

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	23,773,952	Deposits	739,616,171
Interbank and money market items (Assets) - net	86,550,726	Interbank and money market items, net	64,105,573
Claims on securities	25,533,252	Liabilities payable on demand	2,865,329
Derivatives assets	4,075,634	Liabilities to deliver securities	25,533,252
Investments - net	82,803,684	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 6,112,407)		Derivatives liabilities	3,671,394
Investments in subsidiaries and associates, net	32,115,747	Debts issued and Borrowings	81,304,575
Loans to customers , net	747,199,583	Bank's liabilities under acceptances	870,709
Accrued interest receivables	1,450,375	Other liabilities	20,169,540
Customers' liabilities under acceptances	870,709	Total Liabilities	938,136,543
Properties foreclosed, net	3,478,484		
Premises and equipment, net	18,267,365	Shareholders' equity	
Other assets, net	11,466,050	Equity portion 1/	74,543,653
		Other reserves	6,785,108
		Retained Earnings	18,120,257
		Total Shareholders' equity	99,449,018
Total Assets	1,037,585,561	Total Liabilities and Shareholders' equity	1,037,585,561

Thousand Baht

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

8,159,215

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

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

13,816,091

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

20,978,843

Loans to related parties

224,322,599

Loans to related asset management companies

1,262,000

Loans to related parties due to debt restructuring

0

Regulatory capital

132,824,195

(Capital adequacy ratio =16.86 percents)

Changes in assets and liabilities this quarter as of 30 September 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

1,471,968

Liabilities under unmatured import bills

1,367,686

Letters of credit

8,526,511

Other contingencies

101,751,025

^{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 September 2013 (Quarterly)

15,052,713

(1.78 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