

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	23,112,725	Deposits	576,116,306
Interbank and money market items (Assets) - net	64,712,805	Interbank and money market items, net	31,890,884
Claims on securities	5,706,411	Liabilities payable on demand	2,319,914
Derivatives assets	2,957,014	Liabilities to deliver securities	5,706,411
Investments - net	100,878,742	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 3,491,040)		Derivatives liabilities	2,872,975
Investments in subsidiaries and associates, net	33,176,022	Debts issued and Borrowings	175,574,337
Loans to customers , net	638,451,401	Bank's liabilities under acceptances	922,754
Accrued interest receivables	1,206,263	Other liabilities	18,095,492
Customers' liabilities under acceptances	922,754	Total Liabilities	813,499,073
Properties foreclosed, net	5,686,874		
Premises and equipment, net	16,345,081	Shareholders' equity	
Other assets, net	14,122,378	Equity portion 1/	74,543,653
		Other reserves	5,586,314
		Retained Earnings	13,649,430
		Total Shareholders' equity	93,779,397
Total Assets	907,278,470	Total Liabilities and Shareholders' equity	907,278,470

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 March 2012 (Quarterly)

11,564,338

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

Required provisioning for loan loss, as of 31 March 2012 (Quarterly)

13,384,042

Actual provisioning for loan loss, as of 31 March 2012 (Quarterly)

20,015,201

Loans to related parties

177,985,298

Loans to related asset management companies

5,422,000

Loans to related parties due to debt restructuring

0

Regulatory capital

111,617,728

(Capital adequacy ratio =16.04 percents)

Changes in assets and liabilities this quarter as of 31 March 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

1,481,246

Liabilities under unmatured import bills

1,870,653

Letters of credit

7,486,478

Other contingencies

91,984,220

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 March 2012 (Quarterly)

18,175,100

(2.58 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 -

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Mrs. Orawan Sujarittayon

Mr. Chandrashekar Subramanian Krishnoolndmangalam

Executive Vice President, Accounting Division

Acting President and Chief Executive Officer