

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	20,133,767	Deposits	565,218,992
Interbank and money market items (Assets) - net	99,612,848	Interbank and money market items, net	57,476,452
Claims on securities	18,156,350	Liabilities payable on demand	2,747,915
Derivatives assets	4,539,366	Liabilities to deliver securities	18,156,350
Investments - net	76,550,607	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 19,998,518)		Derivatives liabilities	4,106,773
Investments in subsidiaries and associates, net	36,000,350	Debts issued and Borrowings	113,020,503
Loans to customers , net	580,613,415	Bank's liabilities under acceptances	945,450
Accrued interest receivables	1,024,709	Other liabilities	15,995,821
Customers' liabilities under acceptances	945,450	Total Liabilities	777,668,256
Properties foreclosed, net	6,754,593		
Premises and equipment, net	16,324,909	Shareholders' equity	
Other assets, net	7,399,814	Equity portion 1/	74,543,653
		Other reserves	4,888,089
		Retained Earnings	10,956,180
Total Assets	868,056,178	Total Shareholders' equity	90,387,922
		Total Liabilities and Shareholders' equity	868,056,178

Thousand Baht

Non-Performing Loan 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 153,029,261

Loans to related asset management companies 9,815,000

Loans to related parties due to debt restructuring 0

Regulatory capital 109,257,187

(Capital adequacy ratio =16.93 percents)

Changes in assets and liabilities this quarter as of 31 May 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 2,922,329

Liabilities under unmatured import bills 1,486,926

Letters of credit 8,611,504

Other contingencies 91,186,610

^{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 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 www.krungsri.com

Date of disclosure April 29, 2011 Date of disclosure April 29, 2011

Information as of December 31, 2010 Information as of December 31, 2010

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