

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	25,581,934	Deposits	776,376,384
Interbank and money market items (Assets) - net	112,444,587	Interbank and money market items, net	79,687,790
Claims on securities	30,422,885	Liabilities payable on demand	2,610,312
Derivatives assets	2,114,681	Liabilities to deliver securities	30,422,885
Investments - net	77,338,308	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 11,657,609)		Derivatives liabilities	2,081,983
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	106,197,327
Loans to customers , net	793,908,065	Bank's liabilities under acceptances	698,845
Accrued interest receivables	1,584,988	Other liabilities	20,768,080
Customers' liabilities under acceptances	698,845	Total Liabilities	1,018,843,606
Properties foreclosed, net	2,925,446		
Premises and equipment, net	18,123,580	Shareholders' equity	
Other assets, net	16,144,940	Equity portion 1/	74,543,653
		Other reserves	7,261,529
		Retained Earnings	28,870,640
		Total Shareholders' equity	110,675,822
Total Assets	1,129,519,428	Total Liabilities and Shareholders' equity	1,129,519,428

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

198,935,175

Loans to related asset management companies

40,000

Loans to related parties due to debt restructuring

0

Regulatory capital

122,165,210

(Capital adequacy ratio =14.35 percents)

Changes in assets and liabilities this quarter as of 31 May 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

892,039

Liabilities under unmatured import bills

1,567,197

Letters of credit

8,022,752

Other contingencies

110,243,300

^{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

April 28, 2014

Date of disclosure

April 28, 2014

Information as of

December 31, 2013

Information as of

December 31, 2013

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

Chief Executive Officer