

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	24,225,139	Deposits	810,321,806
Interbank and money market items (Assets) - net	100,986,262	Interbank and money market items, net	77,323,595
Claims on securities	31,318,737	Liabilities payable on demand	2,941,244
Derivatives assets	1,954,837	Liabilities to deliver securities	31,318,737
Investments - net	75,863,510	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 7,187,681)		Derivatives liabilities	2,019,528
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	97,967,947
Loans to customers , net	831,343,329	Bank's liabilities under acceptances	503,944
Accrued interest receivables	1,584,013	Other liabilities	20,219,966
Customers' liabilities under acceptances	503,944	Total Liabilities	1,042,616,767
Properties foreclosed, net	2,867,521		
Premises and equipment, net	17,828,266	Shareholders' equity	
Other assets, net	16,376,940	Equity portion 1/	74,543,653
		Other reserves	7,737,414
		Retained Earnings	28,185,833
		Total Shareholders' equity	110,466,900
Total Assets	1,153,083,667	Total Liabilities and Shareholders' equity	1,153,083,667

Thousand Baht

Non-Performing Loan 2/ (net) as of 30 September 2014 (Quarterly)

10,571,329

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

Required provisioning for loan loss, as of 30 September 2014 (Quarterly)

17,204,134

Actual provisioning for loan loss, as of 30 September 2014 (Quarterly)

23,296,562

Loans to related parties

182,806,715

Loans to related asset management companies

0

Loans to related parties due to debt restructuring

0

Regulatory capital

133,815,943

(Capital adequacy ratio =14.91 percents)

Changes in assets and liabilities this quarter as of 30 September 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

1,784,735

Liabilities under unmatured import bills

6,779,317

Letters of credit

7,413,101

Other contingencies

108,478,031

^{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 30 September 2014 (Quarterly)

19,826,569

(2.11 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