

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	22,748,228	Deposits	626,154,058
Interbank and money market items (Assets) - net	98,253,788	Interbank and money market items, net	34,007,245
Claims on securities	20,546,136	Liabilities payable on demand	2,578,215
Derivatives assets	3,228,328	Liabilities to deliver securities	20,546,136
Investments - net	88,333,868	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 5,760,477)		Derivatives liabilities	3,547,019
Investments in subsidiaries and associates, net	33,176,022	Debts issued and Borrowings	154,683,264
Loans to customers , net	651,758,548	Bank's liabilities under acceptances	970,963
Accrued interest receivables	1,230,005	Other liabilities	26,517,042
Customers' liabilities under acceptances	970,963	Total Liabilities	869,003,942
Properties foreclosed, net	5,334,060		
Premises and equipment, net	16,548,213	Shareholders' equity	
Other assets, net	20,446,938	Equity portion 1/	74,543,653
		Other reserves	5,696,246
		Retained Earnings	13,331,256
		Total Shareholders' equity	93,571,155
Total Assets	962,575,097	Total Liabilities and Shareholders' equity	962,575,097

Thousand Baht

Non-Performing Loan 2/ (net) as of 30 June 2012 (Quarterly)

10,439,557

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

Required provisioning for loan loss, as of 30 June 2012 (Quarterly)

12,171,803

Actual provisioning for loan loss, as of 30 June 2012 (Quarterly)

19,654,907

Loans to related parties

189,810,716

Loans to related asset management companies

3,961,000

Loans to related parties due to debt restructuring

0

Regulatory capital

113,122,450

(Capital adequacy ratio =16.00 percents)

Changes in assets and liabilities this quarter as of 30 June 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

869,393

Liabilities under unmatured import bills

1,892,670

Letters of credit

7,625,794

Other contingencies

94,550,053

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 30 June 2012 (Quarterly)

15,700,264

(2.09 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

April 30, 2012

Date of disclosure

April 30, 2012

Information as of

December 31, 2011

Information as of

December 31, 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