

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	26,748,761	Deposits	783,430,744
Interbank and money market items (Assets) - net	88,902,863	Interbank and money market items, net	65,209,444
Claims on securities	23,752,164	Liabilities payable on demand	2,897,995
Derivatives assets	2,440,281	Liabilities to deliver securities	23,752,164
Investments - net	76,214,963	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 148,424)		Derivatives liabilities	2,267,572
Investments in subsidiaries and associates, net	29,831,169	Debts issued and Borrowings	87,649,093
Loans to customers , net	803,299,151	Bank's liabilities under acceptances	728,109
Accrued interest receivables	1,617,878	Other liabilities	20,610,291
Customers' liabilities under acceptances	728,109	Total Liabilities	986,545,412
Properties foreclosed, net	2,947,408		
Premises and equipment, net	18,340,069	Shareholders' equity	
Other assets, net	13,142,371	Equity portion 1/	74,543,653
		Other reserves	7,020,932
		Retained Earnings	19,855,190
		Total Shareholders' equity	101,419,775
Total Assets	1,087,965,187	Total Liabilities and Shareholders' equity	1,087,965,187

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 March 2014 (Quarterly)

8,382,849

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

Required provisioning for loan loss, as of 31 March 2014 (Quarterly)

15,683,265

Actual provisioning for loan loss, as of 31 March 2014 (Quarterly)

21,755,907

Loans to related parties

218,070,469

Loans to related asset management companies

313,000

Loans to related parties due to debt restructuring

0

Regulatory capital

120,855,845

(Capital adequacy ratio =14.44 percents)

Changes in assets and liabilities this quarter as of 31 March 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

867,408

Liabilities under unmatured import bills

1,629,445

Letters of credit

9,733,568

Other contingencies

109,413,936

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 March 2014 (Quarterly)

16,656,001

(1.86 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 Sujarittayon

Mr. Noriaki Goto

Executive Vice President, Accounting Division

Chief Executive Officer