

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	23,256,188	Deposits	547,321,861
Interbank and money market items (Assets) - net	128,387,695	Interbank and money market items, net	52,291,417
Claims on securities	11,956,395	Liabilities payable on demand	1,922,307
Derivatives assets	3,078,543	Liabilities to deliver securities	11,956,395
Investments - net	81,121,870	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 24,453,704)		Derivatives liabilities	3,299,077
Investments in subsidiaries and associates, net	35,219,283	Debts issued and Borrowings	184,304,678
Loans to customers , net	597,277,192	Bank's liabilities under acceptances	794,514
Accrued interest receivables	1,240,080	Other liabilities	19,480,902
Customers' liabilities under acceptances	794,514	Total Liabilities	821,371,151
Properties foreclosed, net	6,165,609		
Premises and equipment, net	16,180,509	Shareholders' equity	
Other assets, net	7,281,926	Equity portion 1/	74,543,653
		Other reserves	4,752,089
		Retained Earnings	11,292,911
		Total Shareholders' equity	90,588,653
Total Assets	911,959,804	Total Liabilities and Shareholders' equity	911,959,804

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

156,490,617

Loans to related asset management companies

7,940,000

Loans to related parties due to debt restructuring

0

Regulatory capital

108,943,750

(Capital adequacy ratio =16.58 percents)

Changes in assets and liabilities this quarter as of 30 November 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

1,433,328

Liabilities under unmatured import bills

1,322,885

Letters of credit

9,005,052

Other contingencies

91,647,938

^{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

Mr. Pomsanong Tuchinda

Executive Vice President, Accounting Division

Acting President and Chief Executive Officer