

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	23,494,796	Deposits	634,295,082
Interbank and money market items (Assets) - net	72,099,115	Interbank and money market items, net	32,270,988
Claims on securities	12,023,196	Liabilities payable on demand	2,213,984
Derivatives assets	2,452,527	Liabilities to deliver securities	12,023,196
Investments - net	87,456,654	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 5,757,486)		Derivatives liabilities	2,501,165
Investments in subsidiaries and associates, net	33,176,022	Debts issued and Borrowings	119,175,265
Loans to customers , net	651,210,779	Bank's liabilities under acceptances	820,451
Accrued interest receivables	1,262,450	Other liabilities	27,506,530
Customers' liabilities under acceptances	820,451	Total Liabilities	830,806,661
Properties foreclosed, net	5,266,111		
Premises and equipment, net	16,549,005	Shareholders' equity	
Other assets, net	19,184,674	Equity portion 1/	74,543,653
		Other reserves	5,651,145
		Retained Earnings	13,994,321
		Total Shareholders' equity	94,189,119
Total Assets	924,995,780	Total Liabilities and Shareholders' equity	924,995,780

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

189,544,537

Loans to related asset management companies

3,786,000

Loans to related parties due to debt restructuring

0

Regulatory capital

113,110,649

(Capital adequacy ratio =16.03 percents)

Changes in assets and liabilities this quarter as of 31 July 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

980,064

Liabilities under unmatured import bills

1,681,681

Letters of credit

7,312,850

Other contingencies

93,818,969

^{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 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 Sujaritayon

Mr. Mark John Arnold

Executive Vice President, Accounting Division

President and Chief Executive Officer