

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	26,831,403	Deposits	716,892,754
Interbank and money market items (Assets) - net	106,249,591	Interbank and money market items, net	71,199,635
Claims on securities	31,427,957	Liabilities payable on demand	3,344,441
Derivatives assets	5,071,132	Liabilities to deliver securities	31,427,957
Investments - net	77,123,500	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 7,814,990)		Derivatives liabilities	5,142,945
Investments in subsidiaries and associates, net	32,482,962	Debts issued and Borrowings	80,318,102
Loans to customers , net	713,987,828	Bank's liabilities under acceptances	766,384
Accrued interest receivables	1,342,515	Other liabilities	30,791,144
Customers' liabilities under acceptances	766,384	Total Liabilities	939,883,362
Properties foreclosed, net	4,403,994		
Premises and equipment, net	16,477,128	Shareholders' equity	
Other assets, net	19,065,650	Equity portion 1/	74,543,653
		Other reserves	6,106,509
		Retained Earnings	14,696,520
		Total Shareholders' equity	95,346,682
Total Assets	1,035,230,044	Total Liabilities and Shareholders' equity	1,035,230,044

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

220,585,244

Loans to related asset management companies

1,794,000

Loans to related parties due to debt restructuring

0

Regulatory capital

125,297,462

(Capital adequacy ratio =16.62 percents)

Changes in assets and liabilities this quarter as of 30 April 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

1,339,690

Liabilities under unmatured import bills

1,697,330

Letters of credit

7,724,974

Other contingencies

102,975,782

^{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

April 25, 2013

Date of disclosure

April 25, 2013

Information as of

December 31, 2012

Information as of

December 31, 2012

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

- Signature -

- Signature -

.....
Mrs. Orawan Sujaritayon.....
Mrs. Janice Rae Van Ekeren

Executive Vice President, Accounting Division

Chief Executive Officer