

## BANK OF AYUDHYA PUBLIC COMPANY LTD.

## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2011

| Assets                                          | Thousand Baht      | Liabilities                                                           | Thousand Baht      |
|-------------------------------------------------|--------------------|-----------------------------------------------------------------------|--------------------|
| Cash                                            | 19,346,042         | Deposits                                                              | 577,186,775        |
| Interbank and money market items (Assets) - net | 83,252,854         | Interbank and money market items, net                                 | 26,050,499         |
| Claims on securities                            | 4,628,830          | Liabilities payable on demand                                         | 2,762,299          |
| Derivatives assets                              | 5,348,852          | Liabilities to deliver securities                                     | 4,628,830          |
| Investments - net                               | 69,427,478         | Financial liabilities designated at fair value through profit or loss | 0                  |
| (with obligations Thousand Baht 7,758,853)      |                    | Derivatives liabilities                                               | 5,305,073          |
| Investments in subsidiaries and associates, net | 36,726,499         | Debts issued and Borrowings                                           | 101,453,826        |
| Loans to customers , net                        | 572,692,202        | Bank's liabilities under acceptances                                  | 980,827            |
| Accrued interest receivables                    | 848,774            | Other liabilities                                                     | 15,898,793         |
| Customers' liabilities under acceptances        | 980,827            | <b>Total Liabilities</b>                                              | <b>734,266,922</b> |
| Properties foreclosed, net                      | 6,893,914          |                                                                       |                    |
| Premises and equipment, net                     | 16,409,011         | <b>Shareholders' equity</b>                                           |                    |
| Other assets, net                               | 8,873,488          | Equity portion 1/                                                     | 74,543,653         |
|                                                 |                    | Other reserves                                                        | 4,893,533          |
|                                                 |                    | Retained Earnings                                                     | 11,724,663         |
| <b>Total Assets</b>                             | <b>825,428,771</b> | <b>Total Shareholders' equity</b>                                     | <b>91,161,849</b>  |
|                                                 |                    | <b>Total Liabilities and Shareholders' equity</b>                     | <b>825,428,771</b> |

Thousand Baht

Non-Performing Loans 2/ (net) as of 31 March 2011 (Quarterly) 13,551,533

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

Required provisioning for loan loss, as of 31 March 2011 (Quarterly) 14,200,092

Actual provisioning for loan loss, as of 31 March 2011 (Quarterly) 19,895,170

Loans to related parties 146,404,917

Loans to related asset management companies 10,416,000

Loans to related parties due to debt restructuring 0

Regulatory capital 107,757,399

(Capital adequacy ratio =16.79 percents)

Changes in assets and liabilities this quarter as of 31 March 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 2,848,207

Liabilities under unmatured import bills 1,256,618

Letters of credit 7,562,866

Other contingencies 90,983,395

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 March 2011 (Quarterly) 21,836,232

(3.29 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 -

Mrs. Orawan Sujaritayon

Mr. Mark John Arnold

Executive Vice President, Accounting Division

President and Chief Executive Officer