BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2015

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
Loans to related parties	173,523,891
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	175,815,512
(Capital adequacy ratio =14.80 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	175,815,512
(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
Letters of credit	6,550,206
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 Re: Public disclosure of Capital Maintenance for Commercial Banks)		(under the Notification of the Bank of Thailand Re: Consolidated Supervision)	
Location of disclosure	www.krungsri.com	Location of disclosure	www.krungsri.com
Date of disclosure	April 27, 2015	Date of disclosure	April 27, 2015
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 -	- Signature -
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Miss Duangdao Wongpanitkrit	Mr. Noriaki Goto
Chief Financial Officer	President and Chief Executive Officer