REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION
BY THE INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

TO THE BOARD OF DIRECTORS
BANK OF AYUDHYA PUBLIC COMPANY LIMITED

We have reviewed the consolidated statement of financial position of Bank of Ayudhya Public Company Limited and its subsidiaries and the Bank's statement of financial position of Bank of Ayudhya Public Company Limited as at September 30, 2013, and the related consolidated and Bank's statements of comprehensive income for the three-month and nine-month periods ended September 30, 2013, and the related consolidated and Bank's statements of changes in equity and cash flows for the nine-month period ended September 30, 2013, and the condensed notes to the financial statements. The Bank's management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard No. 34 "Interim Financial Reporting". Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

We conducted our review in accordance with Thai Standard on Review Engagements 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the aforementioned interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard No. 34 "Interim Financial Reporting".

Permsak Wongpatcharapakorn
Certified Public Accountant (Thailand)
Registration No. 3427
DELOITTE TOUCHE TOHMATSU JAIYOS AUDIT CO., LTD.

BANGKOK
November 4, 2013

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2013

BAHT: '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	"UNAUDITED"		"UNAUDITED"	
	As at September 30, 2013	As at December 31, 2012	As at September 30, 2013	As at December 31, 2012
ASSETS				
CASH	23,817,610	25,078,920	23,773,952	25,060,003
INTERBANK AND MONEY MARKET ITEMS, NET	88,003,094	79,389,674	86,550,726	78,155,680
CLAIMS ON SECURITY	25,533,252	13,592,478	25,533,252	13,592,478
DERIVATIVES ASSETS	4,075,634	3,414,492	4,075,634	3,414,492
INVESTMENTS, NET (Note 6.2)	83,384,810	78,302,398	82,803,684	77,829,013
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET (Note 6.3)	1,101,080	946,637	32,115,747	32,482,962
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET (Note 6.4)				
Loans to customers	934,187,205	869,382,125	767,986,624	733,870,285
Accrued interest receivables	2,465,498	2,256,924	1,450,375	1,417,982
Total loans to customers and accrued interest receivables	936,652,703	871,639,049	769,436,999	735,288,267
Less Deferred revenue	(44,980,457)	(39,374,222)	(82,867)	(38,868)
Less Allowance for doubtful accounts (Note 6.5)	(34,173,461)	(30,305,602)	(20,008,098)	(19,409,266)
Less Revaluation allowance for debt restructuring (Note 6.6)	(1,480,868)	(723,410)	(696,076)	(17,364)
Net loans and accrued interest receivables	856,017,917	801,235,815	748,649,958	715,822,769
CUSTOMERS' LIABILITY UNDER ACCEPTANCE	870,709	682,147	870,709	682,147
PROPERTIES FOR SALE, NET	8,462,301	9,451,647	3,478,484	4,704,803
PREMISES AND EQUIPMENT, NET	19,805,735	18,299,724	18,267,365	16,893,475
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	14,942,075	15,435,423	3,044,512	3,068,498
DEFERRED TAX ASSETS	6,629,598	6,060,689	2,368,957	2,637,131
ACCOUNTS RECEIVABLE FOR INVESTMENTS	2,593,995	7,777,647	2,593,995	7,777,647
OTHER ASSETS, NET	9,928,783	12,297,804	3,458,586	4,345,637
TOTAL ASSETS	1,145,166,593	1,071,965,495	1,037,585,561	986,466,735

The condensed notes to the financial statements form an integral part of these interim statements

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION (CONTINUED)

AS AT SEPTEMBER 30, 2013

BAHT: '000

	CONSOLIDATED FINANCIAL STATEMENTS		**THE BANK'S FINANCIAL STATEMENTS**	
	"UNAUDITED"		**"UNAUDITED"**	
	As at September 30, 2013	**As at December 31, 2012**	**As at September 30, 2013**	**As at December 31, 2012**
LIABILITIES AND EQUITY				
DEPOSITS	736,438,814	687,159,328	739,616,171	692,994,007
INTERBANK AND MONEY MARKET ITEMS, NET	63,500,971	48,821,459	64,105,573	48,366,000
LIABILITY PAYABLE ON DEMAND	2,865,329	2,776,041	2,865,329	2,776,041
LIABILITY TO DELIVER SECURITY	25,533,252	13,592,478	25,533,252	13,592,478
DERIVATIVES LIABILITIES	3,671,394	3,508,210	3,671,394	3,508,210
DEBT ISSUED AND BORROWINGS (Note 6.7)	151,862,473	154,628,639	81,304,575	103,738,778
BANK'S LIABILITY UNDER ACCEPTANCE	870,709	682,147	870,709	682,147
PROVISIONS (Note 6.8)	7,485,690	7,334,404	5,166,795	5,175,737
DEFERRED TAX LIABILITIES	2,679,284	2,505,437	1,899,723	1,617,322
ACCOUNTS PAYABLE FOR INVESTMENTS	2,627,260	5,694,321	2,627,260	5,694,321
OTHER LIABILITIES	27,046,730	31,776,917	10,475,762	13,064,908
TOTAL LIABILITIES	1,024,581,906	958,479,381	938,136,543	891,209,949
EQUITY				
SHARE CAPITAL				
Authorized share capital				
7,089,392,755 ordinary shares of				
Baht 10 each	70,893,928	70,893,928	70,893,928	70,893,928
Issued and paid-up share capital				
6,074,143,747 ordinary shares of				
Baht 10 each	60,741,437	60,741,437	60,741,437	60,741,437
PREMIUM ON ORDINARY SHARES	13,802,216	13,802,216	13,802,216	13,802,216
OTHER RESERVES	6,820,439	5,983,000	6,785,108	5,985,325
RETAINED EARNINGS				
Appropriated				
Legal reserve	1,641,500	1,641,500	1,641,500	1,641,500
Unappropriated	37,318,929	31,154,242	16,478,757	13,086,308
TOTAL BANK'S EQUITY	120,324,521	113,322,395	99,449,018	95,256,786
NON-CONTROLLING INTEREST	260,166	163,719	-	-
TOTAL EQUITY	120,584,687	113,486,114	99,449,018	95,256,786
TOTAL LIABILITIES AND EQUITY	1,145,166,593	1,071,965,495	1,037,585,561	986,466,735

The condensed notes to the financial statements form an integral part of these interim statements

(Mrs. Janice Rae Van Ekeren)
Chief Executive Officer

(Mr. Pongpinit Tejagupta)
Director

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2013

"UNAUDITED"

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2013	2012	2013	2012
INTEREST INCOME (Note 6.16)	18,078,089	16,512,025	11,722,900	11,053,934
INTEREST EXPENSES (Note 6.17)	6,831,811	6,291,596	6,244,776	5,867,589
INTEREST INCOME, NET	11,246,278	10,220,429	5,478,124	5,186,345
FEES AND SERVICE INCOME	4,647,343	4,189,320	1,921,811	1,848,817
FEES AND SERVICE EXPENSES	1,057,444	960,303	447,118	362,651
FEES AND SERVICE INCOME, NET	3,589,899	3,229,017	1,474,693	1,486,166
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	381,934	398,395	375,462	390,603
GAINS ON INVESTMENTS, NET	71,758	150,485	1,779,037	149,903
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	49,302	23,737	-	-
DIVIDEND INCOME	98,345	217,515	335,153	217,235
BAD DEBTS RECOVERIES	821,667	825,928	10,160	17,823
GAINS ON SALE PROPERTIES FOR SALE	126,119	143,687	113,927	94,410
OTHER OPERATING INCOME	193,753	206,297	94,022	99,367
TOTAL OPERATING INCOME	16,579,055	15,415,490	9,660,578	7,641,852
OTHER OPERATING EXPENSES				
Employee's expenses	3,768,687	3,486,222	2,469,896	2,310,527
Directors' remuneration	9,203	8,752	8,199	8,199
Premises and equipment expenses	1,443,575	1,458,038	1,072,945	1,081,599
Taxes and duties	550,092	530,485	390,847	373,912
Loss on impairment of assets transferred to the Thai Asset Management Corporation (reversa	11,129	-	11,129	-
Provision for contingent liabilities (reversal)	(46,253)	-	(46,253)	-
Others	2,738,116	2,243,977	915,026	902,843
Total other operating expenses	8,474,549	7,727,474	4,821,789	4,677,080
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	3,148,231	2,784,878	298,000	850,000
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	4,956,275	4,903,138	4,540,789	2,114,772
INCOME TAX EXPENSES (Note 6.18)	1,126,130	1,146,494	527,516	472,671
NET PROFIT	3,830,145	3,756,644	4,013,273	1,642,101
OTHER COMPREHENSIVE INCOME				
Changes in assets revaluation surplus	(67)	-	-	-
Gains (loss) on remeasuring available-for-sale investment	(542,535)	7,989	(538,689)	7,696
Income tax relating to components of other comprehensive income	108,520	(1,603)	107,738	(1,545)
Total other comprehensive income, net	(434,082)	6,386	(430,951)	6,151
TOTAL COMPREHENSIVE INCOME	3,396,063	3,763,030	3,582,322	1,648,252

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF COMPREHENSIVE INCOME (CONTINUED)

FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2013

"UNAUDITED"

BAHT : '000

		CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
		2013	**2012**	**2013**	**2012**
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		3,793,924	3,742,077	4,013,273	1,642,101
Non-controlling interest		36,221	14,567	-	-
		3,830,145	3,756,644	4,013,273	1,642,101
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		3,359,842	3,748,463	3,582,322	1,648,252
Non-controlling interest		36,221	14,567	-	-
		3,396,063	3,763,030	3,582,322	1,648,252
EARNINGS PER SHARE OF OWNERS OF THE BANK					
BASIC EARNINGS PER SHARE	**BAHT**	0.62	0.62	0.66	0.27
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES	**SHARES**	6,074,143,747	6,074,143,747	6,074,143,747	6,074,143,747

The condensed notes to the financial statements form an integral part of these interim statements

(Mrs. Janice Rae Van Ekeren)
Chief Executive Officer

(Mr. Pongpinit Tejagupta)
Director

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF COMPREHENSIVE INCOME

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2013

"UNAUDITED"

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2013	**2012**	**2013**	**2012**
INTEREST INCOME (Note 6.16)	52,441,823	47,941,177	34,058,152	32,420,009
INTEREST EXPENSES (Note 6.17)	19,600,894	18,288,326	18,003,891	17,255,834
INTEREST INCOME, NET	32,840,929	29,652,851	16,054,261	15,164,175
FEES AND SERVICE INCOME	14,009,643	12,048,487	5,803,210	5,375,514
FEES AND SERVICE EXPENSES	3,153,652	2,687,590	1,343,918	1,080,643
FEES AND SERVICE INCOME, NET	10,855,991	9,360,897	4,459,292	4,294,871
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	1,209,961	1,172,704	1,167,490	1,148,994
GAINS ON INVESTMENTS, NET	389,522	611,443	2,096,847	612,881
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	154,444	129,537	-	-
DIVIDEND INCOME	515,857	406,986	1,417,431	667,966
BAD DEBTS RECOVERIES	3,054,566	2,348,450	628,148	171,345
GAINS ON SALE PROPERTIES FOR SALE	852,732	507,817	731,095	258,085
OTHER OPERATING INCOME	611,895	896,153	257,951	262,430
TOTAL OPERATING INCOME	50,485,897	45,086,838	26,812,515	22,580,747
OTHER OPERATING EXPENSES				
Employee's expenses	11,362,799	10,084,866	7,318,185	6,664,567
Directors' remuneration	26,158	25,362	23,704	23,704
Premises and equipment expenses	4,330,438	4,025,623	3,182,495	2,934,853
Taxes and duties	1,615,107	1,559,708	1,147,082	1,123,803
Loss on impairment of assets transferred to the Thai Asset Management Corporation (reversal)	(1,113,584)	-	(1,056,070)	-
Provision for contingent liabilities (reversal)	828,339	110,911	828,339	110,911
Others	7,368,628	6,572,874	2,760,722	2,737,363
Total other operating expenses	24,417,885	22,379,344	14,204,457	13,595,201
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	12,136,485	8,486,999	3,148,000	3,275,012
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	13,931,527	14,220,495	9,460,058	5,710,534
INCOME TAX EXPENSES (Note 6.18)	2,953,194	3,307,174	1,353,660	1,223,689
NET PROFIT	10,978,333	10,913,321	8,106,398	4,486,845
OTHER COMPREHENSIVE INCOME				
Changes in assets revaluation surplus	2,284,482	-	2,249,418	-
Gains (loss) on remeasuring available-for-sale investment	(1,055,212)	389,504	(1,067,982)	388,929
Income tax relating to components of other comprehensive income	(245,829)	(81,269)	(236,287)	(81,926)
Total other comprehensive income, net	983,441	308,235	945,149	307,003
TOTAL COMPREHENSIVE INCOME	11,961,774	11,221,556	9,051,547	4,793,848

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF COMPREHENSIVE INCOME (CONTINUED)

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2013

"UNAUDITED"

BAHT : '000

		CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
		2013	**2012**	**2013**	**2012**
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		10,878,000	10,870,697	8,106,398	4,486,845
Non-controlling interest		100,333	42,624	-	-
		10,978,333	10,913,321	8,106,398	4,486,845
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		11,861,441	11,178,932	9,051,547	4,793,848
Non-controlling interest		100,333	42,624	-	-
		11,961,774	11,221,556	9,051,547	4,793,848
EARNINGS PER SHARE OF OWNERS OF THE BANK					
BASIC EARNINGS PER SHARE	**BAHT**	1.79	1.79	1.33	0.74
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES	**SHARES**	6,074,143,747	6,074,143,747	6,074,143,747	6,074,143,747

The condensed notes to the financial statements form an integral part of these interim statements

