

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	26,203,388	Deposits	735,149,310
Interbank and money market items (Assets) - net	111,264,096	Interbank and money market items, net	53,193,730
Claims on securities	11,821,185	Liabilities payable on demand	3,111,381
Derivatives assets	3,962,707	Liabilities to deliver securities	11,821,185
Investments - net	80,519,061	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 10,112,809)		Derivatives liabilities	4,036,919
Investments in subsidiaries and associates, net	32,482,962	Debts issued and Borrowings	82,610,275
Loans to customers , net	713,326,391	Bank's liabilities under acceptances	748,503
Accrued interest receivables	1,253,421	Other liabilities	35,717,246
Customers' liabilities under acceptances	748,503	Total Liabilities	926,388,549
Properties foreclosed, net	4,368,544		
Premises and equipment, net	16,358,844	Shareholders' equity	
Other assets, net	20,687,399	Equity portion 1/	74,543,653
		Other reserves	6,057,209
		Retained Earnings	16,007,090
		Total Shareholders' equity	96,607,952
Total Assets	1,022,996,501	Total Liabilities and Shareholders' equity	1,022,996,501

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

217,156,579

Loans to related asset management companies

1,666,000

Loans to related parties due to debt restructuring

0

Regulatory capital

124,819,075

(Capital adequacy ratio =16.55 percents)

Changes in assets and liabilities this quarter as of 31 May 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

1,311,463

Liabilities under unmatured import bills

1,394,864

Letters of credit

9,495,329

Other contingencies

103,822,084

^{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 Sujarittayon

Mrs. Janice Rae Van Ekeren

Executive Vice President, Accounting Division

Chief Executive Officer