

## BANK OF AYUDHYA PUBLIC COMPANY LTD.

## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2013

| Assets                                          | Thousand Baht        | Liabilities                                                           | Thousand Baht        |
|-------------------------------------------------|----------------------|-----------------------------------------------------------------------|----------------------|
| Cash                                            | 24,876,769           | Deposits                                                              | 758,245,630          |
| Interbank and money market items (Assets) - net | 112,491,655          | Interbank and money market items, net                                 | 78,311,219           |
| Claims on securities                            | 19,357,298           | Liabilities payable on demand                                         | 2,883,198            |
| Derivatives assets                              | 3,817,828            | Liabilities to deliver securities                                     | 19,357,298           |
| Investments - net                               | 81,852,810           | Financial liabilities designated at fair value through profit or loss | 0                    |
| (with obligations Thousand Baht 15,328,861)     |                      | Derivatives liabilities                                               | 4,106,493            |
| Investments in subsidiaries and associates, net | 32,115,747           | Debts issued and Borrowings                                           | 102,626,256          |
| Loans to customers , net                        | 777,246,956          | Bank's liabilities under acceptances                                  | 941,373              |
| Accrued interest receivables                    | 1,516,669            | Other liabilities                                                     | 21,811,261           |
| Customers' liabilities under acceptances        | 941,373              | <b>Total Liabilities</b>                                              | <b>988,282,728</b>   |
| Properties foreclosed, net                      | 3,300,522            |                                                                       |                      |
| Premises and equipment, net                     | 18,173,616           | <b>Shareholders' equity</b>                                           |                      |
| Other assets, net                               | 13,671,483           | Equity portion 1/                                                     | 74,543,653           |
|                                                 |                      | Other reserves                                                        | 6,784,741            |
|                                                 |                      | Retained Earnings                                                     | 19,751,604           |
|                                                 |                      | <b>Total Shareholders' equity</b>                                     | <b>101,079,998</b>   |
| <b>Total Assets</b>                             | <b>1,089,362,726</b> | <b>Total Liabilities and Shareholders' equity</b>                     | <b>1,089,362,726</b> |

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

231,572,053

Loans to related asset management companies

872,000

Loans to related parties due to debt restructuring

0

Regulatory capital

131,795,516

(Capital adequacy ratio =16.03 percents)

Changes in assets and liabilities this quarter as of 30 November 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

1,478,474

Liabilities under unmatured import bills

1,582,674

Letters of credit

8,560,871

Other contingencies

103,806,324

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 Sujaritayon

Mrs. Janice Rae Van Ekeren

Executive Vice President, Accounting Division

Chief Executive Officer