(Mrs. Janice Rae Van Ekeren)
Chief Executive Officer

(Mr. Pongpinit Tejagupta)
Director

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF CHANGES IN EQUITY

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2013

"UNAUDITED"

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS								
	Owners of the Bank							Non-Controlling Interest	Total
	Issued and Paid-up Share Capital	Premium on Share Capital	Other reserves		Retained Earnings		Total Bank's Equity		
			Asset Appraisal Surplus	Revaluation Surplus on Investments	Appropriated Legal Reserve	Unappropriated			
Balance as of January 1, 2012	60,741,437	13,802,216	5,252,636	250,322	1,316,500	21,125,871	102,488,982	206,612	102,695,594
Change in revaluation surplus	-	-	(163,609)	-	-	163,609	-	-	-
Dividend payment (Note 6.9)	-	-	-	-	-	(4,555,607)	(4,555,607)	(186)	(4,555,793)
Total comprehensive income	-	-	-	308,235	-	10,870,697	11,178,932	42,624	11,221,556
Change in shareholding in subsidiary company	-	-	-	-	-	3,871	3,871	(86,030)	(82,159)
Balance as of September 30, 2012	60,741,437	13,802,216	5,089,027	558,557	1,316,500	27,608,441	109,116,178	163,020	109,279,198
Balance as of January 1, 2013	60,741,437	13,802,216	5,038,510	944,490	1,641,500	31,154,242	113,322,395	163,719	113,486,114
Change in revaluation surplus	-	-	(145,976)	-	-	145,976	-	-	-
Dividend payment (Note 6.9)	-	-	-	-	-	(4,859,315)	(4,859,315)	(5)	(4,859,320)
Total comprehensive income	-	-	1,827,586	(844,171)	-	10,878,026	11,861,441	100,333	11,961,774
Change in shareholding in subsidiary company	-	-	-	-	-	-	-	(3,881)	(3,881)
Balance as of September 30, 2013	60,741,437	13,802,216	6,720,120	100,319	1,641,500	37,318,929	120,324,521	260,166	120,584,687

The condensed notes to the financial statements form an integral part of these interim statements

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF CHANGES IN EQUITY (CONTINUED)

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2013

"UNAUDITED"

BAHT : '000

	THE BANK'S FINANCIAL STATEMENTS						
	Issued and Paid-up Share Capital	Premium on Share Capital	Other reserves		Retained Earnings		Total
			Asset Appraisal Surplus	Revaluation Surplus on Investments	Appropriated Legal Reserve	Unappropriated	
Balance as of January 1, 2012	60,741,437	13,802,216	5,252,637	254,179	1,316,500	11,184,540	92,551,509
Change in revaluation surplus	-	-	(163,608)	-	-	163,608	-
Dividend payment (Note 6.9)	-	-	-	-	-	(4,555,607)	(4,555,607)
Total comprehensive income	-	-	-	307,003	-	4,486,845	4,793,848
Balance as of September 30, 2012	60,741,437	13,802,216	5,089,029	561,182	1,316,500	11,279,386	92,789,750
Balance as of January 1, 2013	60,741,437	13,802,216	5,038,510	946,815	1,641,500	13,086,308	95,256,786
Change in revaluation surplus	-	-	(145,366)	-	-	145,366	-
Dividend payment (Note 6.9)	-	-	-	-	-	(4,859,315)	(4,859,315)
Total comprehensive income	-	-	1,799,535	(854,386)	-	8,106,398	9,051,547
Balance as of September 30, 2013	60,741,437	13,802,216	6,692,679	92,429	1,641,500	16,478,757	99,449,018

The condensed notes to the financial statements form an integral part of these interim statements

(Mrs. Janice Rae Van Ekeren)
Chief Executive Officer

(Mr. Pongpinit Tejagupta)
Director

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF CASH FLOWS

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2013

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2013	2012	2013	2012
CASH FLOWS FROM OPERATING ACTIVITIES				
Income from operating before income tax expenses	13,931,527	14,220,495	9,460,058	5,710,534
Adjustments to reconcile income to cash received (paid)				
from operating activities:				
Depreciation and amortization	2,230,329	1,985,199	1,345,614	1,256,856
Deferred interest expenses	2,865	1,836	2,865	1,836
Bad debt and doubtful accounts	10,847,093	7,666,297	2,458,965	3,122,718
Losses on debt restructuring	1,289,392	820,702	689,035	152,294
(Gains) losses on translation in foreign currencies	(6,628)	471,384	(6,628)	471,384
Share of profit from investment for using equity method	(154,444)	(129,537)	-	-
Gains on investments	(389,522)	(611,443)	(2,096,847)	(612,881)
Increase (decrease) in discount on investments	(45,921)	242,686	(66,704)	(294,418)
Gains on investment in subsidiary	-	-	(1,707,279)	-
Gains on sales of properties for sale	(852,732)	(507,817)	(731,095)	(258,085)
(Gains) losses on sales of premises and equipment	13,986	(9,709)	45,134	16,906
Loss on impairment of investments (reversal)	(16,571)	17,715	(16,571)	17,715
Loss on impairment of properties for sale	482,967	333,953	111,881	274,827
Reversal on impairment of premises and equipment	(13,939)	(3,683)	(12,255)	(5,462)
Loss on impairment of other asset (reversal)	264,222	113,315	(1,700)	2,374
Reversal loss on impairment of assets transferred				
to the Thai Asset Management Corporation	(1,113,584)	-	(1,056,070)	-
Provision for contingent liabilities	828,339	110,911	828,339	110,911
Decrease in other reserves	436,530	604,676	218,789	132,121
Interest income, net	(32,840,929)	(29,652,851)	(16,054,261)	(15,164,175)
Interest received	52,155,398	47,635,964	33,998,243	32,160,686
Interest paid	(19,289,927)	(18,706,255)	(18,564,168)	(17,728,565)
Dividend income	(515,857)	(406,986)	(1,417,431)	(667,966)
Dividend received	491,802	401,058	515,259	405,457
Increase (decrease) in other accrued expenses	192,185	(49,327)	(784,120)	60,119
Income tax paid	(4,566,079)	(4,852,200)	(1,305,602)	(1,844,154)
Income from operations before changes in				
operating assets and liabilities	23,360,502	19,696,383	5,853,451	7,321,032
(Increase) decrease in operating assets				
Interbank and money market items	(8,685,800)	(2,133,058)	(8,373,040)	(2,118,896)
Derivatives assets	(661,455)	1,026,000	(661,455)	1,025,631
Current investments - securities for trading	(1,062,353)	(11,782,711)	(1,216,555)	(11,782,711)
Loans to customers	(67,412,661)	(59,197,949)	(35,706,006)	(45,087,518)
Properties for sale	2,349,860	1,788,981	1,947,235	881,480
Other assets	1,898,874	(1,886,371)	980,148	(50,884)

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF CASH FLOWS (CONTINUED)

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2013

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2013	2012	2013	2012
CASH FLOWS FROM OPERATING ACTIVITIES (CONTINUED)				
Increase (decrease) in operating liabilities				
Deposits	49,258,888	103,529,625	46,601,565	110,733,322
Interbank and money market items	14,415,569	19,748,497	15,475,631	13,310,507
Liability payable on demand	89,289	1,092,514	89,289	1,092,514
Derivatives liabilities	163,510	(2,037,427)	163,510	(2,040,455)
Other liabilities	(3,405,105)	2,320,515	(468,358)	1,339,668
Net cash from operating activities	10,309,118	72,164,999	24,685,415	74,623,690
CASH FLOWS FROM INVESTING ACTIVITIES				
Proceeds from sales of investments in securities	257,851,102	791,796,323	258,943,983	791,798,343
Cash paid for purchases of investments in securities	(260,413,034)	(788,549,589)	(259,683,080)	(788,457,646)
Proceeds from repatriation of subsidiaries	-	-	2,074,494	692,478
Cash paid for non-controlling interest from repatriation of subsidiary	(3,881)	-	-	-
Dividend received from subsidiaries	-	-	902,075	262,779
Cash paid for purchase of shares in subsidiaries	-	(80,392)	-	(80,392)
Proceeds from sales of premises and equipment	118,308	65,728	86,469	52,771
Cash paid for purchases of premises and equipment	(1,080,405)	(2,697,093)	(600,172)	(2,264,927)
Proceeds from sales of other assets	-	1,486	-	1,486
Cash paid for purchases of other assets	(544,717)	(668,104)	(436,456)	(353,206)
Cash received (paid) for purchases business acquisition	-	(7,585,573)	-	3,488,085
Net cash from investing activities	(4,072,627)	(7,717,214)	1,287,313	5,139,771
CASH FLOWS FROM FINANCING ACTIVITIES				
Proceeds from debts issued and borrowings	175,168,129	233,632,888	89,645,100	218,168,309
Cash paid for repayment of debts issued and borrowings	(177,934,295)	(296,916,828)	(112,079,303)	(296,456,827)
Cash paid for repayment of liabilities under finance lease agreements	(17,856)	(10,914)	(17,856)	(10,914)
Dividend payment	(4,859,315)	(4,555,607)	(4,859,315)	(4,555,607)
Net cash from financing activities	(7,643,337)	(67,850,461)	(27,311,374)	(82,855,039)
Total	(1,406,846)	(3,402,676)	(1,338,646)	(3,091,578)
Effect of exchange rate change on cash	52,595	(4,388)	52,595	(4,388)
Net decrease in cash and cash equivalents	(1,354,251)	(3,407,064)	(1,286,051)	(3,095,966)
Cash and cash equivalents as at January 1,	25,753,004	26,102,863	25,060,003	25,140,395
Cash and cash equivalents as at September 30,	24,398,753	22,695,799	23,773,952	22,044,429

The condensed notes to the financial statements form an integral part of these interim statements

(Mrs. Janice Rae Van Ekeren)
Chief Executive Officer

(Mr. Pongpinit Tejagupta)
Director

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
THE CONDENSED NOTES TO THE FINANCIAL STATEMENTS
FOR THE THREE-MONTH AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2013
"UNAUDITED"

1. GENERAL INFORMATION

Bank of Ayudhya Public Company Limited ("the Bank") is a public company registered in the Kingdom of Thailand with its head office located at 1222 Rama III Road, Bang Phongphang Subdistrict, Yannawa District, Bangkok. The Bank's main business is commercial banking and the Bank conducts its business through a network of branches throughout Thailand and other countries. As at September 30, 2013 and December 31, 2012, the Bank has 16 subsidiaries, with significant changes during the nine-month period ended September 30, 2013 as follows:

1.1 On July 24, 2013, Ayudhya Card Services Company Limited (AYCS) has already completed the transfer of its entire business to Krungsriayudhya Card Company Limited (KCC) at fair value of Baht 270 million for an exchange with new ordinary share of KCC totaling 10,552,000 shares as payment in lieu for AYCS entire business with total assets and total liabilities of Baht 4,256 million and Baht 4,054 million, respectively. The entire business transfer under share swap scheme has been approved by the Annual General Meeting of Shareholders for the year 2013 of AYCS, held on April 26, 2013 and the Extraordinary General Meeting of Shareholders No. 1/2013 of KCC, held on July 24, 2013.

On July 24, 2013, the Extraordinary General Meeting of Shareholders of AYCS No. 2/2013 has the special resolution to approve the dissolution of AYCS on July 24, 2013 and made the payment of capital repatriation to its shareholders. Currently, the subsidiary is in process of liquidation.

1.2 On September 18, 2013, Ayudhya Total Solutions Public Company Limited, a subsidiary under liquidation process, makes payment of capital repatriation to its shareholders.

2. BASIS FOR PREPARATION OF THE CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS

2.1 The interim financial statements are prepared in accordance with Thai Accounting Standard No. 34 (Revised 2009) "Interim Financial Reporting" and the regulation of the Stock Exchange of Thailand dated January 22, 2001, regarding the Preparation and Filing of Financial Statements and Reports on Financial Status and Results of Operations of Listed Companies, B.E. 2544, including the Procedures, Policies and Presentation in accordance with the Bank of Thailand ("BOT")'s Notification regarding the Preparation and Announcement of Financial Statements of Commercial Banks and Holding Companies of Financial Industry dated December 3, 2010.

The interim financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies.

The interim financial statements are presented in Thai Baht, which is the Bank's functional currency. All financial information presented in Thai Baht has been rounded in the financial statements to the nearest thousand and in the notes to financial statements to the nearest million unless otherwise stated.

The Bank prepares its interim financial statements in the Thai language in conformity with Thai Financial Reporting Standards and the Notifications noted above. However, for convenience of readers, the Bank also prepares its interim financial statements in English language, by translating from the Thai version.

Certain financial information which is normally included in the financial statements prepared in accordance with Thai Financial Reporting Standards, but which is not required for interim reporting purposes, has been omitted. In addition, interim financial statements should be read in conjunction with the financial statements and notes thereto included in the audited financial statements for the year ended December 31, 2012.

The consolidated and the Bank's statements of financial position as at December 31, 2012, presented herein as comparative information, have been derived from the consolidated and the Bank's financial statements for the year then ended which have been audited.

The results of operations for the nine-month period ended September 30, 2013 are not necessarily indicative of the operating results anticipated for the full year.

The preparation of interim financial statements in conformity with Thai Financial Reporting Standards also requires management to exercise judgment in order to make estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities and disclosure of contingent assets and liabilities. The actual results may differ from such estimates.

