

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	24,193,217	Deposits	813,088,883
Interbank and money market items (Assets) - net	122,946,995	Interbank and money market items, net	96,694,635
Claims on securities	35,912,743	Liabilities payable on demand	2,405,620
Derivatives assets	1,849,008	Liabilities to deliver securities	35,912,743
Investments - net	78,184,251	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 21,674,227)		Derivatives liabilities	2,094,346
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	96,145,653
Loans to customers , net	832,464,297	Bank's liabilities under acceptances	463,252
Accrued interest receivables	1,651,961	Other liabilities	23,450,428
Customers' liabilities under acceptances	463,252	Total Liabilities	1,070,255,560
Properties foreclosed, net	2,861,816		
Premises and equipment, net	17,770,203	Shareholders' equity	
Other assets, net	15,196,444	Equity portion 1/	74,543,653
		Other reserves	7,501,797
		Retained Earnings	29,424,346
		Total Shareholders' equity	111,469,796
Total Assets	1,181,725,356	Total Liabilities and Shareholders' equity	1,181,725,356

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

178,644,128

Loans to related asset management companies

0

Loans to related parties due to debt restructuring

0

Regulatory capital

133,348,269

(Capital adequacy ratio =14.91 percents)

Changes in assets and liabilities this quarter as of 31 October 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

1,752,462

Liabilities under unmatured import bills

6,950,174

Letters of credit

6,806,888

Other contingencies

108,717,399

^{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

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

Chief Executive Officer