: Public disclosure of Capital Maintenance for Commercial Banks,

Re: Consolidated Supervision)

Location of disclosure www.krungsri.com Location of disclosure -

Date of disclosure October 29, 2010 Date of disclosure -

Information as of June 30, 2010 Information as of -

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

- Signature -

- Signature -

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Mrs. Orawan Sujarittayon

Mr. Mark John Arnold

Executive Vice President, Accounting Division

President and Chief Executive Officer

The changing in Summary Statement of Assets and Liabilities as of 31 January 2011

"Revised Version" are as follow:

Unit: Thousand Baht

Description	As reported on February 21, 2010	Revised	Different
Other assets, net	9,312,192	9,293,152	(19,040)
Other liabilities	16,320,301	16,256,833	(63,468)
Retained Earnings	11,472,528	11,516,956	44,428
Regulatory capital	109,666,951	107,474,169	(2,192,782)
Capital adequacy ratio= percents	17.08	16.73	(0.35)
Other contingencies	413,842,489	88,999,675	(324,842,814)