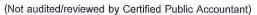


BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities





As of 28 February 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	26,560,364	Deposits	1,009,916,883
Interbank and money market items, net	192,140,911	Interbank and money market items, net	193,530,453
Claims on securities	2,626,458	Liabilities payable on demand	2,872,190
Derivatives assets	21,144,105	Liabilities to deliver securities	2,626,458
Investments - net	99,367,400	Financial liabilities designated at fair value through profit or loss	o
(with obligations Thousand Baht 9,121,087)		Derivatives liabilities	18,981,736
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	112,941,266
Loans to customers , net	1,093,397,733	Bank's liabilities under acceptances	524,993
Accrued interest receivables	2,971,526	Other liabilities	29,184,627
Customers' liabilities under acceptances	524,993	Total Liabilities	1,370,578,606
Properties foreclosed, net	2,819,986		
Premises and equipment, net	18,312,094	Shareholders' equity	
Other assets, net	23,194,178	Equity portion 1/	126,436,367
		Other reserves	2,055,582
		Retained Earnings	32,220,362
		Total Shareholders' equity	160,712,311
Total Assets	1,531,290,917	Total Liabilities and Shareholders' equity	1,531,290,917

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 December 2014 (Quarterly)

9,744,592

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

Required provisioning for loan loss, as of 31 December 2014 (Quarterly)

15,059,847

Actual provisioning for loan loss, as of 31 December 2014 (Quarterly)

20.623.673

Loans to related parties

169,782,356

Loans to related asset management companies Loans to related parties due to debt restructuring 0

0

0

Regulatory capital (Capital adequacy ratio =15.10 percents) 174,238,175 174,238,175

Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.10 percents)

Changes in assets and liabilities this quarter as of 28 February 2015

due to fine from violating the Financial Institution Business Act B.E.2551, Section -

Contingent liabilities

Avals to bills and guarantees of loans

1,893,801

Liabilities under unmatured import bills

2,115,141

Letters of credit Other contingencies

6,194,358 125,763,504

Equily 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 share

2/ Non-Performing Loans (gross) as of 31 December 2014 (Quarterly)

16,451,590

(1.73 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 Date of disclosure

www.krungsri.com

Location of disclosure

www.krungsri.com October 27, 2014

October 27, 2014

Date of disclosure

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.

Miss Duangdao Wongpanitkrit

- Signature -

Mr. Noriaki Goto

- Signature -

President and Chief Executive Officer

Chief Financial Officer