

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	23,974,956	Deposits	765,214,031
Interbank and money market items (Assets) - net	121,012,066	Interbank and money market items, net	75,059,821
Claims on securities	35,321,663	Liabilities payable on demand	2,902,699
Derivatives assets	6,351,252	Liabilities to deliver securities	35,321,663
Investments - net	82,968,671	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 9,094,725)		Derivatives liabilities	6,343,373
Investments in subsidiaries and associates, net	32,749,416	Debts issued and Borrowings	80,697,945
Loans to customers , net	742,980,643	Bank's liabilities under acceptances	849,314
Accrued interest receivables	1,455,622	Other liabilities	26,981,153
Customers' liabilities under acceptances	849,314	Total Liabilities	993,369,999
Properties foreclosed, net	3,486,100		
Premises and equipment, net	18,368,498	Shareholders' equity	
Other assets, net	20,970,140	Equity portion 1/	74,543,653
		Other reserves	6,406,994
		Retained Earnings	16,167,695
		Total Shareholders' equity	97,118,342
Total Assets	1,090,488,341	Total Liabilities and Shareholders' equity	1,090,488,341

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

230,911,853

Loans to related asset management companies

1,269,000

Loans to related parties due to debt restructuring

0

Regulatory capital

132,469,470

(Capital adequacy ratio =16.86 percents)

Changes in assets and liabilities this quarter as of 31 August 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

1,512,961

Liabilities under unmatured import bills

1,513,211

Letters of credit

9,317,432

Other contingencies

101,169,771

^{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 Sujaritayon

Mrs. Janice Rae Van Ekeren

Executive Vice President, Accounting Division

Chief Executive Officer