

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	24,765,308	Deposits	818,434,718
Interbank and money market items (Assets) - net	102,608,517	Interbank and money market items, net	83,292,917
Claims on securities	27,190,763	Liabilities payable on demand	2,542,084
Derivatives assets	2,261,241	Liabilities to deliver securities	27,190,763
Investments - net	79,990,951	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 15,242,544)		Derivatives liabilities	2,301,444
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	93,976,181
Loans to customers , net	841,225,549	Bank's liabilities under acceptances	522,367
Accrued interest receivables	1,656,423	Other liabilities	29,632,516
Customers' liabilities under acceptances	522,367	Total Liabilities	1,057,892,990
Properties foreclosed, net	2,872,264		
Premises and equipment, net	17,769,145	Shareholders' equity	
Other assets, net	21,403,109	Equity portion 1/	74,543,653
		Other reserves	7,574,024
		Retained Earnings	30,486,139
		Total Shareholders' equity	112,603,816
Total Assets	1,170,496,806	Total Liabilities and Shareholders' equity	1,170,496,806

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

174,545,021

Loans to related asset management companies

0

Loans to related parties due to debt restructuring

0

Regulatory capital

132,695,316

(Capital adequacy ratio =14.67 percents)

Changes in assets and liabilities this quarter as of 30 November 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

1,886,613

Liabilities under unmatured import bills

7,426,865

Letters of credit

7,108,997

Other contingencies

109,667,262

^{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