

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	19,570,482	Deposits	557,041,556
Interbank and money market items (Assets) - net	111,765,165	Interbank and money market items, net	37,828,056
Claims on securities	7,519,150	Liabilities payable on demand	2,290,540
Derivatives assets	4,622,971	Liabilities to deliver securities	7,519,150
Investments - net	72,820,420	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 2,816,656)		Derivatives liabilities	4,410,631
Investments in subsidiaries and associates, net	36,200,350	Debts issued and Borrowings	149,046,544
Loans to customers , net	580,587,267	Bank's liabilities under acceptances	941,205
Accrued interest receivables	971,148	Other liabilities	15,948,514
Customers' liabilities under acceptances	941,205	Total Liabilities	775,026,196
Properties foreclosed, net	6,762,943		
Premises and equipment, net	16,154,492	Shareholders' equity	
Other assets, net	7,366,407	Equity portion 1/	74,543,653
		Other reserves	4,810,706
		Retained Earnings	10,901,445
Total Assets	865,282,000	Total Shareholders' equity	90,255,804
		Total Liabilities and Shareholders' equity	865,282,000

Thousand Baht

Non-Performing Loan 2/ (net) as of 30 June 2011 (Quarterly) 13,989,794

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

Required provisioning for loan loss, as of 30 June 2011 (Quarterly) 13,756,021

Actual provisioning for loan loss, as of 30 June 2011 (Quarterly) 20,089,014

Loans to related parties 152,012,671

Loans to related asset management companies 9,913,000

Loans to related parties due to debt restructuring 0

Regulatory capital 110,277,951

(Capital adequacy ratio =16.85 percents)

Changes in assets and liabilities this quarter as of 30 June 2011

due to fine from violating the Financial Institution Business Act B.E.2551, Section 62 and 66 338

Contingent liabilities

Avals to bills and guarantees of loans 2,728,839

Liabilities under unmatured import bills 1,560,722

Letters of credit 8,245,724

Other contingencies 91,021,015

^{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 30 June 2011 (Quarterly) 21,727,830

(3.11 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