

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	22,044,429	Deposits	677,120,706
Interbank and money market items (Assets) - net	82,618,800	Interbank and money market items, net	44,260,157
Claims on securities	20,272,937	Liabilities payable on demand	2,743,254
Derivatives assets	3,807,175	Liabilities to deliver securities	20,272,937
Investments - net	90,324,878	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 1,653,323)		Derivatives liabilities	3,355,947
Investments in subsidiaries and associates, net	32,482,962	Debts issued and Borrowings	93,756,283
Loans to customers , net	668,278,341	Bank's liabilities under acceptances	755,372
Accrued interest receivables	1,379,655	Other liabilities	22,625,279
Customers' liabilities under acceptances	755,372	Total Liabilities	864,889,935
Properties foreclosed, net	5,046,394		
Premises and equipment, net	16,517,832	Shareholders' equity	
Other assets, net	14,150,910	Equity portion 1/	74,543,653
		Other reserves	5,650,211
		Retained Earnings	12,595,886
		Total Shareholders' equity	92,789,750
Total Assets	957,679,685	Total Liabilities and Shareholders' equity	957,679,685

Thousand Baht

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

8,027,605

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

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

14,257,888

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

20,038,266

Loans to related parties

193,509,914

Loans to related asset management companies

3,387,000

Loans to related parties due to debt restructuring

0

Regulatory capital

111,653,137

(Capital adequacy ratio =15.76 percents)

Changes in assets and liabilities this quarter as of 30 September 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

1,069,317

Liabilities under unmatured import bills

1,616,127

Letters of credit

7,273,612

Other contingencies

95,632,456

^{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 September 2012 (Quarterly)

14,951,586

(1.99 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

Mr. Mark John Arnold

Executive Vice President, Accounting Division

President and Chief Executive Officer