

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	23,678,122	Deposits	544,257,153
Interbank and money market items (Assets) - net	113,453,797	Interbank and money market items, net	48,957,495
Claims on securities	26,456,168	Liabilities payable on demand	1,822,145
Derivatives assets	2,492,793	Liabilities to deliver securities	26,456,168
Investments - net	80,711,648	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 11,139,555)		Derivatives liabilities	2,352,290
Investments in subsidiaries and associates, net	36,213,478	Debts issued and Borrowings	188,441,826
Loans to customers , net	606,127,159	Bank's liabilities under acceptances	791,483
Accrued interest receivables	1,283,905	Other liabilities	17,908,935
Customers' liabilities under acceptances	791,483	Total Liabilities	830,987,495
Properties foreclosed, net	6,280,164		
Premises and equipment, net	16,158,898	Shareholders' equity	
Other assets, net	7,306,172	Equity portion 1/	74,543,653
		Other reserves	4,679,238
		Retained Earnings	10,743,401
		Total Shareholders' equity	89,966,292
Total Assets	920,953,787	Total Liabilities and Shareholders' equity	920,953,787

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

160,590,113

Loans to related asset management companies

7,940,000

Loans to related parties due to debt restructuring

0

Regulatory capital

108,953,760

(Capital adequacy ratio =16.34 percents)

Changes in assets and liabilities this quarter as of 31 October 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

1,889,121

Liabilities under unmatured import bills

1,583,839

Letters of credit

8,179,039

Other contingencies

92,360,561

^{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 -

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Mrs. Orawan Sujaritayon

Mr. Mark John Arnold

Executive Vice President, Accounting Division

President and Chief Executive Officer