

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	20,380,727	Deposits	541,738,760
Interbank and money market items (Assets) - net	125,627,131	Interbank and money market items, net	47,352,652
Claims on securities	23,728,679	Liabilities payable on demand	2,304,224
Derivatives assets	2,744,135	Liabilities to deliver securities	23,728,679
Investments - net	80,080,455	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 13,901,943)		Derivatives liabilities	2,174,693
Investments in subsidiaries and associates, net	36,200,350	Debts issued and Borrowings	184,865,048
Loans to customers , net	591,007,097	Bank's liabilities under acceptances	760,695
Accrued interest receivables	1,174,102	Other liabilities	19,984,523
Customers' liabilities under acceptances	760,695	Total Liabilities	822,909,274
Properties foreclosed, net	6,542,072		
Premises and equipment, net	16,167,190	Shareholders' equity	
Other assets, net	7,647,321	Equity portion 1/	74,543,653
		Other reserves	4,908,587
		Retained Earnings	9,698,440
		Total Shareholders' equity	89,150,680
Total Assets	912,059,954	Total Liabilities and Shareholders' equity	912,059,954

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 157,792,670

Loans to related asset management companies 9,279,000

Loans to related parties due to debt restructuring 0

Regulatory capital 110,379,356

(Capital adequacy ratio =16.77 percents)

Changes in assets and liabilities this quarter as of 31 August 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 2,113,315

Liabilities under unmatured import bills 1,520,160

Letters of credit 8,426,129

Other contingencies 91,697,914

^{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 shares

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