

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	26,047,611	Deposits	787,652,626
Interbank and money market items (Assets) - net	96,699,047	Interbank and money market items, net	57,493,128
Claims on securities	16,059,930	Liabilities payable on demand	3,232,522
Derivatives assets	1,769,511	Liabilities to deliver securities	16,059,930
Investments - net	76,021,401	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 2,162,747)		Derivatives liabilities	1,398,166
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	108,497,812
Loans to customers , net	801,409,088	Bank's liabilities under acceptances	774,339
Accrued interest receivables	1,545,774	Other liabilities	21,130,107
Customers' liabilities under acceptances	774,339	Total Liabilities	996,238,630
Properties foreclosed, net	2,910,853		
Premises and equipment, net	18,062,167	Shareholders' equity	
Other assets, net	17,523,085	Equity portion 1/	74,543,653
		Other reserves	7,372,459
		Retained Earnings	28,899,233
		Total Shareholders' equity	110,815,345
Total Assets	1,107,053,975	Total Liabilities and Shareholders' equity	1,107,053,975

Thousand Baht

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

8,413,488

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

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

15,586,925

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

21,683,488

Loans to related parties

195,686,042

Loans to related asset management companies

0

Loans to related parties due to debt restructuring

0

Regulatory capital

122,912,792

(Capital adequacy ratio =14.24 percents)

Changes in assets and liabilities this quarter as of 30 June 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

898,050

Liabilities under unmatured import bills

1,468,297

Letters of credit

8,478,806

Other contingencies

108,690,275

^{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 June 2014 (Quarterly)

16,469,693

(1.81 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

Mrs. Janice Rae Van Ekeren

Chief Financial Officer

Acting Chief Executive Officer