

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	20,133,734	Deposits	579,257,144
Interbank and money market items (Assets) - net	115,919,177	Interbank and money market items, net	60,700,565
Claims on securities	39,868,705	Liabilities payable on demand	2,383,363
Derivatives assets	5,992,084	Liabilities to deliver securities	39,868,705
Investments - net	69,671,463	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 7,200,743)		Derivatives liabilities	5,930,055
Investments in subsidiaries and associates, net	36,726,499	Debts issued and Borrowings	97,083,361
Loans to customers , net	570,874,395	Bank's liabilities under acceptances	822,682
Accrued interest receivables	871,929	Other liabilities	16,708,676
Customers' liabilities under acceptances	822,682	Total Liabilities	802,754,551
Properties foreclosed, net	7,022,600		
Premises and equipment, net	16,504,289	Shareholders' equity	
Other assets, net	9,931,474	Equity portion 1/	74,543,653
		Other reserves	4,851,901
		Retained Earnings	12,188,926
		Total Shareholders' equity	91,584,480
Total Assets	894,339,031	Total Liabilities and Shareholders' equity	894,339,031

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 143,749,622

Loans to related asset management companies 10,478,000

Loans to related parties due to debt restructuring 0

Regulatory capital 107,464,826

(Capital adequacy ratio =16.66 percents) 0.00

Changes in assets and liabilities this quarter as of 28 February 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 3,855,453

Liabilities under unmatured import bills 1,115,292

Letters of credit 7,401,352

Other contingencies 89,595,194

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