

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	24,453,243	Deposits	736,965,005
Interbank and money market items (Assets) - net	107,952,306	Interbank and money market items, net	51,985,901
Claims on securities	11,724,748	Liabilities payable on demand	4,548,439
Derivatives assets	5,449,204	Liabilities to deliver securities	11,724,748
Investments - net	76,757,175	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 8,132,515)		Derivatives liabilities	5,347,655
Investments in subsidiaries and associates, net	32,482,962	Debts issued and Borrowings	93,675,961
Loans to customers , net	728,286,168	Bank's liabilities under acceptances	814,590
Accrued interest receivables	1,426,709	Other liabilities	23,423,869
Customers' liabilities under acceptances	814,590	Total Liabilities	928,486,168
Properties foreclosed, net	3,670,209		
Premises and equipment, net	18,574,200	Shareholders' equity	
Other assets, net	15,191,008	Equity portion 1/	74,543,653
		Other reserves	7,269,377
		Retained Earnings	16,483,324
		Total Shareholders' equity	98,296,354
Total Assets	1,026,782,522	Total Liabilities and Shareholders' equity	1,026,782,522

Thousand Baht

Non-Performing Loan 2/ (net) as of 30 June 2013 (Quarterly)

7,325,965

(0.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 30 June 2013 (Quarterly)

13,561,578

Actual provisioning for loan loss, as of 30 June 2013 (Quarterly)

20,666,225

Loans to related parties

224,706,749

Loans to related asset management companies

1,586,000

Loans to related parties due to debt restructuring

0

Regulatory capital

131,112,693

(Capital adequacy ratio =17.02 percents)

Changes in assets and liabilities this quarter as of 30 June 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

1,167,243

Liabilities under unmatured import bills

1,574,786

Letters of credit

8,885,832

Other contingencies

103,405,749

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

2/ Non-Performing Loans (gross) as of 30 June 2013 (Quarterly)

15,456,308

(1.85 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