

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	23,656,291	Deposits	806,515,941
Interbank and money market items (Assets) - net	160,773,410	Interbank and money market items, net	107,568,102
Claims on securities	50,776,906	Liabilities payable on demand	2,704,241
Derivatives assets	2,604,150	Liabilities to deliver securities	50,776,906
Investments - net	79,239,487	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 18,793,434)		Derivatives liabilities	2,720,543
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	105,483,300
Loans to customers , net	808,775,454	Bank's liabilities under acceptances	571,914
Accrued interest receivables	1,687,030	Other liabilities	28,576,401
Customers' liabilities under acceptances	571,914	Total Liabilities	1,104,917,348
Properties foreclosed, net	2,891,939		
Premises and equipment, net	17,900,296	Shareholders' equity	
Other assets, net	18,427,305	Equity portion 1/	74,543,653
		Other reserves	7,708,042
		Retained Earnings	28,366,308
		Total Shareholders' equity	110,618,003
Total Assets	1,215,535,351	Total Liabilities and Shareholders' equity	1,215,535,351

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

187,563,120

Loans to related asset management companies

0

Loans to related parties due to debt restructuring

0

Regulatory capital

132,657,995

(Capital adequacy ratio =15.17 percents)

Changes in assets and liabilities this quarter as of 31 August 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

785,484

Liabilities under unmatured import bills

1,508,502

Letters of credit

6,925,997

Other contingencies

107,677,402

^{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

Mr. Noriaki Goto

Chief Financial Officer

Chief Executive Officer