

"Revised Version"
BANK OF AYUDHYA PUBLIC COMPANY LTD.
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 July 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	24,855,616	Deposits	756,804,180
Interbank and money market items (Assets) - net	158,165,483	Interbank and money market items, net	80,768,744
Claims on securities	41,178,588	Liabilities payable on demand	2,661,729
Derivatives assets	4,823,348	Liabilities to deliver securities	41,178,588
Investments - net	76,179,208	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 11,099,927)		Derivatives liabilities	4,897,281
Investments in subsidiaries and associates, net	32,749,416	Debts issued and Borrowings	91,366,685
Loans to customers , net	718,750,266	Bank's liabilities under acceptances	779,801
Accrued interest receivables	1,399,327	Other liabilities	28,444,351
Customers' liabilities under acceptances	779,801	Total Liabilities	1,006,901,359
Properties foreclosed, net	3,570,269		
Premises and equipment, net	18,454,043	Shareholders' equity	
Other assets, net	25,262,892	Equity portion 1/	74,543,653
		Other reserves	6,958,906
		Retained Earnings	17,764,339
		Total Shareholders' equity	99,266,898
Total Assets	1,106,168,257	Total Liabilities and Shareholders' equity	1,106,168,257

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 219,671,896

Loans to related asset management companies 1,394,000

Loans to related parties due to debt restructuring 0

Regulatory capital 130,875,114

(Capital adequacy ratio =17.15 percents)

Changes in assets and liabilities this quarter as of 31 July 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 1,435,703

Liabilities under unmatured import bills 3,629,390

Letters of credit 8,936,244

Other contingencies 103,614,365

^{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 share:

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 -

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Mrs. Orawan Sujarittayon

Mrs. Janice Rae Van Ekeren

Executive Vice President, Accounting Division

Chief Executive Officer