Thai Financial Reporting Standards announced but not effective in 2013

The Federation of Accounting Professions has issued the Notifications regarding the Thai Financial Reporting Standards, which are effective for the accounting period beginning on or after January 1, 2014 onwards. Thai Financial Reporting Standards which are related to the Bank and subsidiaries are as follows:

Thai Accounting Standard (TAS)

TAS 12 (Revised 2012)	Income Taxes

Thai Standards Interpretations (TSI)

TSI 15	Operating Leases - Incentives
TSI 27	Evaluating the Substance of Transactions Involving the Legal Form of a Lease
TSI 32	Intangible Assets – Web Site Costs

Thai Financial Reporting Interpretations (TFRI)

TFRI 1	Changes in Existing Decommissioning, Restoration and Similar Liabilities
TFRI 4	Determining Whether an Arrangement Contains a Lease
TFRI 7	Applying the Restatement Approach under IAS 29 Financial Reporting in Hyperinflationary Economies
TFRI 10	Interim Financial Reporting and Impairment
TFRI 13	Customer Loyalty Programmes
TFRI 17	Distributions of Non-cash Assets to Owners
TFRI 18	Transfers of Assets from Customers

The Bank and subsidiaries anticipate that the above Thai Financial Reporting Standards will be adopted in the Bank and subsidiaries' financial statements when they become effective. However, the Bank and subsidiaries' managements are still evaluating the first year impact on the financial statements.

2.2 The consolidated financial statements included the accounts of the head office and all branches of the Bank and its subsidiaries in which the Bank has controlled or invested over 50% of their voting rights. These subsidiaries are as follows:

	Business Type	Percentage of Holdings As at	
		September 30, 2013	December 31, 2012
Subsidiaries			
Ayudhya Development Leasing Company Limited	Leasing and hire-purchase	99.99	99.99
Ayudhya Capital Auto Lease Public Company Limited	Hire-purchase and auto leasing	99.99	99.99
Ayudhya Total Solutions Public Company Limited(1)	Hire-purchase	99.81	99.81
CFG Services Company Limited	Hire-purchase and motorcycle loans	99.99	99.99
Ayudhya Card Services Company Limited(1)	Credit cards and personal loans	99.99	99.99
Ayudhya Capital Services Company Limited	Credit cards and personal loans	99.99	99.99
General Card Services Limited	Credit cards and personal loans	99.99	99.99
Krungsriayudhya Card Company Limited	Credit cards and personal loans	99.99	99.99
Siam Realty and Services Company Limited	Human resource services and vehicle rental	99.99	99.99
Total Services Solutions Public Company Limited	Collection services	99.99	99.99
Krungsri Asset Management Company Limited	Fund management	76.59	76.59
Krungsri Ayudhya AMC Limited	Asset management	99.99	99.99
Krungsri Securities Public Company Limited	Securities	98.71	98.71
Krungsri Factoring Company Limited	Factoring	99.99	99.99
Krungsri Life Assurance Broker Limited(2)	Life assurance broker	99.99	99.99
Krungsri General Insurance Broker Limited(2)	General insurance broker	99.99	99.99

(1) Subsidiary is under the liquidation process
(2) Indirectly holding via Ayudhya Capital Services Company Limited of 99.99%

All material intercompany transactions and balances have been eliminated.

2.3 The consolidated financial statements for the three-month and nine-month periods ended September 30, 2013 and 2012, included financial statements of certain subsidiaries, prepared by subsidiaries' managements, which have not been reviewed by the auditors as follows:

				Unit : Million Baht
	Net profit For the three-month periods ended September 30,		Net profit For the nine-month periods ended September 30,	
	2013	**2012**	**2013**	**2012**
Ayudhya Card Services Company Limited(1)	105	-	58	-
Ayudhya Total Solutions Public Company Limited(1)	13	7	21	71
Ayudhya Auto Lease Public Company Limited(2)	-	-	-	1

(1) Subsidiary is under the liquidation process.
(2) Subsidiary registered the completion of liquidation in 2012.

3. ADOPTION OF NEW AND REVISED THAI FINANCIAL REPORTING STANDARDS

Since January 1, 2013, the Bank and its subsidiaries have adopted the new and revised Thai Financial Reporting Standards (TFRSs) issued by the Federation of Accounting Professions, which are effective for the financial statements for the accounting periods beginning on or after January 1, 2013 onwards, in the preparation of interim financial statements. Such TFRSs consist of Thai Accounting Standard No. 21 (Revised 2009) "The Effects of Changes in Foreign Exchange Rates" which has no impact on the interim financial statements and Thai Financial Reporting Standard No. 8 "Operating Segments", which affects the disclosure regarding operating segments as disclosed in note 6.14.

4. SIGNIFICANT ACCOUNTING POLICIES

The interim financial statements have been prepared based on the basis, accounting policies and method of computation consistent with those used in the annual financial statements for the year ended December 31, 2012, except for the new and revised TFRSs as mentioned in note 3.

5. CAPITAL FUND

As a result of improvement on supervisory guideline on capital fund of commercial bank on November 8, 2012, the Bank of Thailand issued the new supervisory guideline on capital fund for the commercial bank to comply with the BASEL III, global regulatory framework of Basel Committee on Banking Supervision (BCBS) which is effective by phasing in gradually starting on January 1, 2013 up to January 1, 2019. During the period from January 1, 2013 to December 31, 2015, the minimum capital requirement ratio is 8.5% of total risk weighted assets with the conditions that Tier 1 capital shall not be less than 6.0% of total risk weighted assets and common equity Tier 1 capital shall not be less than 4.5% of total risk weighted assets.

Under the Basel II regulation, the minimum capital requirement ratio is 8.5% of total risk weighted assets with the condition that the Tier 1 capital shall not be less than 4.25% of total risk weighted assets.

The Bank thus conducts the internal capital adequacy assessment process in accordance with the supervisory review process of the Bank of Thailand and monitors on a regular basis to ensure that the current and future capital requirements are aligned with the risk appetite in the Bank.

The Bank maintains its capital funds in accordance with the criteria, methodologies and conditions prescribed by the Bank of Thailand. As at September 30, 2013 and December 31, 2012, the Bank's total capital funds can be categorized as follows:

		Unit : Million Baht
	September 30, 2013	**December 31, 2012**
	Basel III	**Basel II**
Common Equity Tier 1 capital		
Issued and paid-up share capital	60,741	60,741
Premium on share capital	13,802	13,802
Statutory reserve	1,642	1,642
Unappropriated retained earning	12,412	9,260
Other comprehensive income	7,229	-
Less Deduction items from Tier 1	(1,524)	(3,691)
Total Common Equity Tier 1 capital	94,302	
Additional Tier 1	-	-
Total Tier 1 capital	94,302	81,754
Tier 2 capital	38,522	44,799
Total capital fund	132,824	126,553

	Percentage	
	September 30, 2013	**December 31, 2012**
	Basel III	**Basel II**
Total common equity Tier 1 capital / Total risk assets	11.97	n.a.
Total tier 1 capital / Total risk assets	11.97	10.94
Total capital / Total risk assets	16.86	16.94

The Bank discloses the capital maintenance information under the Notification of the Bank of Thailand Re : Public Disclosure of Capital Maintenance for Commercial Bank as details as below.

Location of disclosure	www.krungsri.com
Date of disclosure	October 25, 2013
Information as at	June 30, 2013

6. ADDITIONAL INFORMATION

6.1 Additional information of cash flows

6.1.1 Non-cash transactions of premises and equipment for the nine-month periods ended September 30, are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2013	**2012**	**2013**	**2012**
Premises and equipment payable at the beginning of the periods	404	1,255	345	1,303
Purchases of premises and equipment	777	1,605	320	1,069
Less Cash payment	(1,080)	(2,697)	(600)	(2,265)
Premises and equipment payable at the end of the periods	101	163	65	107

6.1.2 Non-cash transactions of computer software for the nine-month periods ended September 30, are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2013	**2012**	**2013**	**2012**
Computer software payable at the beginning of the periods	243	30	205	30
Purchases of computer software	455	507	278	333
Less Cash payment	(545)	(505)	(436)	(353)
Computer software payable at the end of the periods	153	32	47	10

6.1.3 Others non-cash transactions for the nine-month periods ended September 30, are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2013	**2012**	**2013**	**2012**
Increase (decrease) in revaluation surplus on investments	(1,055)	390	(1,068)	389
Accumulated depreciation of premises appraisal deducted from premises revaluation surplus	(183)	(205)	(182)	(205)
Increase in changes assets revaluation surplus	2,284	-	2,249	-
Properties for sale acquired from debt repayment	895	-	6	-
Properties and premises transferred to be properties foreclosed	56	-	56	-

6.1.4 The Extraordinary Meeting of Shareholders No. 1/2012 held on March 20, 2012 approved the Bank and/ or its subsidiaries' acquisition of the retail banking business in Thailand from the Hongkong and Shanghai Banking Corporation Limited, Bangkok Branch ("HSBC"), which operates credit card, personal loan and mortgage businesses and raising deposits and bills of exchange funding, under a foreign bank branch license and the Bank of Thailand's supervision. This acquisition was successfully completed on March 31, 2012.

Consolidated financial statements

Fair value of assets and liabilities of HSBC's retail banking business and book value of each item are as follows:

Unit : Million Baht

	Book Value	**Fair Value**
Assets		
Receivable and loans	13,042	13,889
Others	454	1,314
	13,496	15,203
Liabilities		
Deposits and borrowings	9,557	9,557
Others	233	633
	9,790	10,190
Net assets	3,706	5,013
Goodwill		2,426
Purchase price		7,439

As at December 31, 2012, the final fair values for assets and liabilities of acquired HSBC's retail banking business were completely determined, and there were retrospective adjustments to those provisional values as of the acquisition date.

6.1.5 Realized and unrealized gains (losses) on foreign exchange

In the preparation of cash flows statements, realized gains (losses) on foreign exchange are based on a cash basis. Unrealized gains (losses) on foreign exchange are based on the translation difference of assets and liabilities in foreign currencies as described in the accounting policies. It is presented as an adjustment to reconcile income before tax to cash received (paid) from operating activities.

6.2 Investments, net

Investments, net as at September 30, 2013 and December 31, 2012, consisted of the following:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS							
	September 30, 2013				December 31, 2012			
	Cost/ Amortized Cost	Unrealized Gains	Unrealized Losses	Fair Value	Cost/ Amortized Cost	Unrealized Gains	Unrealized Losses	Fair Value
Securities for Trading								
Government and state enterprise securities	4,886	1	(1)	4,886	2,527	2	-	2,529
Private sector's debt securities	775	-	-	775	61	-	-	61
Domestic marketable equity Securities	5	-	-	5	-	-	-	-
	5,666	1	(1)	5,666	2,588	2	-	2,590
Add Revaluation allowance	-			-	2			-
Total	5,666			5,666	2,590			2,590
Securities Available-for-Sale								
Government and state enterprise securities	51,544	82	(195)	51,431	49,890	154	(25)	50,019
Private sector's debt securities	17,260	23	(152)	17,131	14,352	107	(6)	14,453
Domestic marketable equity Securities	6,200	553	(185)	6,568	6,677	1,020	(70)	7,627
	75,004	658	(532)	75,130	70,919	1,281	(101)	72,099
Add Revaluation allowance	126			-	1,180			-
Less Allowance for impairment	(353)			(353)	(373)			(373)
Total	74,777			74,777	71,726			71,726
Securities Held-to-Maturity								
Government and state enterprise securities	311				336			
Private sector's debt securities	750				250			
Investment in accounts receivable	1,360				2,964			
	2,421				3,550			
Less Allowance for impairment	(63)				(91)			
Total	2,358				3,459			
Securities for General Investments								
Domestic non-marketable equity securities	775				715			
Foreign non-marketable equity securities	28				28			
	803				743			
Less Allowance for impairment	(219)				(216)			
Total	584				527			
Total Investments, net	83,385				78,302			

Unit : Million Baht

THE BANK'S FINANCIAL STATEMENTS

	September 30, 2013				December 31, 2012			
	Cost/ Amortized Cost	Unrealized Gains	Unrealized Losses	Fair Value	Cost/ Amortized Cost	Unrealized Gains	Unrealized Losses	Fair Value
Securities for Trading								
Government and state enterprise securities	4,886	1	(1)	4,886	2,527	2	-	2,529
Private sector's debt securities	929	-	-	929	61	-	-	61
Domestic marketable equity Securities	5	-	-	5	-	-	-	-
	5,820	1	(1)	5,820	2,588	2	-	2,590
Add Revaluation allowance	-			-	2			-
Total	5,820			5,820	2,590			2,590
Securities Available-for-Sale								
Government and state enterprise securities	51,544	82	(195)	51,431	49,890	154	(25)	50,019
Private sector's debt securities	16,913	23	(152)	16,784	13,775	107	(6)	13,876
Domestic marketable equity Securities	6,195	543	(185)	6,553	6,671	1,020	(66)	7,625
	74,652	648	(532)	74,768	70,336	1,281	(97)	71,520
Add Revaluation allowance	116			-	1,184			-
Less Allowance for impairment	(6)			(6)	(26)			(26)
Total	74,762			74,762	71,494			71,494
Securities Held-to-Maturity								
Government and state enterprise securities	311				336			
Private sector's debt securities	50				50			
Investment in accounts receivable	1,357				2,940			
	1,718				3,326			
Less Allowance for impairment	(64)				(91)			
Total	1,654				3,235			
Securities for General Investments								
Domestic non-marketable equity securities	742				682			
Foreign non-marketable equity securities	28				28			
	770				710			
Less Allowance for impairment	(202)				(200)			
Total	568				510			
Total Investments, net	82,804				77,829			

As at September 30, 2013 and December 31, 2012, the investments classified as held-to-maturity debt securities (government and state enterprise securities) included the 10 year-term non-negotiable promissory notes avalled by the Financial Institution Development Fund in the consolidated financial statements and the Bank's financial statements of Baht 311 million and Baht 336 million, respectively, issued by the Thai Asset Management Corporation (TAMC) for assets transferred to TAMC. During the nine-month period ended September 30, 2013, TAMC redeemed promissory notes of the Bank of Baht 22 million and during the years 2012, TAMC redeemed promissory notes of the Bank of Baht 697 million.

