



## BANK OF AYUDHYA PUBLIC COMPANY LTD.

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

As of 28 February 2015



| Assets                                          | Thousand Baht        | Liabilities                                                           | Thousand Baht        |
|-------------------------------------------------|----------------------|-----------------------------------------------------------------------|----------------------|
| Cash                                            | 26,560,364           | Deposits                                                              | 1,009,916,883        |
| Interbank and money market items, net           | 192,140,911          | Interbank and money market items, net                                 | 193,530,453          |
| Claims on securities                            | 2,626,458            | Liabilities payable on demand                                         | 2,872,190            |
| Derivatives assets                              | 21,144,105           | Liabilities to deliver securities                                     | 2,626,458            |
| Investments - net                               | 99,367,400           | Financial liabilities designated at fair value through profit or loss | 0                    |
| (with obligations Thousand Baht 9,121,087)      |                      | Derivatives liabilities                                               | 18,981,736           |
| Investments in subsidiaries and associates, net | 48,231,169           | Debts issued and Borrowings                                           | 112,941,266          |
| Loans to customers , net                        | 1,093,397,733        | Bank's liabilities under acceptances                                  | 524,993              |
| Accrued interest receivables                    | 2,971,526            | Other liabilities                                                     | 29,184,627           |
| Customers' liabilities under acceptances        | 524,993              | <b>Total Liabilities</b>                                              | <b>1,370,578,606</b> |
| Properties foreclosed, net                      | 2,819,986            |                                                                       |                      |
| Premises and equipment, net                     | 18,312,094           | <b>Shareholders' equity</b>                                           |                      |
| Other assets, net                               | 23,194,178           | Equity portion 1/                                                     | 126,436,367          |
|                                                 |                      | Other reserves                                                        | 2,055,582            |
|                                                 |                      | Retained Earnings                                                     | 32,220,362           |
|                                                 |                      | <b>Total Shareholders' equity</b>                                     | <b>160,712,311</b>   |
| <b>Total Assets</b>                             | <b>1,531,290,917</b> | <b>Total Liabilities and Shareholders' equity</b>                     | <b>1,531,290,917</b> |

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

169,782,356

Loans to related asset management companies

0

Loans to related parties due to debt restructuring

0

Regulatory capital

174,238,175

(Capital adequacy ratio =15.10 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit

174,238,175

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.10 percents)

Changes in assets and liabilities this quarter as of 28 February 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

1,893,801

Liabilities under unmatured import bills

2,115,141

Letters of credit

6,194,358

Other contingencies

125,763,504

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