

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	20,089,996	Deposits	541,411,294
Interbank and money market items (Assets) - net	73,723,203	Interbank and money market items, net	22,982,298
Claims on securities	2,941,369	Liabilities payable on demand	1,694,674
Derivatives assets	4,488,768	Liabilities to deliver securities	2,941,369
Investments - net	87,157,357	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 6,803,247)		Derivatives liabilities	4,703,788
Investments in subsidiaries and associates, net	36,211,375	Debts issued and Borrowings	182,010,086
Loans to customers , net	606,537,812	Bank's liabilities under acceptances	672,374
Accrued interest receivables	975,267	Other liabilities	17,243,514
Customers' liabilities under acceptances	672,374	Total Liabilities	773,659,397
Properties foreclosed, net	6,393,512		
Premises and equipment, net	16,184,079	Shareholders' equity	
Other assets, net	7,291,471	Equity portion 1/	74,543,653
		Other reserves	4,460,007
		Retained Earnings	10,003,526
Total Assets	862,666,583	Total Shareholders' equity	89,007,186
		Total Liabilities and Shareholders' equity	862,666,583

Thousand Baht

Non-Performing Loan 2/ (net) as of 30 September 2011 (Quarterly) 11,595,697

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

Required provisioning for loan loss, as of 30 September 2011 (Quarterly) 14,657,642

Actual provisioning for loan loss, as of 30 September 2011 (Quarterly) 19,585,395

Loans to related parties 162,147,048

Loans to related asset management companies 8,261,000

Loans to related parties due to debt restructuring 0

Regulatory capital 108,964,104

(Capital adequacy ratio =16.28 percents)

Changes in assets and liabilities this quarter as of 30 September 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 2,108,930

Liabilities under unmatured import bills 1,515,904

Letters of credit 8,799,669

Other contingencies 91,727,154

^{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 September 2011 (Quarterly) 19,958,092

(2.90 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 -

Mrs. Orawan Sujaritayon

Mrs. Janice Rae Van Ekeren

Executive Vice President, Accounting Division

Acting President and Chief Executive Officer