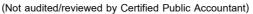
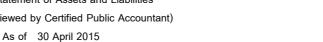


BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities







Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,168,617	Deposits	1,017,335,400
Interbank and money market items, net	209,757,109	Interbank and money market items, net	246,081,889
Claims on securities	0	Liabilities payable on demand	3,115,995
Derivatives assets	21,213,741	Liabilities to deliver securities	0
Investments - net	105,342,521	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 25,071,556)		Derivatives liabilities	18,815,160
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	103,259,061
Loans to customers , net	1,118,192,163	Bank's liabilities under acceptances	477,674
Accrued interest receivables	2,905,188	Other liabilities	31,739,001
Customers' liabilities under acceptances	477,674	Total Liabilities	1,420,824,180
Properties foreclosed, net	2,758,457		
Premises and equipment, net	18,222,593	Shareholders' equity	
Other assets, net	23,349,525	Equity portion 1/	126,436,367
		Other reserves	2,449,898
		Retained Earnings	29,908,312
		Total Shareholders' equity	158,794,577
Total Assets	1,579,618,757	Total Liabilities and Shareholders' equity	1,579,618,757
			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) 25,520,713 173.523.891 Loans to related parties Loans to related asset management companies Loans to related parties due to debt restructuring 0 175,815,512 Regulatory capital (Capital adequacy ratio =14.80 percents) 175,815,512 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 =14.80 percents) Changes in assets and liabilities this quarter as of 30 April 2015 due to fine from violating the Financial Institution Business Act B.E.2551, Section 156 2,038 Contingent liabilities Avals to bills and guarantees of loans 1,974,057 Liabilities under unmatured import bills 2,590,393 6,550,206 Letters of credit Other contingencies 125,987,483 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

- Signature -

Date of disclosure April 27, 2015 April 27, 2015 Date of disclosure Information as of December 31, 2014 Information as of December 31, 2014

> We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented. - Signature -

Miss Duangdao Wongpanitkrit Mr. Noriaki Goto

President and Chief Executive Officer Chief Financial Officer