

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	25,060,003	Deposits	692,994,007
Interbank and money market items (Assets) - net	78,155,680	Interbank and money market items, net	48,366,000
Claims on securities	13,592,478	Liabilities payable on demand	2,776,041
Derivatives assets	3,414,492	Liabilities to deliver securities	13,592,478
Investments - net	77,829,013	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 4,412,405)		Derivatives liabilities	3,508,210
Investments in subsidiaries and associates, net	32,482,962	Debts issued and Borrowings	103,738,778
Loans to customers , net	714,404,787	Bank's liabilities under acceptances	682,147
Accrued interest receivables	1,417,982	Other liabilities	25,552,288
Customers' liabilities under acceptances	682,147	Total Liabilities	891,209,949
Properties foreclosed, net	4,704,803		
Premises and equipment, net	16,893,475	Shareholders' equity	
Other assets, net	17,828,913	Equity portion 1/	74,543,653
		Other reserves	5,985,325
		Retained Earnings	14,727,808
		Total Shareholders' equity	95,256,786
Total Assets	986,466,735	Total Liabilities and Shareholders' equity	986,466,735

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 December 2012 (Quarterly)

8,127,921

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

Required provisioning for loan loss, as of 31 December 2012 (Quarterly)

13,981,987

Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)

19,611,255

Loans to related parties

218,098,457

Loans to related asset management companies

2,357,000

Loans to related parties due to debt restructuring

0

Regulatory capital

126,552,824

(Capital adequacy ratio =16.94 percents)

Changes in assets and liabilities this quarter as of 31 December 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

1,066,938

Liabilities under unmatured import bills

1,547,557

Letters of credit

8,042,892

Other contingencies

94,859,487

^{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 2012 (Quarterly)

14,477,878

(1.82 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, 2012

Date of disclosure

October 19, 2012

Information as of

June 30, 2012

Information as of

June 30, 2012

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 Sujattayon.....
Mrs. Janice Rae Van Ekeren

Executive Vice President, Accounting Division

Chief Executive Officer