Investments in companies in which the Bank and subsidiaries hold more than 10% of the paid-up capital in each company, classified by industry group, are as follows:

Unit : Million Baht

	CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS	
	September 30, 2013	**December 31, 2012**
Manufacturing	-	3
Total	-	3

In the consolidated and the Bank's financial statements as at September 30, 2013 and December 31, 2012, the Bank and its subsidiary had investments in available-for-sale securities and general investments of 2 companies subject to be delisted from the SET, with cost of Baht 13 million and market price of Baht 0.

6.3 Investments in subsidiaries and associates, net

The Bank's investments in companies in which the Bank holds more than 20% of the paid-up capital, with the percentage of beneficial ownership and amount of investments as at September 30, 2013 and December 31, 2012, are as follows:

Unit : Million Baht

					CONSOLIDATED FINANCIAL STATEMENTS					
					September 30, 2013			December 31, 2012		
Company Name	**Business Type**	**Securities Investment Type**	**Registered Share Capital**	**Ownership %**	**Investment (Cost)**	**Investment (Equity Method)**	**Dividend**	**Investment (Cost)**	**Investment (Equity Method)**	**Dividend**
Associates										
Tesco Card Services Limited [(1)]	Credit cards and personal loans	Common stock	780	50.00	390	1,020	-	390	886	-
Tesco Life Assurance Broker Limited [(2)]	Life assurance Broker	Common stock	2	50.00	-	30	-	-	20	-
Tesco General Insurance Broker Limited [(2)]	General insurance broker	Common stock	77	50.00	-	51	-	-	41	-
Metro Designee Company Limited[(3)]	Special Purpose vehicle	Common stock	-	21.90	-	-	-	-	-	-
Investments in associates, net					390	1,101	-	390	947	-

(1) Indirect holding via Ayudhya Capital Services Company Limited

(2) Indirect holding via Tesco Card Services Limited

(3) The company which was established for the transfer of the throughout rights as per the concession agreement between Mass Rapid Transit Authority of Thailand (MRT) and Bangkok Metro Public Company Limited (BMCL) in case of BMCL breaches agreement with MRT or BMCL breaches the loan agreement with the creditor group.

Unit : Million Baht

THE BANK'S FINANCIAL STATEMENTS

September 30, 2013

Company Name	Business Type	Securities Investment Type	Registered Share Capital	Ownership %	Investment (Cost)	Dividend
Subsidiaries						
Ayudhya Development Leasing Company Limited	Leasing and hire- purchase	Common stock	705	99.99	929	35
Ayudhya Capital Auto Lease Public Company Limited	Hire-purchase and auto leasing	Common stock	1,045	99.99	16,281	-
Ayudhya Total Solutions Public Company Limited[1]	Hire-purchase	Common stock	299	99.81	-	-
CFG Services Company Limited	Hire-purchase and motorcycle loans	Common stock	190	99.99	26	-
		Preferred stock			1	-
Ayudhya Card Services Company Limited[1]	Credit cards and personal loans	Common stock	180	99.99	-	237
Ayudhya Capital Services Company Limited	Credit cards and personal loans	Common stock	125	99.99	6,141	600
General Card Services Limited	Credit cards and personal loans	Common stock	758	99.99	881	-
Krungsriayudhya Card Company Limited	Credit cards and personal loans	Common stock	1,206	99.99	1,575	-
Siam Realty and Services Company Limited	Car leasing and personnel services	Common stock	100	99.99	100	30
Total Services Solutions Public Company Limited	Collection services	Common stock	331	99.99	1,614	-
Krungsri Asset Management Company Limited	Fund management	Common stock	350	76.59	204	-
Krungsri Ayudhya AMC Limited	Asset management	Common stock	6,000	99.99	6,000	-
Krungsri Securities Public Company Limited	Securities	Common stock	600	98.71	731	-
Krungsri Factoring Company Limited	Factoring	Common stock	300	99.99	300	-
Associated Company						
Metro Designee Company Limited [2]	Special purpose vehicle	Common stock	-	21.90	-	-
Investments in subsidiaries and associated company					34,783	902
Less Allowance for impairment					(2,667)	-
Investments in subsidiaries and associated company, net					32,116	902

[1] Subsidiary is under the liquidation process.

[2] The company which was established for the transfer of the throughout rights as per the concession agreement between MRT and BMCL in case of BMCL breaches agreement with MRT or BMCL breaches the loan agreement with the creditor group.

Unit : Million Baht

Company Name	Business Type	Securities Investment Type	Registered Share Capital	Ownership %	Investment (Cost)	Dividend
			THE BANK'S FINANCIAL STATEMENTS December 31, 2012			
Subsidiaries						
Ayudhya Development Leasing Company Limited	Leasing and hire- purchase	Common stock	705	99.99	929	35
Ayudhya Capital Auto Lease Public Company Limited	Hire-purchase and auto leasing	Common stock	1,045	99.99	16,281	-
Ayudhya Total Solutions Public Company Limited(1)	Hire-purchase	Common stock	299	99.81	634	98
CFG Services Company Limited	Hire-purchase and motorcycle loans	Common stock	190	99.99	26	-
		Preferred stock			1	-
Ayudhya Card Services Company Limited	Credit cards and personal loans	Common stock	180	99.99	4	-
Ayudhya Capital Services Company Limited	Credit cards and personal loans	Common stock	125	99.99	6,141	1,000
General Card Services Limited	Credit cards and personal loans	Common stock	758	99.99	881	-
Krungsriayudhya Card Company Limited	Credit cards and personal loans	Common stock	1,100	99.99	1,304	-
Siam Realty and Services Company Limited	Car leasing and personnel services	Common stock	100	99.99	100	50
Total Services Solutions Public Company Limited	Collection services	Common stock	331	99.99	1,614	80
Krungsri Asset Management Company Limited	Fund management	Common stock	350	76.59	204	-
Krungsri Ayudhya AMC Limited	Asset management	Common stock	6,000	99.99	6,000	-
Krungsri Securities Public Company Limited	Securities	Common stock	600	98.71	731	-
Krungsri Factoring Company Limited	Factoring	Common stock	300	99.99	300	-
Associated Company						
Metro Designee Company Limited (2)	Special purpose vehicle	Common stock	-	21.90	-	-
Investments in subsidiaries and associated company					35,150	1,263
Less Allowance for impairment					(2,667)	-
Investments in subsidiaries and associated company, net					32,483	1,263

(1) Subsidiary is under the liquidation process.

(2) The company which was established for the transfer of the throughout rights as per the concession agreement between MRT and BMCL in case of BMCL breaches agreement with MRT or BMCL breaches the loan agreement with the creditor group.

DISCLOSURE OF THE STATEMENTS OF CASH FLOWS OF ASSET MANAGEMENT COMPANY ("AMC")

KRUNGSRI AYUDHYA AMC LIMITED
STATEMENT OF CASH FLOWS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2013
"UNAUDITED"

Unit : Million Baht

	2013	2012
Cash flows from operating activities		
Income before income tax	220	268
Adjustments to reconcile income to cash provided (paid) from operating activities		
Bad debt and doubtful accounts (reversal)	(3)	151
Loss on impairment of properties for sale	91	18
Depreciation and amortization	2	1
Gain on sales of properties for sale	(194)	(186)
Employment benefits expenses	4	4
Interest income, net	(66)	(9)
Dividend income	-	(2)
Dividend received	-	2
Interest received	111	151
Interest paid	(46)	(143)
Income tax paid	(66)	(5)
Income from operations before changes in operating assets and liabilities	53	250
(Increase) decrease in operating assets		
Investment in receivables	94	1,401
Loans to customers	92	165
Properties for sale	844	1,043
Other assets	164	(510)
Increase (decrease) in operating liabilities		
Other liabilities	(125)	178
Net cash from operating activities	1,122	2,527
Cash flows from investing activities		
Cash paid for purchase of equipment	(3)	(3)
Net cash from investing activities	(3)	(3)
Cash flows from financing activities		
Proceeds from bill of exchange issued	68,992	25,782
Cash paid for repayment of bill of exchange	(70,087)	(28,362)
Net cash from financing activities	(1,095)	(2,580)
Net increase (decrease) in cash and cash equivalents	24	(56)
Cash and cash equivalents as at January 1,	13	93
Cash and cash equivalents as at September 30,	37	37

6.4 Loans to customers and accrued interest receivables, net

Loans to customers and accrued interest receivables, net as at September 30, 2013 and December 31, 2012, are as follows:

(1) Classified by products

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	September 30, 2013	**December 31, 2012**	**September 30, 2013**	**December 31, 2012**
Overdrafts	50,651	46,547	50,306	46,111
Loan against contract	400,854	366,030	576,945	542,882
Trade bill	140,667	144,923	140,494	144,742
Hire-purchase receivable	271,020	234,404	-	-
Lease contract receivable	22,444	24,069	-	-
Credit card receivable	44,245	45,985	-	-
Others	4,306	7,424	242	135
Total	934,187	869,382	767,987	733,870
Less Deferred revenue	(44,980)	(39,374)	(83)	(39)
Loans to customers after deferred revenue, net	889,207	830,008	767,904	733,831
Add Accrued interest receivables	2,465	2,257	1,450	1,418
Loans to customers and accrued interest receivable after deferred revenue, net	891,672	832,265	769,354	735,249
Less Allowance for doubtful accounts				
1) BOT requirement :				
Individual approach	(14,575)	(14,591)	(12,845)	(13,780)
Collective approach	(4,239)	(3,429)	-	-
2) Surplus reserve	(15,359)	(12,286)	(7,163)	(5,629)
Less Revaluation allowance for debt Restructuring	(1,481)	(723)	(696)	(17)
Total loans to customers, net	856,018	801,236	748,650	715,823

(2) Classified by currency and residence of debtors

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	September 30, 2013			December 31, 2012		
	Domestic	**Foreign**	**Total**	**Domestic**	**Foreign**	**Total**
Baht	873,233	454	873,687	814,414	817	815,231
US Dollar	12,215	2,566	14,781	13,231	984	14,215
Other currencies	625	114	739	562	-	562
Total	886,073	3,134	889,207	828,207	1,801	830,008

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS					
	September 30, 2013			December 31, 2012		
	Domestic	**Foreign**	**Total**	**Domestic**	**Foreign**	**Total**
Baht	751,930	454	752,384	718,237	817	719,054
US Dollar	12,215	2,566	14,781	13,231	984	14,215
Other currencies	625	114	739	562	-	562
Total	764,770	3,134	767,904	732,030	1,801	733,831

(3) Classified by business type and classification

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	September 30, 2013					
	Normal	**Special Mention**	**Substandard**	**Doubtful**	**Doubtful of Loss**	**Total**
Agriculture and mining	7,406	116	945	37	412	8,916
Manufacturing and trading	216,436	4,947	1,366	1,222	2,220	226,191
Real estate and construction	64,978	1,377	2,229	465	693	69,742
Public utilities and services	71,235	3,435	1,007	2,606	1,351	79,634
Housing loans	99,814	1,022	547	777	1,338	103,498
Others	375,196	18,153	4,710	2,466	701	401,226
Total	835,065	29,050	10,804	7,573	6,715	889,207

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	December 31, 2012					
	Normal	**Special Mention**	**Substandard**	**Doubtful**	**Doubtful of Loss**	**Total**
Agriculture and mining	6,834	187	42	102	249	7,414
Manufacturing and trading	199,280	2,979	1,979	1,064	5,001	210,303
Real estate and construction	45,834	1,463	181	387	748	48,613
Public utilities and services	98,152	5,328	1,236	1,100	1,093	106,909
Housing loans	100,072	1,587	979	956	1,109	104,703
Others	334,252	12,748	2,640	1,598	828	352,066
Total	784,424	24,292	7,057	5,207	9,028	830,008

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS					
	September 30, 2013					
	Normal	Special Mention	Substandard	Doubtful	Doubtful of Loss	Total
Agriculture and mining	7,388	116	61	32	145	7,742
Manufacturing and trading	214,574	4,857	1,021	1,044	1,193	222,689
Real estate and construction	64,285	1,339	2,225	465	498	68,812
Public utilities and services	71,170	3,435	984	2,538	1,073	79,200
Housing loans	99,814	1,022	547	777	1,092	103,252
Others	284,179	672	566	620	172	286,209
Total	741,410	11,441	5,404	5,476	4,173	767,904

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS					
	December 31, 2012					
	Normal	Special Mention	Substandard	Doubtful	Doubtful of Loss	Total
Agriculture and mining	5,899	187	30	102	140	6,358
Manufacturing and trading	196,321	2,751	1,946	950	3,589	205,557
Real estate and construction	44,978	1,417	177	348	315	47,235
Public utilities and services	97,873	5,277	1,188	1,009	820	106,167
Housing loans	100,072	1,587	979	956	833	104,427
Others	262,393	598	398	525	173	264,087
Total	707,536	11,817	4,718	3,890	5,870	733,831

(4) Classified by type of classification

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	September 30, 2013			
	Loans to Customers and Accrued Interest Receivables	Outstanding Balance Use for Calculation Allowance	% Use for Calculation Allowance[(3)]	Allowance for Doubtful Accounts[(4)]
1. Minimum allowance per BOT guideline				
Normal	837,389	502,981	1	5,126
Special mention	29,179	16,070	2 , 11	2,849
Substandard	10,804	4,888	41, 100	4,067
Doubtful	7,573	4,981	42, 100	4,577
Doubtful of loss	6,727	1,597	100	2,195
Total	891,672	530,517		18,814 [(1)]
2. Surplus Reserve				15,359 [(2)]
Total				34,173

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	December 31, 2012			
	Loans to Customers and Accrued Interest Receivables	**Outstanding Balance Use for Calculation Allowance**	**% Use for Calculation Allowance[(3)]**	**Allowance for Doubtful Accounts[(4)]**
1. Minimum allowance per BOT guideline				
Normal	786,545	462,438	1	7,205
Special mention	24,414	11,758	2 , 11	1,651
Substandard	7,057	3,778	38, 100	3,337
Doubtful	5,207	2,243	38, 100	2,142
Doubtful of loss	9,042	3,259	100	3,685
Total	832,265	483,476		18,020 [(1)]
2. Surplus Reserve				12,286 [(2)]
Total				30,306

(1) Including allowance for doubtful accounts on a collective approach for hire-purchase loans as at September 30, 2013 and December 31, 2012, of Baht 4,239 million and Baht 3,429 million, respectively.

