



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant)

As of 31 March 2015



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	26,828,393	Deposits	1,016,329,851
Interbank and money market items, net	187,714,662	Interbank and money market items, net	215,659,361
Claims on securities	20,204,731	Liabilities payable on demand	5,195,735
Derivatives assets	21,671,101	Liabilities to deliver securities	20,204,731
Investments - net	112,069,033	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 58,985)		Derivatives liabilities	19,169,743
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	101,947,681
Loans to customers , net	1,103,267,343	Bank's liabilities under acceptances	493,336
Accrued interest receivables	2,770,950	Other liabilities	25,256,890
Customers' liabilities under acceptances	493,336	Total Liabilities	1,404,257,328
Properties foreclosed, net	2,824,091		
Premises and equipment, net	18,255,655	Shareholders' equity	
Other assets, net	20,310,946	Equity portion 1/	126,436,367
		Other reserves	2,158,662
		Retained Earnings	31,789,053
		Total Shareholders' equity	160,384,082
Total Assets	1,564,641,410	Total Liabilities and Shareholders' equity	1,564,641,410

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 March 2015 (Quarterly) 10,645,427

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

Required provisioning for loan loss, as of 31 March 2015 (Quarterly) 19,415,998

Actual provisioning for loan loss, as of 31 March 2015 (Quarterly) 25,520,713

Loans to related parties 171,020,054

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 175,596,598

(Capital adequacy ratio =15.06 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 175,596,598

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.06 percents)

Changes in assets and liabilities this quarter as of 31 March 2015

due to fine from violating the Financial Institution Business Act B.E.2551, Section - 0

Contingent liabilities

Avals to bills and guarantees of loans 1,909,011

Liabilities under unmatured import bills 2,127,835

Letters of credit 6,139,127

Other contingencies 124,988,857

^{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 share:

2/ Non-Performing Loans (gross) as of 31 March 2015 (Quarterly) 19,147,636

(1.53 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

President and Chief Executive Officer