

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	24,011,038	Deposits	708,060,483
Interbank and money market items (Assets) - net	98,224,411	Interbank and money market items, net	61,624,927
Claims on securities	18,861,354	Liabilities payable on demand	3,465,890
Derivatives assets	5,886,030	Liabilities to deliver securities	18,861,354
Investments - net	80,992,731	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 8,919,511)		Derivatives liabilities	5,493,251
Investments in subsidiaries and associates, net	32,482,962	Debts issued and Borrowings	86,817,157
Loans to customers , net	712,574,322	Bank's liabilities under acceptances	756,036
Accrued interest receivables	1,485,218	Other liabilities	26,888,396
Customers' liabilities under acceptances	756,036	Total Liabilities	911,967,494
Properties foreclosed, net	4,513,106		
Premises and equipment, net	16,573,061	Shareholders' equity	
Other assets, net	12,642,167	Equity portion 1/	74,543,653
		Other reserves	6,055,273
		Retained Earnings	16,436,016
		Total Shareholders' equity	97,034,942
Total Assets	1,009,002,436	Total Liabilities and Shareholders' equity	1,009,002,436

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 March 2013 (Quarterly)	8,116,782
(1.00 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2013 (Quarterly)	14,834,663
Actual provisioning for loan loss, as of 31 March 2013 (Quarterly)	20,497,770
Loans to related parties	220,758,220
Loans to related asset management companies	1,879,000
Loans to related parties due to debt restructuring	0
Regulatory capital	124,212,052
(Capital adequacy ratio =16.56 percents)	
Changes in assets and liabilities this quarter as of 31 March 2013	
due to fine from violating the Financial Institution Business Act B.E.2551, Section -	0
Contingent liabilities	
Avals to bills and guarantees of loans	1,151,868
Liabilities under unmatured import bills	1,577,794
Letters of credit	9,097,847
Other contingencies	95,186,378

^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

2/ Non-Performing Loans (gross) as of 31 March 2013 (Quarterly) 14,839,097

(1.81 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank		For Financial Group	
(under the Notification of the Bank of Thailand)		(under the Notification of the Bank of Thailand)	
Re: Public disclosure of Capital Maintenance for Commercial Banks)		Re: Consolidated Supervision)	
Location of disclosure	www.krungsri.com	Location of disclosure	www.krungsri.com
Date of disclosure	October 19, 2012	Date of disclosure	October 19, 2012
Information as of	June 30, 2012	Information as of	June 30, 2012

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

- Signature -

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Mrs. Orawan Sujarittayon

Executive Vice President, Accounting Division

- Signature -

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Mr. Pornsanong Tuchinda

Acting Chief Executive Officer