

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	23,037,548	Deposits	681,870,940
Interbank and money market items (Assets) - net	81,836,578	Interbank and money market items, net	56,765,244
Claims on securities	19,702,280	Liabilities payable on demand	2,913,056
Derivatives assets	3,315,610	Liabilities to deliver securities	19,702,280
Investments - net	85,890,664	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 11,478,135)		Derivatives liabilities	3,356,853
Investments in subsidiaries and associates, net	32,482,962	Debts issued and Borrowings	97,291,711
Loans to customers , net	700,404,003	Bank's liabilities under acceptances	610,950
Accrued interest receivables	1,230,466	Other liabilities	30,217,120
Customers' liabilities under acceptances	610,950	Total Liabilities	892,728,154
Properties foreclosed, net	4,580,048		
Premises and equipment, net	16,468,249	Shareholders' equity	
Other assets, net	17,974,110	Equity portion 1/	74,543,653
		Other reserves	5,896,520
		Retained Earnings	14,365,141
		Total Shareholders' equity	94,805,314
Total Assets	987,533,468	Total Liabilities and Shareholders' equity	987,533,468

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

209,027,542

Loans to related asset management companies

2,775,000

Loans to related parties due to debt restructuring

0

Regulatory capital

126,450,179

(Capital adequacy ratio =17.41 percents)

Changes in assets and liabilities this quarter as of 30 November 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

1,055,200

Liabilities under unmatured import bills

1,491,919

Letters of credit

7,222,634

Other contingencies

94,870,655

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

Mrs. Janice Rae Van Ekeren

Executive Vice President, Accounting Division

Acting President and Chief Executive Officer