

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	25,429,794	Deposits	799,747,938
Interbank and money market items (Assets) - net	174,124,888	Interbank and money market items, net	113,653,288
Claims on securities	58,237,390	Liabilities payable on demand	2,766,132
Derivatives assets	3,012,075	Liabilities to deliver securities	58,237,390
Investments - net	70,808,250	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 17,326,579)		Derivatives liabilities	2,856,430
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	108,779,329
Loans to customers , net	798,196,405	Bank's liabilities under acceptances	678,349
Accrued interest receivables	1,604,960	Other liabilities	18,882,710
Customers' liabilities under acceptances	678,349	Total Liabilities	1,105,601,566
Properties foreclosed, net	2,884,594		
Premises and equipment, net	17,974,230	Shareholders' equity	
Other assets, net	16,323,786	Equity portion 1/	74,543,653
		Other reserves	7,503,529
		Retained Earnings	29,857,142
		Total Shareholders' equity	111,904,324
Total Assets	1,217,505,890	Total Liabilities and Shareholders' equity	1,217,505,890

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

188,189,052

Loans to related asset management companies

0

Loans to related parties due to debt restructuring

0

Regulatory capital

122,098,621

(Capital adequacy ratio =14.15 percents)

Changes in assets and liabilities this quarter as of 31 July 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

782,681

Liabilities under unmatured import bills

1,473,054

Letters of credit

7,848,129

Other contingencies

110,286,326

^{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