

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	25,140,395	Deposits	564,178,616
Interbank and money market items (Assets) - net	80,518,686	Interbank and money market items, net	23,646,431
Claims on securities	3,845,662	Liabilities payable on demand	1,650,740
Derivatives assets	4,833,556	Liabilities to deliver securities	3,845,662
Investments - net	80,681,625	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 6,313,041)		Derivatives liabilities	5,397,152
Investments in subsidiaries and associates, net	33,095,630	Debts issued and Borrowings	172,044,802
Loans to customers , net	621,990,389	Bank's liabilities under acceptances	696,382
Accrued interest receivables	1,105,855	Other liabilities	22,811,611
Customers' liabilities under acceptances	696,382	Total Liabilities	794,271,396
Properties foreclosed, net	5,937,172		
Premises and equipment, net	16,459,672	Shareholders' equity	
Other assets, net	12,517,881	Equity portion 1/	74,543,653
		Other reserves	5,506,816
		Retained Earnings	12,501,040
		Total Shareholders' equity	92,551,509
Total Assets	886,822,905	Total Liabilities and Shareholders' equity	886,822,905

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 December 2011 (Quarterly)

11,801,037

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

Required provisioning for loan loss, as of 31 December 2011 (Quarterly)

13,332,930

Actual provisioning for loan loss, as of 31 December 2011 (Quarterly)

19,434,901

Loans to related parties

166,790,602

Loans to related asset management companies

5,967,000

Loans to related parties due to debt restructuring

0

Regulatory capital

111,121,497

(Capital adequacy ratio =16.29 percents)

Changes in assets and liabilities this quarter as of 31 December 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

1,764,611

Liabilities under unmatured import bills

1,465,146

Letters of credit

8,293,475

Other contingencies

90,240,094

^{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 31 December 2011 (Quarterly)

18,930,909

(2.66 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 Sujattayon

Mr. Mark John Arnold

Executive Vice President, Accounting Division

President and Chief Executive Officer