

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	18,385,449	Deposits	541,127,205
Interbank and money market items (Assets) - net	130,193,709	Interbank and money market items, net	70,559,586
Claims on securities	22,060,630	Liabilities payable on demand	1,719,842
Derivatives assets	4,388,095	Liabilities to deliver securities	22,060,630
Investments - net	76,707,053	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 23,061,819)		Derivatives liabilities	3,610,246
Investments in subsidiaries and associates, net	36,200,350	Debts issued and Borrowings	155,524,724
Loans to customers , net	581,654,437	Bank's liabilities under acceptances	778,274
Accrued interest receivables	1,212,672	Other liabilities	16,254,096
Customers' liabilities under acceptances	778,274	Total Liabilities	811,634,603
Properties foreclosed, net	6,676,906		
Premises and equipment, net	16,213,368	Shareholders' equity	
Other assets, net	7,703,830	Equity portion 1/	74,543,653
		Other reserves	4,952,695
		Retained Earnings	11,043,822
		Total Shareholders' equity	90,540,170
Total Assets	902,174,773	Total Liabilities and Shareholders' equity	902,174,773

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

154,452,556

Loans to related asset management companies

9,675,000

Loans to related parties due to debt restructuring

0

Regulatory capital

110,267,607

(Capital adequacy ratio =16.84 percents)

Changes in assets and liabilities this quarter as of 31 July 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

2,734,908

Liabilities under unmatured import bills

1,501,774

Letters of credit

9,175,823

Other contingencies

92,190,152

^{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 Sujattayon

Mr. Mark John Arnold

Executive Vice President, Accounting Division

President and Chief Executive Officer