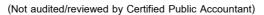


BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities





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 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 -

Contingent liabilities

Avals to bills and guarantees of loans

1,909,011

Liabilities under unmatured import bills

2,127,835

Letters of credit Other contingencies

6,139,127 124.988.857

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 31 March 2015 (Quarterly)

For Commercial Bank

19,147,636

(1.53 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

(under the Notification of the Bank of Thailand

For Financial Group

(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 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 Chief Financial Officer

- Signature -

Mr. Noriaki Goto

- Signature -

President and Chief Executive Officer