(2) Including allowance for doubtful accounts of loans granted to subsidiaries as at September 30, 2013 and December 31, 2012, at the rate of 1% of Baht 211,152 million and Baht 208,851 million equal to Baht 2,112 million and Baht 2,089 million, respectively, which are not eliminated but treated as surplus reserve in the consolidated financial statements.

(3) % set up are the minimum rates required by the Bank of Thailand for loans to customers and the rates used for the collective approach valuation.

(4) Excluding revaluation allowance for debt restructuring as at September 30, 2013 and December 31, 2012, of Baht 1,481 million and Baht 723 million, respectively, and excluding allowance for doubtful accounts for interbank and money market items as at September 30, 2013 and December 31, 2012, of Baht 191 million and Baht 98 million, respectively.

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	September 30, 2013			
	Loans to Customers and Accrued Interest Receivables	**Outstanding Balance Use for Calculation Allowance**	**% Use for Calculation Allowance**	**Allowance for Doubtful Accounts[(2)]**
1. Minimum allowance per BOT guideline				
Normal	742,813	421,299	1	4,696
Special mention	11,488	1,043	2	1,401
Substandard	5,404	1,378	100	1,743
Doubtful	5,476	3,313	100	3,673
Doubtful of loss	4,173	734	100	1,332
Total	769,354	427,767		12,845
2. Surplus Reserve				7,163 [(1)]
Total				20,008

	Loans to Customers and Accrued Interest Receivables	Outstanding Balance Use for Calculation Allowance	% Use for Calculation Allowance	Allowance for Doubtful Accounts[(2)]
	Unit : Million Baht			
	THE BANK'S FINANCIAL STATEMENTS			
	December 31, 2012			
1. Minimum allowance per BOT guideline				
Normal	708,892	402,105	1	6,829
Special mention	11,879	925	2	601
Substandard	4,718	1,470	100	1,945
Doubtful	3,890	933	100	1,491
Doubtful of loss	5,870	2,489	100	2,914
Total	735,249	407,922		13,780
2. Surplus Reserve				5,629[(1)]
Total				19,409

(1) Including allowance for doubtful accounts of loan granted to subsidiaries as at September 30, 2013 and December 31, 2012, at the rate of 1% of Baht 211,152 million and Baht 208,851 million, equal to Baht 2,112 million and Baht 2,089 million, respectively.

(2) Excluding revaluation allowance for debt restructuring as at September 30, 2013 and December 31, 2012, of Baht 696 million and Baht 17 million, respectively and excluding allowance for doubtful accounts for interbank and money market items as at September 30, 2013 and December 31, 2012, of Baht 191 million and Baht 98 million, respectively.

For the nine-month periods ended September 30, 2013 and 2012, the Bank and a subsidiary entered into agreements to sell non-performing loans (NPLs) to the third parties and a related company as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2013	**2012**	**2013**	**2012**
Book value	2,297	4,239	2,804	3,149
Net book value	1,290	2,787	1,290	2,005
Sale price	1,290	2,911	1,290	2,005

As at September 30, 2013 and December 31, 2012, the Bank and Krungsri Ayudhya AMC Limited ("AMC") had non-performing loans which included interbank and money market items as follows:

Unit : Million Baht

	September 30, 2013		
	The Bank	**AMC**	**The Bank and AMC**
Non-performing loans	15,053	1,738	16,791
Percentage of total loans	1.78	100.00	1.99
Non-performing loans, net	8,159	1,382	9,541
Percentage of total loans, net	0.97	100.00	1.14

Unit : Million Baht

	December 31, 2012		
	The Bank	AMC	The Bank and AMC
Non-performing loans	14,478	2,086	16,564
Percentage of total loans	1.82	100.00	2.08
Non-performing loans, net	8,128	1,583	9,711
Percentage of total loans, net	1.03	100.00	1.23

As at September 30, 2013 and December 31, 2012, the Bank and its subsidiaries' non-performing loans are Baht 25,092 million and Baht 21,292 million, respectively.

(5) Troubled debt restructuring

For the three-month and nine-month periods ended September 30, 2013 and 2012, the Bank and its subsidiaries had restructured the following debts:

Unit : Million Baht

CONSOLIDATED FINANCIAL STATEMENTS

	For the three-month period ended September 30, 2013				For the three-month period ended September 30, 2012			
Form of Restructuring	Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value	Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value
Modification of terms	5,103	3,526	-	-	4,573	984	-	-
Reduction of principal and interest	1,850	225	-	-	1,352	243	-	-
Various forms of restructuring	84	2,774	-	-	78	335	-	-
Total	7,037	6,525		-	6,003	1,562		-

Unit : Million Baht

CONSOLIDATED FINANCIAL STATEMENTS

	For the nine-month period ended September 30, 2013				For the nine-month period ended September 30, 2012			
Form of Restructuring	Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value	Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value
Modification of terms	13,458	6,893	-	-	11,497	3,099	-	-
Reduction of principal and interest	4,788	803	-	-	3,480	2,338	-	-
Various forms of restructuring	193	3,157	-	-	226	1,217	-	-
Total	18,439	10,853		-	15,203	6,654		-

Unit : Million Baht

Form of Restructuring	THE BANK'S FINANCIAL STATEMENTS For the three-month period ended September 30, 2013 Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value	For the three-month period ended September 30, 2012 Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value
Modification of terms	302	3,149	-	-	259	759	-	-
Reduction of principal and interest	92	143	-	-	146	188	-	-
Various forms of restructuring	84	2,774	-	-	78	335	-	-
Total	478	6,066		-	483	1,282		-

Unit : Million Baht

Form of Restructuring	THE BANK'S FINANCIAL STATEMENTS For the nine-month period ended September 30, 2013 Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value	For the nine-month period ended September 30, 2012 Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value
Modification of terms	809	4,502	-	-	854	2,490	-	-
Reduction of principal and interest	299	593	-	-	394	2,212	-	-
Various forms of restructuring	191	3,096	-	-	226	1,217	-	-
Total	1,299	8,191		-	1,474	5,919		-

For the nine-month periods ended September 30, 2013 and 2012, the Bank and its subsidiaries calculated the net realizable value for the trouble debt restructured by the modification of terms using the present value of future cash flows under the restructured loan agreement, discounted by the market rate, together with the fair value of collateral as follows:

Unit : Million Baht

Method	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month period ended September 30, 2013 Average Aging (Year)	Number of Debtor	Amount of Debt Before Restructuring	Amount of Debt After Restructuring	For the nine-month period ended September 30, 2012 Average Aging (Year)	Number of Debtor	Amount of Debt Before Restructuring	Amount of Debt After Restructuring
Present value of future cash flows	4.25	12,592	2,989	2,994	1.95	10,539	967	953
Fair value of collateral	6.61	866	3,904	3,904	7.06	958	2,132	1,829

Unit : Million Baht

Method	THE BANK'S FINANCIAL STATEMENTS For the nine-month period ended September 30, 2013 Average Aging (Year)	Number of Debtor	Amount of Debt Before Restructuring	Amount of Debt After Restructuring	For the nine-month period ended September 30, 2012 Average Aging (Year)	Number of Debtor	Amount of Debt Before Restructuring	Amount of Debt After Restructuring
Present value of future cash flows	4.14	26	650	650	7.22	19	473	458
Fair value of collateral	7.31	783	3,852	3,852	7.04	835	2,017	1,829

For the three-month and nine-month periods ended September 30, 2013 and 2012, the Bank and its subsidiaries recognized losses on debt restructured and interest received from debt restructured in the statements of comprehensive income as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the three-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the three-month periods ended September 30,	
	2013	**2012**	**2013**	**2012**
Losses on debt restructured	1,192	452	691	35
Interest received from debt restructured	317	255	281	213

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the nine-month periods ended September 30,	
	2013	**2012**	**2013**	**2012**
Losses on debt restructured	1,289	821	689	152
Interest received from debt restructured	781	990	643	860

As at September 30, 2013 and December 31, 2012, the Bank and its subsidiaries recorded balances of total debt restructured and debt restructured during the nine-month period ended September 30, 2013 and during the year ended December 31, 2012, in the statements of financial position as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	September 30, 2013	**December 31, 2012**	**September 30, 2013**	**December 31, 2012**
Balances of total debt restructured	20,538	13,168	15,629	11,582
Balances of debt restructured during the periods / years	10,042	4,475	7,446	3,619

(6) Lease receivables (Included hire-purchase receivables and finance lease)

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS September 30, 2013 Amount due per agreements			
	Within 1 year	**Greater than 1-5 Years**	**Greater than 5 Years**	**Total**
Minimum lease payments	92,061	189,646	11,757	293,464
Less Unearned interest income				(44,627)
Present value of the minimum lease payments				248,837
Less Allowance for doubtful accounts				(7,139)
Total lease receivables, net				241,698

				Unit : Million Baht
	CONSOLIDATED FINANCIAL STATEMENTS			
	December 31, 2012			
	Amount due per agreements			
	Within 1 year	Greater than 1-5 Years	Greater than 5 Years	Total
Minimum lease payments	80,232	166,379	11,862	258,473
Less Unearned interest income				(39,200)
Present value of the minimum lease payments				219,273
Less Allowance for doubtful accounts				(5,404)
Total lease receivables, net				213,869

6.5 Allowance for doubtful accounts

Allowance for doubtful accounts as at September 30, 2013 and December 31, 2012, are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS						
	September 30, 2013						
	Normal	Special Mention	Substandard	Doubtful	Doubtful of Loss	Surplus Reserve	Total
Beginning balance	7,205	1,651	3,337	2,142	3,685	12,286	30,306
Doubtful accounts (reversal)	(2,077)	1,225	2,833	3,374	2,354	3,072	10,781
Bad debts written off	-	(27)	(2,094)	(186)	(3,085)	-	(5,392)
Bad debts written off from sales of NPLs	(2)	-	(9)	(753)	(759)	-	(1,523)
Other	-	-	-	-	-	1	1
Ending balance	5,126	2,849	4,067	4,577	2,195	15,359	34,173

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS						
	December 31, 2012						
	Normal	Special Mention	Substandard	Doubtful	Doubtful of Loss	Surplus Reserve	Total
Beginning balance	5,031	2,603	2,923	3,089	4,663	12,467	30,776
Doubtful accounts (reversal)	2,175	(948)	3,480	(431)	6,365	(180)	10,461
Bad debts written off	-	-	(3,038)	(3)	(5,613)	-	(8,654)
Bad debts written off from sales of NPLs	(1)	(4)	(28)	(513)	(1,730)	-	(2,276)
Other	-	-	-	-	-	(1)	(1)
Ending balance	7,205	1,651	3,337	2,142	3,685	12,286	30,306

As at September 30, 2013 and December 31, 2012, the consolidated financial statements included the allowance for doubtful account of hire-purchase loans applying a collective approach basis in the amounts of Baht 4,239 million and Baht 3,429 million, respectively.

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS September 30, 2013						
	Normal	**Special Mention**	**Substandard**	**Doubtful**	**Doubtful of Loss**	**Surplus Reserve**	**Total**
Beginning balance	6,829	601	1,945	1,491	2,914	5,629	19,409
Doubtful accounts (reversal)	(2,131)	800	(194)	3,048	(662)	1,533	2,394
Bad debts written off	-	-	-	(113)	(161)	-	(274)
Bad debts written off from sales of NPLs	(2)	-	(8)	(753)	(759)	-	(1,522)
Other	-	-	-	-	-	1	1
Ending balance	4,696	1,401	1,743	3,673	1,332	7,163	20,008

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS December 31, 2012						
	Normal	**Special Mention**	**Substandard**	**Doubtful**	**Doubtful of Loss**	**Surplus Reserve**	**Total**
Beginning balance	4,489	1,509	1,364	2,503	3,259	6,102	19,226
Doubtful accounts (reversal)	2,341	(904)	1,482	(496)	2,428	(472)	4,379
Bad debts written off	-	-	(873)	(3)	(1,043)	-	(1,919)
Bad debts written off from sales of NPLs	(1)	(4)	(28)	(513)	(1,730)	-	(2,276)
Other	-	-	-	-	-	(1)	(1)
Ending balance	6,829	601	1,945	1,491	2,914	5,629	19,409

As at September 30, 2013 and December 31, 2012, the Bank estimated the minimum total allowance* under the BOT Guidelines of Baht 20,486 million and Baht 18,841 million, respectively for the consolidated financial statements and Baht 13,732 million and Baht 13,895 million, respectively for the Bank's financial statements.

* Such allowance for doubtful accounts consists of allowance for doubtful accounts for loans to customers and accrued interest receivables, allowance for doubtful accounts for interbank and money market items and revaluation allowance for debt restructuring.

