"Revised Version"

Bank Of Ayudhya Public Company Ltd.

Summary Statement of Assets and Liabilities [1/]

As of 31 December 2010

Assets	Baht	Liabilities	Baht
Cash	22,447,132,836.34	Deposits	581,241,030,332.31
Interbank and money market items (Assets)	72,977,471,220.78	Interbank and money market items (Liabs)	37,499,313,573.37
Investment, net	114,215,765,244.79	Liabilities payable on demand	1,517,426,198.14
(with obligations Baht 14,675,663,350.77)		Borrowings	82,864,925,572.55
Credit advances (net of allowance for doubtful accounts)	566,770,980,296.60	Financial institution's liabilities under acceptances	14,098,935,991.35
Accrued interest receivables	776,274,652.13	Other liabilities	19,617,582,320.31
Properties foreclosed, net	7,559,681,589.56	Total liabilities	736,839,213,988.03
Customers' liabilities under acceptances	14,098,935,991.35		
Premises and equipment, net	16,666,916,410.20	**Shareholders' Equity**	
Other assets, net	13,213,896,834.87	Paid - up share capital	
		(registered share capital Baht 70,893,927,550.00)	60,741,437,470.00
		Reserves and net profit after appropriation	22,417,419,493.78
		Other reserves and profit and loss account	8,728,984,124.81
		Total shareholders' Equity	91,887,841,088.59
Total Assets	828,727,055,076.62	Total Liabilities and Shareholders' Equity	828,727,055,076.62
Customers' liabilities under unmatured bills	1,201,767,708.58	Financial institution's liabilities under unmatured bills	1,201,767,708.58
Total	829,928,822,785.20	Total	829,928,822,785.20

	Baht
Non-Performing Loans 2/ (net) as of 31 December 2010 (Quarterly)	13,935,477,638.47
(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)	14,940,652,430.29
Actual provisioning for loan loss, as of 31 December 2010 (Quarterly)	20,332,812,242.23
Loans to related parties	142,536,547,124.14
Loans to related asset management companies	11,092,000,000.00
Loans to related parties due to debt restructuring	0.00
Borrowings as part of subordinated debentures cum preferred shares to be	
included in the Tier 1 Capital, permitted by the Bank of Thailand	0.00
Regulatory capital	109,677,295,237.41
Changes in assets and liabilities this quarter as of 31 December 2010	
due to fine from violating the Financial Institution Business Act B.E.2551,	
Section	0.00
Significant contingent liabilities	
Avals to bills and guarantees of loans	3,929,318,035.78
Letters of credit	8,310,039,359.32

1/ This Summary Statement has not been audited by Certified Public Accountant

2/ Non-Performing Loans (gross) as of 31 December 2010 (Quarterly) 23,175,106,534.96

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

Disclosure of capital maintenance information under the Notification of the Bank of Thailand

Re: Public Disclosure of Capital Maintenance for Commercial Bank

Location of disclosure	www.krungsri.com
Date of disclosure	October 29, 2010
Information as of	June 30, 2010

- Signature -	- Signature -
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Mrs. Orawan Sujarittayon	Mr. Mark John Arnold
Executive Vice President, Accounting Division	President and Chief Executive Officer