

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	23,764,148	Deposits	653,229,006
Interbank and money market items (Assets) - net	103,886,595	Interbank and money market items, net	52,335,677
Claims on securities	24,268,207	Liabilities payable on demand	2,291,287
Derivatives assets	2,135,669	Liabilities to deliver securities	24,268,207
Investments - net	89,028,002	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 14,433,922)		Derivatives liabilities	2,139,364
Investments in subsidiaries and associates, net	32,482,962	Debts issued and Borrowings	116,278,429
Loans to customers , net	654,190,760	Bank's liabilities under acceptances	806,432
Accrued interest receivables	1,245,972	Other liabilities	25,380,103
Customers' liabilities under acceptances	806,432	Total Liabilities	876,728,505
Properties foreclosed, net	5,175,725		
Premises and equipment, net	16,550,174	Shareholders' equity	
Other assets, net	15,747,388	Equity portion 1/	74,543,653
		Other reserves	5,597,960
		Retained Earnings	12,411,916
		Total Shareholders' equity	92,553,529
Total Assets	969,282,034	Total Liabilities and Shareholders' equity	969,282,034

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

190,708,012

Loans to related asset management companies

3,608,000

Loans to related parties due to debt restructuring

0

Regulatory capital

111,405,273

(Capital adequacy ratio =15.97 percents)

Changes in assets and liabilities this quarter as of 31 August 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

1,049,449

Liabilities under unmatured import bills

1,942,400

Letters of credit

7,007,088

Other contingencies

93,803,203

^{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