The Bank and its subsidiaries recorded allowance for doubtful accounts in the financial statements as follows:

Unit : Million Baht

	September 30, 2013	**December 31, 2012**
Consolidated financial statements	35,845	31,127
The Bank and Krungsri Ayudhya AMC Limited	21,716	20,512
The Bank's financial statements	20,895	19,525

As at September 30, 2013 and December 31, 2012, the Bank and its subsidiaries had loans to customers and accrued interest receivables to companies which have certain problems in financial position and result of operations as defined in the Guideline of the SET dated July 8, 1998 regarding the Quality of Assets and Transactions with Related Parties and the allowance for doubtful accounts for such loans as follows:

Unit : Million Baht

	CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS September 30, 2013			
	Number	**Outstanding Balance**	**Collateral**	**Allowance for Doubtful Accounts**
Companies subject to be delisted by SET	1	2,556	923	1,377
Total	1	2,556	923	1,377

Unit : Million Baht

	CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS December 31, 2012			
	Number	**Outstanding Balance**	**Collateral**	**Allowance for Doubtful Accounts**
Companies subject to be delisted by SET	4	2,629	655	2,070
Total	4	2,629	655	2,070

6.6 Revaluation allowance for debt restructuring

Revaluation allowance for debt restructuring as at September 30, 2013 and December 31, 2012, are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	September 30, 2013	**December 31, 2012**	**September 30, 2013**	**December 31, 2012**
Beginning balance	723	503	17	27
Increase (decrease) during the period/year	1,289	989	689	162
Amount written off	(531)	(769)	(10)	(172)
Ending balance	1,481	723	696	17

6.7 Debt issued and borrowings

Debt issued and borrowings as at September 30, 2013 and December 31, 2012, are as follows:

Unit : Million Baht

				CONSOLIDATED FINANCIAL STATEMENTS					
				September 30, 2013			December 31, 2012		
	Currency	Interest rate (%)	Maturity	Domestic	Foreign	Total	Domestic	Foreign	Total
Subordinated debentures	THB	4.70-5.50	2020-2022	34,844	-	34,844	34,844	-	34,844
Senior securities	THB	2.65-4.50	2013-2018	77,836	-	77,836	71,170	-	71,170
Bills of exchange	THB	2.00-3.80	2013-2014	39,121	-	39,121	48,523	-	48,523
Other borrowings	THB	0.00-0.50	2013-2017	61	-	61	92	-	92
				151,862	-	151,862	154,629	-	154,629

Unit : Million Baht

				THE BANK'S FINANCIAL STATEMENTS					
				September 30, 2013			December 31, 2012		
	Currency	Interest rate (%)	Maturity	Domestic	Foreign	Total	Domestic	Foreign	Total
Subordinated debentures	THB	4.70-5.50	2020-2022	34,844	-	34,844	34,844	-	34,844
Senior securities	THB	2.65-4.50	2013-2016	37,605	-	37,605	39,112	-	39,112
Bills of exchange	THB	2.00-3.80	2013-2014	8,795	-	8,795	29,691	-	29,691
Other borrowings	THB	0.00-0.50	2013-2017	61	-	61	92	-	92
				81,305		81,305	103,739	-	103,739

Additional information on debts issued and borrowings is as follows:

1. On June 23, 2010, the Bank issued subordinated debentures No. 1/2010 in the amount of Baht 20,000 million with maturity on June 23, 2020 at the fixed interest rates of 4.35% per annum for the years 1-3, 4.75% per annum for the years 4-6 and 5.50% per annum for the years 7-10, payable quarterly on the 23 of March, June, September and December of each year. The Bank has the right to redeem debentures No. 1/2010 before the maturity date subject to the approval of the Bank of Thailand. The Bank may redeem the debentures prior to the fifth anniversary of the issue date if the Bank is notified by the Bank of Thailand that the debentures shall not be treated as tier 2 capital or the debentures shall be treated as tier 2 capital less than 50% of tier 1 capital of the Bank.

2. On November 7, 2012, the Bank issued subordinated debentures No. 1/2012 in the amount of Baht 14,844 million for a 10-year tenor at the fixed interest rate of 4.70% per annum, payable quarterly in February, May, August and November of each year. The Bank has the right to redeem debentures on the fifth anniversary of the issue date or on any interest payment date after the fifth anniversary.

6.8 Provisions

Provisions for the nine-month period ended September 30, 2013 and for the year ended December 31, 2012, are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS				
	Balance at January 1, 2012	Increase (Decrease)	Balance at December 31, 2012	Increase (Decrease)	Balance at September 30, 2013
Provision for post-employment benefits obligation	2,792	150	2,942	243	3,185
Provision for loss on impairment of assets transferred to the Thai Asset Management Corporation	2,106	25	2,131	(1,114)	1,017
Provision for customer loyalty program	1,244	373	1,617	188	1,805
Others	754	(110)	644	835	1,479
Total	6,896	438	7,334	152	7,486

Unit : Million Baht

	THE BANK’S FINANCIAL STATEMENTS				
	Balance at January 1, 2012	Increase (Decrease)	Balance at December 31, 2012	Increase (Decrease)	Balance at September 30, 2013
Provision for post-employment benefits obligation	2,358	75	2,433	187	2,620
Provision for loss on impairment of assets transferred to the Thai Asset Management Corporation	2,070	-	2,070	(1,056)	1,014
Provision for customer loyalty program	21	8	29	25	54
Others	721	(77)	644	835	1,479
Total	5,170	6	5,176	(9)	5,167

Transfer of sub-quality assets to Thai Asset Management Corporation

On October 12, 2001, the Bank and a subsidiary entered into Assets Transfer Agreements with the Thai Asset Management Corporation (TAMC) in order to transfer sub-quality assets including rights over the collateral as specified in the agreements. The sub-quality assets to be transferred should be those which have outstanding balances as at December 31, 2000 and possess certain characteristics as specified in the Emergency Decree on TAMC B.E. 2544 (TAMC Decree). The price of the sub-quality assets shall equal the value of the collateral which should not exceed the loan value less allowance for doubtful accounts, as determined based on BOT guidelines. The Bank and its subsidiary will receive non-negotiable promissory notes when TAMC confirms the price. The notes mature in 10 years and bear the interest rate calculated based on the average rate of deposits, payable annually. The notes are avalled by the Financial Institutions Development Fund.

The Bank, its subsidiary and TAMC agreed to allocate any profits or losses from managing the sub-quality assets at the end of the fifth and the tenth year starting from July 1, 2001. In addition, pursuant to the TAMC Decree, in case when profits are realized, the first portion of the profits, not exceeding 20% of the transfer price of the sub-quality assets transferred to TAMC, will be allocated equally between TAMC and the Bank/subsidiary. The second portion of the profits will be allocated in full to the Bank/subsidiary. The two portions of the profits combined together shall not exceed the difference between the book value and the transfer price of the sub-quality assets transferred to TAMC. The residual amount of the profits after allocation of the second portion will be given to TAMC. In case when losses are realized, this will be shared between TAMC and the Bank/subsidiary. The Bank and its subsidiary will absorb the first portion of the losses, not exceeding 20% of the transfer price of the sub-quality assets transferred to TAMC. For the second portion of losses which is the residual amount of the first portion, an amount not exceeding 20% of the transfer price of the sub-quality assets transferred to TAMC will be shared equally between the Bank and its subsidiary. The residual amount of the losses after allocation of the second portion will be absorbed by TAMC. The calculation of such profits and losses by TAMC is based on the fully repaid assets or the process of assets transfer has been completed in case of transfer of assets for repayment purposes.

On June 9, 2011, TAMC has liquidated and consequently the Bank and its subsidiary have confirmed the profit and loss calculation report received from TAMC on September 11, 2013. As a result, as at September 30, 2013 and December 31, 2012, the provisions for possible losses were set up in the amounts of Baht 1,017 million and Baht 2,131 million, respectively for the consolidated financial statements and Baht 1,014 million and Baht 2,070 million, respectively for the Bank's financial statements. During the nine-month period ended September 30, 2013, the Bank and its subsidiary recorded reversal on provision for possible losses in the consolidated and the Bank's financial statements of Baht 1,114 million and Baht 1,056 million, respectively, which presented negative amount in other operating expenses.

The Board of Directors' Meeting No. 9/2013 held on September 25, 2013, had approved a resolution to settle losses amount of Baht 1,014 million with promissory notes of Baht 311 million included accrued interests.

6.9 Dividend payment

At the General Shareholders' meeting held on April 24, 2012, the shareholders approved a resolution authorizing a dividend payment for the second half year ended December 31, 2011 to the shareholders of 6,074,143,747 ordinary shares at Baht 0.35 per share which totaled Baht 2,126 million, with payment made on May 22, 2012.

The Board of Directors' Meeting No.8/2012 held on August 22, 2012, had approved a resolution authorizing a dividend payment for the first half year ended June 30, 2012 to the shareholders of 6,074,143,747 ordinary shares at Baht 0.40 per share which totaled Baht 2,430 million, with payment made on September 20, 2012.

At the General Shareholders' meeting held on April 10, 2013, the shareholders approved a resolution authorizing a dividend payment for the second half year ended December 31, 2012 to the shareholders of 6,074,143,747 ordinary shares at Baht 0.40 per share which totaled Baht 2,430 million, with payment made on May 7, 2013.

The Board of Directors' Meeting No.8/2013 held on August 28, 2013, had approved a resolution authorizing a dividend payment for the first half year ended June 30, 2013 to the shareholders of 6,074,143,747 ordinary shares at Baht 0.40 per share which totaled Baht 2,430 million, with payment made on September 26, 2013.

6.10 Assets with obligations and restrictions

As at September 30, 2013 and December 31, 2012, government and state enterprise securities with book value of Baht 6,112 million and Baht 4,412 million, respectively, are used as collateral for other commitments with government departments and state enterprises.

6.11 Contingencies

Contingencies as at September 30, 2013 and December 31, 2012, are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	September 30, 2013	December 31, 2012	September 30, 2013	December 31, 2012
Avals to bills	1,425	977	1,425	977
Guarantees of loans	47	90	47	90
Liability under unmatured import bills	1,368	1,548	1,368	1,548
Letters of credit	8,526	8,043	8,526	8,043
Other contingencies				
- Unused overdraft limit	58,314	59,049	58,444	59,181
- Other guarantees	42,909	35,172	42,909	35,172
- Others	398	506	398	506
Total	112,987	105,385	113,117	105,517

The Bank and its subsidiaries have entered into a long-term information technology service agreement, which will be expired in 2019, with a local company. As at September 30, 2013 and December 31, 2012, the Bank and its subsidiaries have a commitment to pay in the amounts of Baht 3,891 million and Baht 4,386 million, respectively.

As at September 30, 2013 and December 31, 2012, the Bank has commitments to pay regarding the information technology services in the amounts of Baht 22 million and Baht 86 million, respectively.

6.12 Related party transactions

The Bank has business transactions with subsidiaries, associates and related companies. These transactions are with companies that have shareholding and/or major shareholders and/or joint directors with the Bank and with related persons. Such loans to related party have the allowance for doubtful accounts policy which complied with the same Bank of Thailand regulations as those granted to other debtors.

According to the Bank of Thailand's Notification and Sor.Nor.Sor. 19/2555 regarding the guideline on Consolidated Supervision (No.2) dated December 17, 2012, and Sor.Nor.Sor. 6/2553 regarding the Guideline on Consolidated Supervision dated June 28, 2010, the Bank is required to disclose the Inter-Group Transactions in the Financial Business Group Policy and the Risk Management for Inter-Group Transactions in the Financial Business Group Policy as follows:

1. The Inter-Group Transactions in the Financial Business Group Policy

   The inter-group transactions shall be the same conditions or criteria, including interest rate or service fee charged, as applied when the Bank conducts the transactions with general customers with the same risk level and the Bank does not allow the companies in the financial business group borrow from or lend to each other.

2. The Risk Management for Inter-Group Transactions in the Financial Business Group Policy

   The Bank manages risk for all inter-group transactions based on the Credit Risk Management for the Financial Business Policy which covers the key credit risk management process, namely credit risk control, credit risk measurement, and credit risk monitoring, in accordance with the Bank's policy and the Bank of Thailand's requirements.

