

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	26,629,967	Deposits	798,164,055
Interbank and money market items (Assets) - net	133,767,226	Interbank and money market items, net	73,248,200
Claims on securities	28,945,934	Liabilities payable on demand	2,537,521
Derivatives assets	2,937,281	Liabilities to deliver securities	28,945,934
Investments - net	82,869,996	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 7,627,592)		Derivatives liabilities	2,812,252
Investments in subsidiaries and associates, net	29,831,169	Debts issued and Borrowings	91,768,237
Loans to customers , net	778,894,330	Bank's liabilities under acceptances	902,595
Accrued interest receivables	1,488,542	Other liabilities	23,921,086
Customers' liabilities under acceptances	902,595	Total Liabilities	1,022,299,880
Properties foreclosed, net	2,971,061		
Premises and equipment, net	18,325,595	Shareholders' equity	
Other assets, net	15,766,278	Equity portion 1/	74,543,653
		Other reserves	6,862,602
		Retained Earnings	19,623,839
		Total Shareholders' equity	101,030,094
Total Assets	1,123,329,974	Total Liabilities and Shareholders' equity	1,123,329,974

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

217,710,953

Loans to related asset management companies

313,000

Loans to related parties due to debt restructuring

0

Regulatory capital

118,120,439

(Capital adequacy ratio =14.59 percents)

Changes in assets and liabilities this quarter as of 28 February 2014

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

0

Contingent liabilities

Avals to bills and guarantees of loans

1,030,518

Liabilities under unmatured import bills

1,550,053

Letters of credit

8,564,200

Other contingencies

108,115,309

^{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

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 -

Mrs. Orawan Sujaritayon

Mr. Noriaki Goto

Executive Vice President, Accounting Division

Chief Executive Officer