

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	28,394,351	Deposits	775,507,789
Interbank and money market items (Assets) - net	115,055,156	Interbank and money market items, net	63,685,885
Claims on securities	11,759,319	Liabilities payable on demand	2,164,658
Derivatives assets	4,099,200	Liabilities to deliver securities	11,759,319
Investments - net	80,403,319	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 15,553,445)		Derivatives liabilities	4,611,029
Investments in subsidiaries and associates, net	30,759,747	Debts issued and Borrowings	111,056,270
Loans to customers , net	785,169,471	Bank's liabilities under acceptances	885,707
Accrued interest receivables	1,524,246	Other liabilities	23,664,626
Customers' liabilities under acceptances	885,707	Total Liabilities	993,335,283
Properties foreclosed, net	3,006,367		
Premises and equipment, net	18,433,779	Shareholders' equity	
Other assets, net	14,798,431	Equity portion 1/	74,543,653
		Other reserves	6,465,869
		Retained Earnings	19,944,288
		Total Shareholders' equity	100,953,810
Total Assets	1,094,289,093	Total Liabilities and Shareholders' equity	1,094,289,093

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 December 2013 (Quarterly)

7,834,580

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

Required provisioning for loan loss, as of 31 December 2013 (Quarterly)

14,607,447

Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)

20,848,924

Loans to related parties

224,188,589

Loans to related asset management companies

448,000

Loans to related parties due to debt restructuring

0

Regulatory capital

126,987,280

(Capital adequacy ratio =15.31 percents)

Changes in assets and liabilities this quarter as of 31 January 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

900,284

Liabilities under unmatured import bills

1,704,144

Letters of credit

8,817,864

Other contingencies

106,642,068

^{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 2013 (Quarterly)

14,970,447

(1.68 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 25, 2013

Date of disclosure

October 25, 2013

Information as of

June 30, 2013

Information as of

June 30, 2013

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

- Signature -

- Signature -

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Mrs. Orawan Sujaritayon.....
Mr. Noriaki Goto

Executive Vice President, Accounting Division

Chief Executive Officer