

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	24,933,738	Deposits	713,785,256
Interbank and money market items (Assets) - net	89,222,040	Interbank and money market items, net	57,101,060
Claims on securities	15,148,692	Liabilities payable on demand	2,886,235
Derivatives assets	4,712,755	Liabilities to deliver securities	15,148,692
Investments - net	83,875,047	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 13,400,864)		Derivatives liabilities	4,175,557
Investments in subsidiaries and associates, net	32,482,962	Debts issued and Borrowings	88,391,544
Loans to customers , net	706,639,125	Bank's liabilities under acceptances	773,657
Accrued interest receivables	1,275,127	Other liabilities	20,810,027
Customers' liabilities under acceptances	773,657	Total Liabilities	903,072,028
Properties foreclosed, net	4,594,728		
Premises and equipment, net	16,664,694	Shareholders' equity	
Other assets, net	19,756,808	Equity portion 1/	74,543,653
		Other reserves	6,007,006
		Retained Earnings	16,456,686
		Total Shareholders' equity	97,007,345
Total Assets	1,000,079,373	Total Liabilities and Shareholders' equity	1,000,079,373

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

216,458,331

Loans to related asset management companies

1,963,000

Loans to related parties due to debt restructuring

0

Regulatory capital

124,186,975

(Capital adequacy ratio =16.81 percents)

Changes in assets and liabilities this quarter as of 28 February 2013

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

0

Contingent liabilities

Avals to bills and guarantees of loans

1,256,117

Liabilities under unmatured import bills

1,750,153

Letters of credit

6,893,059

Other contingencies

94,038,101

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 Sujaritayon

Mrs. Janice Rae Van Ekeren

Executive Vice President, Accounting Division

Chief Executive Officer