BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	28,167,503	Deposits	768,390,228
Interbank and money market items (Assets) - net	84,980,814	Interbank and money market items, net	56,703,612
Claims on securities	13,104,938	Liabilities payable on demand	2,545,378
Derivatives assets	4,879,633	Liabilities to deliver securities	13,104,938
Investments - net	73,240,687	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 5,856,956)		Derivatives liabilities	5,139,845
Investments in subsidiaries and associates, net	30,759,747	Debts issued and Borrowings	107,336,654
Loans to customers , net	801,551,698	Bank's liabilities under acceptances	879,171
Accrued interest receivables	1,741,605	Other liabilities	19,932,626
Customers' liabilities under acceptances	879,171	Total Liabilities	974,032,452
Properties foreclosed, net	3,022,568		
Premises and equipment, net	18,533,326	Shareholders' equity	
Other assets, net	13,486,188	Equity portion 1/	74,543,653
		Other reserves	6,531,881
		Retained Earnings	19,239,892
		Total Shareholders' equity	100,315,426
Total Assets	1,074,347,878	Total Liabilities and Shareholders' equity	1,074,347,878

	Thousand Baht
Non-Performing Loan 2/ (net) as of 31 December 2013 (Quarterly)	7,834,580
(0.89 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2013 (Quarterly)	14,607,447
Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)	20,848,924
Loans to related parties	233,146,006
Loans to related asset management companies	554,000
Loans to related parties due to debt restructuring	0
Regulatory capital	131,205,634
(Capital adequacy ratio =15.55 percents)	
Changes in assets and liabilities this quarter as of 31 December 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	1,315,051
Liabilities under unmatured import bills	1,559,244
Letters of credit	9,334,823
Other contingencies	102,466,755

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 31 December 2013 (Quarterly) 14,970,447

(1.68 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)		For Financial Group (under the Notification of the Bank of Thailand 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. Noriaki Goto
Executive Vice President, Accounting Division	Chief Executive Officer