

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 29 February 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	22,054,653	Deposits	568,634,870
Interbank and money market items (Assets) - net	121,711,546	Interbank and money market items, net	49,578,067
Claims on securities	25,416,915	Liabilities payable on demand	2,605,860
Derivatives assets	5,604,696	Liabilities to deliver securities	25,416,915
Investments - net	95,175,496	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 10,454,566)		Derivatives liabilities	4,697,597
Investments in subsidiaries and associates, net	33,175,992	Debts issued and Borrowings	193,989,524
Loans to customers , net	623,575,190	Bank's liabilities under acceptances	691,975
Accrued interest receivables	1,171,671	Other liabilities	24,052,901
Customers' liabilities under acceptances	691,975	Total Liabilities	869,667,709
Properties foreclosed, net	5,833,615		
Premises and equipment, net	16,384,460	Shareholders' equity	
Other assets, net	12,921,667	Equity portion 1/	74,543,653
		Other reserves	5,687,450
		Retained Earnings	13,819,064
		Total Shareholders' equity	94,050,167
Total Assets	963,717,876	Total Liabilities and Shareholders' equity	963,717,876

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

172,468,759

Loans to related asset management companies

5,591,000

Loans to related parties due to debt restructuring

0

Regulatory capital

111,101,536

(Capital adequacy ratio =16.30 percents)

Changes in assets and liabilities this quarter as of 29 February 2012

due to fine from violating the Financial Institution Business Act B.E.2551, Section -

0

Contingent liabilities

Avals to bills and guarantees of loans

1,606,157

Liabilities under unmatured import bills

1,611,794

Letters of credit

7,324,658

Other contingencies

90,471,906

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 share

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 -

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Mrs. Orawan Sujarittayon

Mr. Mark John Arnold

Executive Vice President, Accounting Division

President and Chief Executive Officer