

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	24,621,881	Deposits	730,689,559
Interbank and money market items (Assets) - net	107,034,075	Interbank and money market items, net	84,036,096
Claims on securities	30,773,286	Liabilities payable on demand	2,770,900
Derivatives assets	2,736,980	Liabilities to deliver securities	30,773,286
Investments - net	80,714,213	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 18,196,962)		Derivatives liabilities	2,622,326
Investments in subsidiaries and associates, net	32,115,747	Debts issued and Borrowings	94,183,689
Loans to customers , net	754,663,601	Bank's liabilities under acceptances	918,284
Accrued interest receivables	1,561,799	Other liabilities	20,253,578
Customers' liabilities under acceptances	918,284	Total Liabilities	966,247,718
Properties foreclosed, net	3,327,577		
Premises and equipment, net	18,202,898	Shareholders' equity	
Other assets, net	10,151,247	Equity portion 1/	74,543,653
		Other reserves	6,945,772
		Retained Earnings	19,084,445
		Total Shareholders' equity	100,573,870
Total Assets	1,066,821,588	Total Liabilities and Shareholders' equity	1,066,821,588

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 225,687,732

Loans to related asset management companies 1,101,000

Loans to related parties due to debt restructuring 0

Regulatory capital 132,447,924

(Capital adequacy ratio =16.45 percents)

Changes in assets and liabilities this quarter as of 31 October 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 1,372,604

Liabilities under unmatured import bills 1,733,298

Letters of credit 8,531,324

Other contingencies 103,367,008

^{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 October 25, 2013 Date of disclosure October 25, 2013

Information as of June 30, 2013 Information as of June 30, 2013

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

Mr. Philip Chen Chong Tan

Executive Vice President, Accounting Division

Acting Chief Executive Officer