krungsri
กรุงศรี
A member of MUFG
a global financial group

- Translation -

No. GMPD. 3 / 2015

7 January 2015

Re: Additional Information Disclosure about Connected Transaction

To: The President
The Stock Exchange of Thailand

Reference: Notification of Disclosure Concerning the Connected Transactions of Bank of Ayudhya PCL, dated 5 January 2015.

Regarding Information Disclosure by Bank of Ayudhya PCL (Bank) to The Stock Exchange of Thailand about Connected Transaction (Borrowing from Major Shareholder and Deed Poll Guarantee provided by major shareholder) dated on 5 January 2015 (details are stipulated in the 2 reports mentioned), Bank would like to add explanation to The Stock Exchange of Thailand information about the following items.

1. Regarding Borrowing from The Bank of Tokyo- Mitsubishi UFJ, Ltd. (BTMU), who is major shareholder of Bank, is borrowing of the following types, 1) Uncommitted Revolving Facility or 2) Interbank Borrowing Facility with the Facility Amount of JPY900bio (or USD equivalent) which is equal to THB292,500mio at the Fx Rate of THB32.50/JPY100). This facility includes 2 types of borrowing, namely borrowing in USD of USD7bio (or equivalent to THB227,500mio at the Fx Rate of THB32.50/USD) and Borrowing in JPY of JPY200bio (or equivalent to THB65,000mio).*

Bank is expected to pay interest of THB1,382mio to BTMU for this Borrowing, with interest rate at 0.56% per year for Borrowing in USD, whose interest amount is expected to be THB1,088mio) and with interest rate at 0.53% per year for Borrowing in JPY, whose interest amount is expected to be THB294mio.

2. In consideration for approval of the above 2 connected transactions, those 6 directors with related interest with BTMU Group (comprising of Mr.Kanetsugu Mike, Mr.Takeshi Ogasawara, Mr.Noriaki Goto, Mrs.Janice Rae Van Ekeren, Mr.Philip Tan Chen Chong and Mr.Go Watanabe**)did not attend the meeting and did not have the voting right in this agenda. The bank's Audit Committee did not have any other different comments from the Board of Directors.

3. For any other data, it is with accordance to data disclosed in the reference letter.

Bank of Ayudhya Public Company Limited
1222 Rama III Road, Bang Phongphang
Yan Nawa, Bangkok 10120 Thailand
Reg. No. 0107536001079
T +66 (0) 2296 2000
www.krungsri.com

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)
1222 ถนนพระรามที่ 3 แขวงบางโพงพาง
เขตยานนาวา กรุงเทพมหานคร 10120
ทะเบียนเลขที่ 0107536001079
โทรศัพท์ +66 (0) 2296 2000
www.krungsri.com

For your acknowledgement.

Yours sincerely,

(Mr. Noriaki Goto)

President and Chief Executive Officer

Remarks:

* Fx Rates as of June 2014 were used in calculation.

** Mr. Go Watanabe did not join the Board of Directors' Meeting, in which this Connected Party Transaction was Approved.