

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	23,602,850	Deposits	558,818,631
Interbank and money market items (Assets) - net	91,771,305	Interbank and money market items, net	35,704,128
Claims on securities	17,031,473	Liabilities payable on demand	1,928,016
Derivatives assets	3,155,410	Liabilities to deliver securities	17,031,473
Investments - net	93,900,281	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 4,113,440)		Derivatives liabilities	3,056,435
Investments in subsidiaries and associates, net	33,096,122	Debts issued and Borrowings	177,858,057
Loans to customers , net	618,561,097	Bank's liabilities under acceptances	697,782
Accrued interest receivables	1,164,700	Other liabilities	27,283,017
Customers' liabilities under acceptances	697,782	Total Liabilities	822,377,539
Properties foreclosed, net	5,882,120		
Premises and equipment, net	16,368,575	Shareholders' equity	
Other assets, net	10,532,515	Equity portion 1/	74,543,653
		Other reserves	5,648,097
		Retained Earnings	13,194,941
		Total Shareholders' equity	93,386,691
Total Assets	915,764,230	Total Liabilities and Shareholders' equity	915,764,230

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 December 2011 (Quarterly)

11,801,037

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

Required provisioning for loan loss, as of 31 December 2011 (Quarterly)

13,332,930

Actual provisioning for loan loss, as of 31 December 2011 (Quarterly)

19,434,901

Loans to related parties

169,571,709

Loans to related asset management companies

5,786,000

Loans to related parties due to debt restructuring

0

Regulatory capital

111,111,184

(Capital adequacy ratio =16.40 percents)

Changes in assets and liabilities this quarter as of 31 January 2012

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

0

Contingent liabilities

Avals to bills and guarantees of loans

1,729,808

Liabilities under unmatured import bills

1,617,310

Letters of credit

8,331,198

Other contingencies

90,653,394

^{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 shares

2/ Non-Performing Loans (gross) as of 31 December 2011 (Quarterly)

18,930,909

(2.66 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

www.krungsri.com

Date of disclosure

October 19, 2011

Date of disclosure

October 19, 2011

Information as of

June 30, 2011

Information as of

June 30, 2011

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

- Signature -

- Signature -

Mrs. Orawan Sujaritayon

Mr. Mark John Arnold

Executive Vice President, Accounting Division

President and Chief Executive Officer