

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	16,320,301
Customers' liabilities under acceptances	987,063	Total Liabilities	752,237,996
Properties foreclosed, net	7,485,230		
Premises and equipment, net	16,602,143	Shareholders' equity	
Other assets, net	9,312,192	Equity portion 1/	74,543,653
		Other reserves	4,977,150
		Retained Earnings	11,472,528
		Total Shareholders' equity	90,993,331
Total Assets	843,231,327	Total Liabilities and Shareholders' equity	843,231,327

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

109,666,951

(Capital adequacy ratio =17.08 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

413,842,489

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 share

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

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Date of disclosure

October 29, 2010

Date of disclosure

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Information as of

June 30, 2010

Information as of

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

- Signature -

- Signature -

Mrs. Orawan Sujattayon

Mr. Mark John Arnold

Executive Vice President, Accounting Division

President and Chief Executive Officer