Related party transactions are as follows:

6.12.1 Loans to, deposits, borrowing and contingencies with certain officers from the levels of Bank's Directors, Executive Vice Presidents and higher, and Vice Presidents/ equivalent positions and higher in the Finance and Accounting Functions and the companies in which they and/or the Bank directors and/or their related parties and/or the Bank owned and the companies in which the directors and/or shareholders of the Bank having significant voting right either direct and indirect, as at September 30, 2013 and December 31, 2012 are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS							
	September 30, 2013				December 31, 2012			
	Loans	Deposits	Borrowings	Contingencies	Loans	Deposits	Borrowings	Contingencies
Associates								
Tesco Card Services Limited	11,786	350	-	-	10,073	397	-	-
Tesco Life Assurance Broker Limited	-	65	-	-	-	47	-	-
Tesco General Insurance Broker Limited	-	267	-	-	-	231	-	-
Less Allowance for doubtful accounts	(117)	-	-	-	(101)	-	-	-
Total	11,669	682	-	-	9,972	675	-	-
Related companies having joint major shareholders or directors	2,427	3,160	-	2,422	1,335	4,099	1,700	418
Less Allowance for doubtful accounts	(21)	-	-	-	(13)	-	-	-
Total	2,406	3,160	-	2,422	1,322	4,099	1,700	418
Individual and related parties	242	267	-	-	244	547	21	-
Less Allowance for doubtful accounts	(1)	-	-	-	(1)	-	-	-
Total	241	267	-	-	243	547	21	-
Total	14,316	4,109	-	2,422	11,537	5,321	1,721	418

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS							
	September 30, 2013				December 31, 2012			
	Loans	Deposits	Borrowings	Contingencies	Loans	Deposits	Borrowings	Contingencies
Subsidiaries								
Ayudhya Development Leasing Company Limited	9,993	58	-	92	10,013	45	-	161
Ayudhya Capital Auto Lease Public Company Limited	128,606	624	-	-	125,441	693	-	-
Ayudhya Total Solutions Public Company Limited	-	1	-	-	-	2,070	-	-
CFG Services Company Limited	7,561	39	-	1	5,273	17	-	-
Ayudhya Card Services Company Limited	-	-	-	-	4,600	247	-	-
Ayudhya Capital Services Company Limited	23,377	409	-	3	21,109	738	-	3
General Card Services Limited	10,745	177	-	-	11,658	268	-	-
Krungsriayudhya Card Company Limited	28,728	663	-	1	26,471	885	-	1
Siam Realty and Services Company Limited	535	41	-	-	496	71	-	-
Total Services Solutions Public Company Limited	-	243	650	-	-	246	400	-
Krungsri Asset Management Company Limited	-	200	150	628	-	104	300	613
Krungsri Ayudhya AMC Limited	1,262	37	-	38	2,357	15	-	38
Krungsri Securities Public Company Limited	-	1,256	-	-	-	853	-	-
Krungsri Factoring Company Limited	345	38	-	-	1,433	177	-	-
Krungsri Life Assurance Broker Company Limited	-	340	-	-	-	137	-	-
Krungsri General Insurance Broker Company Limited	-	502	-	-	-	224	-	-
Total	211,152	4,628	800	763	208,851	6,790	700	816
Less Allowance for doubtful accounts	(2,112)	-	-	-	(2,088)	-	-	-
Total	209,040	4,628	800	763	206,763	6,790	700	816
Associates								
Tesco Card Services Limited	11,786	350	-	-	10,073	397	-	-
Tesco Life Assurance Broker Limited	-	65	-	-	-	47	-	-
Tesco General Insurance Broker Limited	-	267	-	-	-	231	-	-
Less Allowance for doubtful accounts	(117)	-	-	-	(101)	-	-	-
Total	11,669	682	-	-	9,972	675	-	-
Related companies having joint major shareholders or directors	2,427	3,160	-	2,422	1,335	4,099	1,700	418
Less Allowance for doubtful accounts	(21)	-	-	-	(13)	-	-	-
Total	2,406	3,160	-	2,422	1,322	4,099	1,700	418
Individual and related parties	219	267	-	-	196	547	21	-
Total	223,334	8,737	800	3,185	218,253	12,111	2,421	1,234

As at September 30, 2013 and December 31, 2012, the Bank charges interest rates to the officer or related parties at 1.00% - 15.99% p.a. and 1.00% - 18.99%, respectively.

As at September 30, 2013 and December 31, 2012, the allowance for doubtful accounts of loans granted to subsidiaries of Baht 2,112 million and Baht 2,088 million, respectively, are not eliminated but treated as surplus reserve in the consolidated financial statements.

As at September 30, 2013 and December 31, 2012, the Bank granted loans to Krungsri Ayudhya AMC Limited as call promissory notes of Baht 1,262 million at the interest rates of 3.30% per annum and short-term promissory notes of Baht 2,357 million at the interest rates of 3.57% - 4.00% per annum, respectively.

6.12.2 The Bank has investments in subsidiaries and associates as disclosed in note 6.3 and has investments in related companies as follows:

Unit: Million Baht

	Business Type	Registered Share Capital	September 30, 2013 Ownership (%)	September 30, 2013 Investment Cost	September 30, 2013 Dividend Amount	December 31, 2012 Ownership (%)	December 31, 2012 Investment Cost	December 31, 2012 Dividend Amount
			CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS					
Related companies								
Sriayudhya Capital Insurance Public Company Limited	Investment holding company	250	9.72	373	27	10.92	419	14
Less Allowance for impairment				(6)	-		(7)	-
Investment in related companies, net				367	27		412	14

6.12.3 Income and expenses between the Bank and its subsidiaries, associates and related companies for the three-month and nine-month periods ended September 30, 2013 and 2012, are as follows:

Unit : Million Baht

CONSOLIDATED FINANCIAL STATEMENTS

	For the three-month period ended September 30, 2013				For the three-month period ended September 30, 2012			
	Income		Expenses		Income		Expenses	
	Interest income	Non-interest income	Interest expenses	Non- interest expenses	Interest income	Non-interest income	Interest expenses	Non-interest expenses
Associates								
Tesco Card Services Limited	104	99	-	-	91	39	-	-
Tesco General Insurance Broker Limited	-	5	1	-	-	4	1	-
Total	104	104	1	-	91	43	1	-
Related companies having joint major shareholders or directors	30	4	17	70	12	6	31	54
Total	30	4	17	70	12	6	31	54
Individual and related parties	2	2	3	-	2	-	5	-
Total	136	110	21	70	105	49	37	54

Unit : Million Baht

CONSOLIDATED FINANCIAL STATEMENTS

	For the nine-month period ended September 30, 2013				For the nine-month period ended September 30, 2012			
	Income		Expenses		Income		Expenses	
	Interest income	Non-interest income	Interest expenses	Non- interest expenses	Interest income	Non-interest income	Interest expenses	Non-interest expenses
Associates								
Tesco Card Services Limited	299	282	2	-	260	111	2	-
Tesco General Insurance Broker Limited	-	17	2	-	-	8	2	-
Total	299	299	4	-	260	119	4	-
Related companies having joint major shareholders or directors	67	25	67	225	27	14	109	229
Total	67	25	67	225	27	14	109	229
Individual and related parties	5	6	9	-	5	1	11	-
Total	371	330	80	225	292	134	124	229

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS							
	For the three-month period ended September 30, 2013				For the three-month period ended September 30, 2012			
	Income		Expenses		Income		Expenses	
	Interest income	Non-interest income	Interest expenses	Non- interest expenses	Interest income	Non-interest income	Interest expenses	Non-interest expenses
Subsidiaries								
Ayudhya Development Leasing Company Limited	91	-	-	-	103	2	-	-
Ayudhya Auto Lease Public Company Limited	-	-	-	-	-	-	1	-
Ayudhya Capital Auto Lease Public Company Limited	1,297	26	1	-	1,083	4	1	-
Ayudhya Total Solutions Public Company Limited	-	-	8	-	-	-	11	-
CFG Services Company Limited	86	17	-	-	59	5	-	-
Ayudhya Card Services Company Limited	5	24	-	-	33	20	-	-
Ayudhya Capital Services Company Limited	224	59	1	4	204	46	1	6
General Card Services Limited	104	2	1	-	111	2	1	-
Krungsriayudhya Card Company Limited	255	23	1	-	243	26	1	-
Siam Realty and Services Company Limited	4	1	-	111	5	-	-	110
Total Services Solutions Public Company Limited	-	-	4	15	-	1	3	18
Krungsri Asset Management Company Limited	-	62	1	3	-	31	2	1
Krungsri Ayudhya AMC Limited	12	4	-	-	37	5	-	-
Krungsri Securities Public Company Limited	-	6	6	1	-	6	5	1
Krungsri Factoring Company Limited	4	1	-	-	18	1	-	-
Total	2,082	225	23	134	1,896	149	26	136
Associates								
Tesco Card Services Limited	104	7	-	-	91	3	-	-
Tesco General Insurance Broker Limited	-	2	1	-	-	4	1	-
Total	104	9	1	-	91	7	1	-
Related companies having joint major shareholders or directors	30	4	17	70	12	6	31	54
Total	30	4	17	70	12	6	31	54
Individual and related parties	2	2	3	-	2	-	5	-
Total	2,218	240	44	204	2,001	162	63	190

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS							
	For the nine-month period ended September 30, 2013				For the nine-month period ended September 30, 2012			
	Income		Expenses		Income		Expenses	
	Interest income	Non-interest income	Interest expenses	Non- interest expenses	Interest income	Non-interest income	Interest expenses	Non-interest expenses
Subsidiaries								
Ayudhya Development Leasing Company Limited	279	1	-	-	301	3	-	-
Ayudhya Auto Lease Public Company Limited	-	-	-	-	-	-	5	-
Ayudhya Capital Auto Lease Public Company Limited	3,804	90	4	1	3,154	33	3	1
Ayudhya Total Solutions Public Company Limited	-	-	31	-	-	2	29	-
CFG Services Company Limited	226	24	-	-	160	13	1	-
Ayudhya Card Services Company Limited	72	59	-	-	99	61	-	-
Ayudhya Capital Services Company Limited	652	159	2	11	582	107	2	6
General Card Services Limited	320	7	2	-	334	6	2	-
Krungsriayudhya Card Company Limited	715	64	2	-	629	65	3	-
Siam Realty and Services Company Limited	13	1	-	330	12	1	-	327
Total Services Solutions Public Company Limited	-	2	10	47	-	2	8	53
Krungsri Asset Management Company Limited	-	178	4	5	-	72	7	5
Krungsri Ayudhya AMC Limited	45	14	-	-	142	26	-	-
Krungsri Securities Public Company Limited	-	17	18	3	-	15	15	2
Krungsri Factoring Company Limited	20	4	-	-	75	3	1	-
Krungsri Life Assurance Broker Limited	-	1	1	-	-	1	-	-
Krungsri General Insurance Broker Limited	-	1	1	-	-	-	-	-
Total	6,146	622	75	397	5,488	410	76	394
Associates								
Tesco Card Services Limited	299	15	2	-	260	8	2	-
Tesco General Insurance Broker Limited	-	10	2	-	-	8	2	-
Total	299	25	4	-	260	16	4	-
Related companies having joint major shareholders or directors	67	25	67	225	27	14	109	229
Total	67	25	67	225	27	14	109	229
Individual and related parties	5	6	9	-	5	1	11	-
Total	6,517	678	155	622	5,780	441	200	623

6.12.4 For the nine-month period ended September 30, 2012, the Bank and a subsidiary entered into an agreement to sell non-performing loans (NPLs) to a related company totalling Baht 1,698 million with a book value of Baht 2,353 million and a net book value of Baht 1,566 million. The sale amount has been received in full.

6.12.5 For the nine-month periods ended September 30, 2013 and 2012, subsidiaries have related party transactions from the license relevant to collection services and other services of Baht 674 million and Baht 617 million and vehicle rental and facilities service of Baht 44 million and Baht 36 million, respectively.

6.12.6 For the nine-month periods ended September 30, 2013 and 2012, subsidiaries have related party transactions from the licenses relevant to technology and software for Baht 52 million and Baht 43 million, respectively.

6.12.7 For the nine-month periods ended September 30, 2013 and 2012, related party transactions among subsidiaries from other services are Baht 944 million and Baht 786 million, respectively.

6.12.8 The Extraordinary Board of Directors' Meeting of the Bank on July 20, 2009 approved the Bank to accept the entire business transfer of Ayudhya Card Services Company Limited, operating credit card and personal loan and the Bank held 100% of total shares sold. The transaction was approved by the Extraordinary Shareholders' Meeting No. 2/2009 on August 27, 2009.

The Bank's Board of Directors Meeting No. 6/2012 held on June 27, 2012 resolved to adjust its operating plan whereby the Bank will not accept the entire business transfer of AYCS as previously approved by the EGM referred above. However, Krungsriayudhya Card Company Limited, operating credit card and personal loan business in which the Bank currently holds 100% of the total shares sold, will consider accepting the entire business transfer of Ayudhya Card Services Company Limited.

On July 24, 2013, Ayudhya Card Services Company Limited (AYCS) has already completed the transfer of its entire business to Krungsriayudhya Card Company Limited (KCC) at fair value of Baht 270 million for an exchange with new ordinary share of KCC totaling 10,552,000 shares as payment in lieu for AYCS entire business with total assets and total liabilities of Baht 4,256 million and Baht 4,054 million, respectively. The entire business transfer under share swap scheme has been approved by the Annual General Meeting of Shareholders for the year 2013 of AYCS, held on April 26, 2013 and the Extraordinary General Meeting of Shareholders No. 1/2013 of KCC, held on July 24, 2013.

6.13 Management compensation

For the three-month and nine-month periods ended September 30, 2013 and 2012, compensations paid to key management personnel under TAS 24 (Revised 2009) "Related Party Disclosures" are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the three-month periods ended September 30,		**THE BANK'S FINANCIAL STATEMENTS For the three-month periods ended September 30,**	
	2013	**2012**	**2013**	**2012**
Short-term employee benefits	298	256	175	159
Post-employment benefits	9	8	5	5
Total	307	264	180	164

	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the nine-month periods ended September 30,	Unit : Million Baht
	2013	2012	2013	2012
Short-term employee benefits	996	931	644	617
Post-employment benefits	28	24	16	15
Total	1,024	955	660	632

6.14 Operating Segments

The business segment results are prepared based on the Bank and its subsidiaries' internal management reporting which reflects the organizational management structure. The operating results by business segment provided to Chief Operating Decision Maker to make decisions about allocating resources to, and assessing the performance of, operating segments is measured in accordance with Thai Financial Reporting Standard as adjusted in accordance with internal management accounting rules and practices. Amounts for each business segment are shown after the allocation of certain centralized costs, funding income and the application of transfer pricing, where appropriate. Transactions between segments are recorded within the segment as if they are third party transactions and are eliminated on consolidation.

The business segments are described below:

Retail: provides individual customers with a diverse range of banking and related financial services. The products and services available to customers include current and savings accounts, fixed deposits, bill of exchange, housing loan, credit cards, personal loans and unsecured lending, hire-purchase and leasing, wealth management and Bancassurance.

Commercial: provides financial services and products to institutional clients including corporate, small and medium-sized businesses and financial institutions. Products and services comprise the full range of credit facilities from short term working capital, cash management, trade finance, treasury and markets products, corporate finance, transactional banking and advisory banking.

Others: encompasses a range of activities from corporate decisions, income and expenses not attributed to the business segments described above and eliminated transaction for preparation of consolidated financial statements.

