



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant)

As of 31 January 2015



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	26,531,848	Deposits	990,522,061
Interbank and money market items, net	232,379,063	Interbank and money market items, net	253,881,679
Claims on securities	0	Liabilities payable on demand	2,548,673
Derivatives assets	21,840,351	Liabilities to deliver securities	0
Investments - net	117,542,271	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 5,237,007)		Derivatives liabilities	18,482,562
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	115,847,931
Loans to customers , net	1,078,132,881	Bank's liabilities under acceptances	533,938
Accrued interest receivables	2,922,249	Other liabilities	28,220,496
Customers' liabilities under acceptances	533,938	Total Liabilities	1,410,037,340
Properties foreclosed, net	2,852,982		
Premises and equipment, net	18,353,396	Shareholders' equity	
Other assets, net	20,409,636	Equity portion 1/	126,436,367
		Other reserves	2,120,595
		Retained Earnings	31,135,482
		Total Shareholders' equity	159,692,444
Total Assets	1,569,729,784	Total Liabilities and Shareholders' equity	1,569,729,784

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 December 2014 (Quarterly) 9,744,592

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

Required provisioning for loan loss, as of 31 December 2014 (Quarterly) 15,059,847

Actual provisioning for loan loss, as of 31 December 2014 (Quarterly) 20,623,673

Loans to related parties 173,505,347

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 174,976,962

(Capital adequacy ratio =15.13 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 174,976,962

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.13 percents)

Changes in assets and liabilities this quarter as of 31 January 2015

due to fine from violating the Financial Institution Business Act B.E.2551, Section - 0

Contingent liabilities

Avals to bills and guarantees of loans 1,962,988

Liabilities under unmatured import bills 5,909,456

Letters of credit 5,942,891

Other contingencies 126,460,629

^{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 31 December 2014 (Quarterly) 16,451,590

(1.73 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 27, 2014

Date of disclosure October 27, 2014

Information as of June 30, 2014

Information as of June 30, 2014

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

- Signature -

- Signature -

Miss Duangdao Wongpanitkrit

Mr. Noriaki Goto

Chief Financial Officer

President and Chief Executive Officer