

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,077,762	Deposits	843,747,653
Interbank and money market items (Assets) - net	77,210,265	Interbank and money market items, net	48,256,752
Claims on securities	0	Liabilities payable on demand	1,935,682
Derivatives assets	2,653,196	Liabilities to deliver securities	0
Investments - net	60,852,251	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 4,995,130)		Derivatives liabilities	2,159,708
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	97,267,531
Loans to customers , net	869,829,446	Bank's liabilities under acceptances	508,328
Accrued interest receivables	1,557,735	Other liabilities	23,113,034
Customers' liabilities under acceptances	508,328	Total Liabilities	1,016,988,688
Properties foreclosed, net	2,842,702		
Premises and equipment, net	18,219,369	Shareholders' equity	
Other assets, net	15,915,541	Equity portion 1/	74,543,653
		Other reserves	7,310,755
		Retained Earnings	30,054,668
		Total Shareholders' equity	111,909,076
Total Assets	1,128,897,764	Total Liabilities and Shareholders' equity	1,128,897,764

Thousand Baht

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

9,744,592

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

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

15,059,847

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

20,623,673

Loans to related parties

174,912,920

Loans to related asset management companies

0

Loans to related parties due to debt restructuring

0

Regulatory capital

132,425,272

(Capital adequacy ratio =14.69 percents)

Changes in assets and liabilities this quarter as of 31 December 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

1,947,290

Liabilities under unmatured import bills

7,687,652

Letters of credit

5,701,152

Other contingencies

108,249,395

^{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 2014 (Quarterly)

16,451,590

(1.73 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

President and Chief Executive Officer