During the three-month and nine-month periods ended September 30, 2013 and 2012, there is no revenue from transactions with a single external customer or counter party amounted to 10% or more of the Bank's total revenue.

Operating segment by business for the three-month and the nine-month periods ended September 30, 2013 and 2012, are as follows:

Unit : Million Baht

CONSOLIDATED FINANCIAL STATEMENTS For the three-month period ended September 30, 2013				
	Retail	**Commercial**	**Others**	**Total**
Interest income, net	7,486	3,759	1	11,246
Other operating income	4,507	3,172	(2,346)	5,333
Total operating income	11,993	6,931	(2,345)	16,579
Operating expenses	6,594	2,011	(130)	8,475
Impairment loss of loans and debt securities	2,676	414	58	3,148
Profit (loss) before tax	2,723	4,506	(2,273)	4,956
Taxation	572	593	(39)	1,126
Net Profit (loss)	2,151	3,913	(2,234)	3,830

Unit : Million Baht

CONSOLIDATED FINANCIAL STATEMENTS For the three-month period ended September 30, 2012				
	Retail	**Commercial**	**Others**	**Total**
Interest income, net	6,719	3,503	(2)	10,220
Other operating income	3,697	1,607	(109)	5,195
Total operating income	10,416	5,110	(111)	15,415
Operating expenses	6,191	1,570	(34)	7,727
Impairment loss of loans and debt securities	2,434	2,052	(1,701)	2,785
Profit (loss) before tax	1,791	1,488	1,624	4,903
Taxation	489	362	295	1,146
Net Profit (loss)	1,302	1,126	1,329	3,757

Unit : Million Baht

CONSOLIDATED FINANCIAL STATEMENTS For the nine-month period ended September 30, 2013				
	Retail	**Commercial**	**Others**	**Total**
Interest income, net	21,833	11,005	3	32,841
Other operating income	13,008	7,680	(3,043)	17,645
Total operating income	34,841	18,685	(3,040)	50,486
Operating expenses	18,690	5,492	236	24,418
Impairment loss of loans and debt securities	9,286	1,318	1,533	12,137
Profit (loss) before tax	6,865	11,875	(4,809)	13,931
Taxation	1,455	1,856	(358)	2,953
Net Profit (loss)	5,410	10,019	(4,451)	10,978

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	For the nine-month period ended September 30, 2012			
	Retail	**Commercial**	**Others**	**Total**
Interest income, net	19,442	10,208	3	29,653
Other operating income	10,844	5,160	(571)	15,433
Total operating income	30,286	15,368	(568)	45,086
Operating expenses	17,403	4,726	250	22,379
Impairment loss of loans and debt securities	5,505	3,221	(239)	8,487
Profit (loss) before tax	7,378	7,421	(579)	14,220
Taxation	1,767	1,638	(98)	3,307
Net Profit (loss)	5,611	5,783	(481)	10,913

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	Retail	**Commercial**	**Others**	**Total**
Total assets				
As at September 30, 2013	489,138	903,419	(247,390)	1,145,167
As at December 31, 2012	438,835	880,469	(247,339)	1,071,965

6.15 Position and results of operations classified by domestic and foreign business

(1) Position classified by type of business

Position classified by domestic and foreign business as at September 30, 2013 and December 31, 2012, are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	September 30, 2013			
	Domestic	**Foreign**	**Elimination**	**Total**
Total assets	1,147,952	6,086	(8,871)	1,145,167
Interbank and money market items, net (Assets)	86,842	1,161	-	88,003
Investments, net	83,089	296	-	83,385
Loans to customers and accrued interest receivable, net	852,914	3,104	-	856,018
Deposits	735,891	548	-	736,439
Interbank and money market items, net (Liabilities)	63,484	17	-	63,501
Debt issued and borrowings	151,862	-	-	151,862

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	December 31, 2012			
	Domestic	**Foreign**	**Elimination**	**Total**
Total assets	1,073,071	4,037	(5,143)	1,071,965
Interbank and money market items, net (Assets)	78,815	575	-	79,390
Investments, net	77,765	537	-	78,302
Loans to customers and accrued interest receivable, net	799,456	1,780	-	801,236
Deposits	686,675	484	-	687,159
Interbank and money market items, net (Liabilities)	48,811	10	-	48,821
Debt issued and borrowings	154,629	-	-	154,629

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	September 30, 2013			
	Domestic	Foreign	Elimination	Total
Total assets	1,040,371	6,086	(8,871)	1,037,586
Interbank and money market items, net (Assets)	85,390	1,161	-	86,551
Investments, net	82,508	296	-	82,804
Loans to customers and accrued interest receivable, net	745,546	3,104	-	748,650
Deposits	739,068	548	-	739,616
Interbank and money market items, net (Liabilities)	64,089	17	-	64,106
Debt issued and borrowings	81,305	-	-	81,305

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	December 31, 2012			
	Domestic	Foreign	Elimination	Total
Total assets	987,573	4,037	(5,143)	986,467
Interbank and money market items, net (Assets)	77,581	575	-	78,156
Investments, net	77,292	537	-	77,829
Loans to customers and accrued interest receivable, net	714,043	1,780	-	715,823
Deposits	692,510	484	-	692,994
Interbank and money market items, net (Liabilities)	48,356	10	-	48,366
Debt issued and borrowings	103,739	-	-	103,739

(2) Results of operations classified by business

Results of operations classified by domestic and foreign business for the three-month and the nine-month periods ended September 30, 2013 and 2012, are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	For the three-month period ended September 30, 2013			
	Domestic	Foreign	Elimination	Total
Interest income	18,050	28	-	18,078
Interest expenses	6,831	1	-	6,832
Net interest income	11,219	27	-	11,246
Fees and service income, net	3,585	5	-	3,590
Other operating income	2,659	(7)	(909)	1,743
Other operating expenses	12,505	27	(909)	11,623
Profit (loss) from operating before tax	4,958	(2)	-	4,956

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	For the three-month period ended September 30, 2012			
	Domestic	Foreign	Elimination	Total
Interest income	16,489	23	-	16,512
Interest expenses	6,291	1	-	6,292
Net interest income	10,198	22	-	10,220
Fees and service income, net	3,224	5	-	3,229
Other operating income	2,627	(4)	(657)	1,966
Other operating expenses	11,143	26	(657)	10,512
Profit (loss) from operating before tax	4,906	(3)	-	4,903

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month period ended September 30, 2013			
	Domestic	**Foreign**	**Elimination**	**Total**
Interest income	52,353	89	-	52,442
Interest expenses	19,598	3	-	19,601
Net interest income	32,755	86	-	32,841
Fees and service income, net	10,837	19	-	10,856
Other operating income	9,749	(23)	(2,937)	6,789
Other operating expenses	39,413	78	(2,937)	36,554
Profit from operating before tax	13,928	4	-	13,932

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month period ended September 30, 2012			
	Domestic	**Foreign**	**Elimination**	**Total**
Interest income	47,858	83	-	47,941
Interest expenses	18,286	2	-	18,288
Net interest income	29,572	81	-	29,653
Fees and service income, net	9,347	14	-	9,361
Other operating income	8,082	(35)	(1,975)	6,072
Other operating expenses	32,771	70	(1,975)	30,866
Profit (loss) from operating before tax	14,230	(10)	-	14,220

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS For the three-month period ended September 30, 2013			
	Domestic	**Foreign**	**Elimination**	**Total**
Interest income	11,695	28	-	11,723
Interest expenses	6,244	1	-	6,245
Net interest income	5,451	27	-	5,478
Fees and service income, net	1,470	5	-	1,475
Other operating income	3,624	(7)	(909)	2,708
Other operating expenses	6,002	27	(909)	5,120
Profit (loss) from operating before tax	4,543	(2)	-	4,541

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS For the three-month period ended September 30, 2012			
	Domestic	**Foreign**	**Elimination**	**Total**
Interest income	11,031	23	-	11,054
Interest expenses	5,867	1	-	5,868
Net interest income	5,164	22	-	5,186
Fees and service income, net	1,481	5	-	1,486
Other operating income	1,631	(4)	(657)	970
Other operating expenses	6,158	26	(657)	5,527
Profit (loss) from operating before tax	2,118	(3)	-	2,115

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	For the nine-month period ended September 30, 2013			
	Domestic	Foreign	Elimination	Total
Interest income	33,969	89	-	34,058
Interest expenses	18,001	3	-	18,004
Net interest income	15,968	86	-	16,054
Fees and service income, net	4,440	19	-	4,459
Other operating income	9,259	(23)	(2,937)	6,299
Other operating expenses	20,211	78	(2,937)	17,352
Profit from operating before tax	9,456	4	-	9,460

Unit : Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	For the nine-month period ended September 30, 2012			
	Domestic	Foreign	Elimination	Total
Interest income	32,337	83	-	32,420
Interest expenses	17,254	2	-	17,256
Net interest income	15,083	81	-	15,164
Fees and service income, net	4,281	14	-	4,295
Other operating income	5,132	(35)	(1,975)	3,122
Other operating expenses	18,775	70	(1,975)	16,870
Profit (loss) from operating before tax	5,721	(10)	-	5,711

Income and expenses between the head office and branches or inter-branches are determined by the head office at the rate which approximates actual cost.

6.16 Interest income

Interest income for the three-month and nine-month periods ended September 30, 2013 and 2012, are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	For the three-month periods ended September 30,		For the three-month periods ended September 30,	
	2013	2012	2013	2012
Interbank and money market items	809	665	803	664
Investment and trading transactions	39	61	40	61
Investment in debt securities	561	624	560	620
Loans to customers	11,669	10,846	10,320	9,709
Hire purchase and financial lease	5,000	4,316	-	-
Total interest income	18,078	16,512	11,723	11,054

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the nine-month periods ended September 30,	
	2013	2012	2013	2012
Interbank and money market items	2,118	1,897	2,104	1,891
Investment and trading transactions	125	155	126	155
Investment in debt securities	1,631	1,939	1,620	1,921
Loans to customers	34,028	31,529	30,208	28,453
Hire purchase and financial lease	14,540	12,421	-	-
Total interest income	52,442	47,941	34,058	32,420

6.17 Interest expenses

Interest expenses for the three-month and nine-month periods ended September 30, 2013 and 2012, are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the three-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the three-month periods ended September 30,	
	2013	2012	2013	2012
Deposits	4,095	3,580	4,108	3,595
Interbank and money market items	380	314	371	304
Contributions to Financial Institution Development Fund and Deposit Protection Agency	935	843	935	843
Debt issued and borrowing				
- Subordinated debenture	403	227	403	227
- Other	1,013	1,325	426	899
Borrowing fee expense	1	-	1	-
Other	5	3	1	-
Total interest expenses	6,832	6,292	6,245	5,868

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the nine-month periods ended September 30,	
	2013	2012	2013	2012
Deposits	11,683	9,633	11,728	9,662
Interbank and money market items	1,091	905	1,066	889
Contributions to Financial Institution Development Fund and Deposit Protection Agency	2,714	2,339	2,714	2,339
Debt issued and borrowing				
- Subordinated debenture	1,199	677	1,198	677
- Other	2,895	4,725	1,291	3,689
Borrowing fee expense	5	-	5	-
Other	14	9	2	-
Total interest expenses	19,601	18,288	18,004	17,256

6.18 Income taxes

Income tax for the three-month and nine-month periods ended September 30, 2013 and 2012, are as follows:

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the three-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the three-month periods ended September 30,	
	2013	**2012**	**2013**	**2012**
Current tax for the period	1,298	1,260	420	494
Deferred tax	(172)	(114)	108	(21)
Total income tax expense	1,126	1,146	528	473

Unit : Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the nine-month periods ended September 30,	
	2013	**2012**	**2013**	**2012**
Current tax for the period	3,594	4,115	1,040	1,583
Deferred tax	(641)	(808)	314	(359)
Total income tax expense	2,953	3,307	1,354	1,224

According to the Royal Decree No. 555 B.E. 2555 issued under the Revenue Code regarding the corporate income tax rate reduction effective on December 27, 2012, the corporate income tax rates were reduced from 30% to 23% for an accounting period beginning on or after January 1, 2012 and 20% for accounting periods beginning on or after January 1, 2013 but not later than December 31, 2014.

Therefore, the Bank and subsidiaries used tax rate of 23% for the corporate income tax calculation for the nine-month period ended September 30, 2012 and used tax rate of 20% for the corporate income tax calculation for the nine-month period ended September 30, 2013 to conform to such tax rate changes.

The Bank and subsidiaries used the tax rates of 23% and 20% for the calculation of deferred tax for the nine-month period ended September 30, 2012 and 20% for the calculation of deferred tax for the nine-month period ended September 30, 2013.

6.19 Event after the reporting period

The Extraordinary General Meeting shareholders No. 1/2013 of the Bank, held on October 31, 2013, approved the integration of the Bank and the Bank of Tokyo-Mitsubishi UFJ Limited, Bangkok Branch (BTMU Bangkok Branch) by acquisition of the business of BTMU Bangkok Branch and the entering into a Conditional Branch Purchase Agreement between the Bank as transferee and Bank of Tokyo-Mitsubishi UFJ Limited (BTMU) as transferor and other related agreements which are asset acquisition, approved the reduction of the Bank's registered capital from Baht 70,893,927,550 to be Baht 60,741,437,470 and approved the increase of the Bank's registered capital from Baht 60,741,437,470 to be Baht 75,741,437,470, by issuing not more than 1,500,000,000 new ordinary shares at par value of Baht 10. These new shares will be issued as private placement to BTMU and/or exchange for the transfer of the business of BTMU Bangkok Branch. The Bank registered the reduction and the increase of the Bank's registered capital with Ministry of Commerce on November 1, 2013.

6.20 Approval of interim financial statements

These interim financial statements have been approved for issue by the Bank's authorized directors and the Audit Committee on November 4, 2013.