BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	27,650,578	Deposits	1,008,868,480
Interbank and money market items, net	188,829,889	Interbank and money market items, net	232,219,111
Claims on securities	0	Liabilities payable on demand	3,160,311
Derivatives assets	26,464,745	Liabilities to deliver securities	0
Investments - net	110,771,093	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 15,382,748)		Derivatives liabilities	20,921,243
Investments in subsidiaries and associates, net	48,231,169	Debts issued and Borrowings	97,333,971
Loans to customers , net	1,104,280,832	Bank's liabilities under acceptances	541,522
Accrued interest receivables	2,840,505	Other liabilities	30,064,081
Customers' liabilities under acceptances	541,522	Total Liabilities	1,393,108,719
Properties foreclosed, net	2,732,447		
Premises and equipment, net	18,827,588	Shareholders' equity	
Other assets, net	21,712,054	Equity portion 1/	126,436,367
		Other reserves	2,373,139
		Retained Earnings	30,964,197
		Total Shareholders' equity	159,773,703
Total Assets	1,552,882,422	Total Liabilities and Shareholders' equity	1,552,882,422

	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	171,031,121
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	174,882,856
(Capital adequacy ratio =14.85 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	174,882,856
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.85 percents)	
Changes in assets and liabilities this quarter as of 31 May 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	1,854,072
Liabilities under unmatured import bills	2,001,651
Letters of credit	6,504,503
Other contingencies	124,656,387

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 (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)		For Financial Group (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	Mrs. Janice Rae Van Ekeren
Chief Financial Officer	Acting President and Chief Executive Officer