

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	23,882,215	Deposits	682,115,990
Interbank and money market items (Assets) - net	105,010,346	Interbank and money market items, net	46,867,031
Claims on securities	17,396,100	Liabilities payable on demand	2,215,851
Derivatives assets	3,853,391	Liabilities to deliver securities	17,396,100
Investments - net	79,749,225	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 4,626,295)		Derivatives liabilities	3,692,462
Investments in subsidiaries and associates, net	32,482,962	Debts issued and Borrowings	98,514,234
Loans to customers , net	679,897,425	Bank's liabilities under acceptances	676,264
Accrued interest receivables	1,356,401	Other liabilities	38,192,038
Customers' liabilities under acceptances	676,264	Total Liabilities	889,669,970
Properties foreclosed, net	4,775,643		
Premises and equipment, net	16,460,530	Shareholders' equity	
Other assets, net	18,250,904	Equity portion 1/	74,543,653
		Other reserves	5,826,665
		Retained Earnings	13,751,118
		Total Shareholders' equity	94,121,436
Total Assets	983,791,406	Total Liabilities and Shareholders' equity	983,791,406

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

202,519,147

Loans to related asset management companies

3,174,000

Loans to related parties due to debt restructuring

0

Regulatory capital

111,631,671

(Capital adequacy ratio =15.60 percents)

Changes in assets and liabilities this quarter as of 31 October 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

992,074

Liabilities under unmatured import bills

1,552,347

Letters of credit

7,309,819

Other contingencies

95,062,576

^{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 -

Mrs. Orawan Sujaritayon

Mr. Mark John Arnold

Executive Vice President, Accounting Division

President and Chief Executive Officer