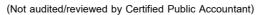


BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities





As of 31 May 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	30,475,139	Deposits	1,074,350,856
Interbank and money market items, net	246,767,892	Interbank and money market items, net	318,662,827
Claims on securities	41,830,898	Liabilities payable on demand	4,277,279
Derivatives assets	31,311,967	Liabilities to deliver securities	41,830,898
Investments - net	98,049,857	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 25,954,519)		Derivatives liabilities	22,092,937
Investments in subsidiaries and associates, net	48,895,618	Debts issued and Borrowings	83,882,461
Loans to customers , net	1,209,396,228	Bank's liabilities under acceptances	723,901
Accrued interest receivables	2,491,850	Other liabilities	35,716,770
Customers' liabilities under acceptances	723,901	Total Liabilities	1,581,537,929
Properties foreclosed, net	2,564,980		
Premises and equipment, net	19,086,745	Shareholders' equity	
Other assets, net	21,838,611	Equity portion 1/	126,436,367
		Other reserves	1,855,572
		Retained Earnings	43,603,818
		Total Shareholders' equity	171,895,757
Total Assets	1,753,433,686	Total Liabilities and Shareholders' equity	1,753,433,686

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 March 2016 (Quarterly)

11,705,616

143.279.081

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

Required provisioning for loan loss, as of 31 March 2016 (Quarterly) 23,397,008

Actual provisioning for loan loss, as of 31 March 2016 (Quarterly) 29,227,822

Loans to related asset management companies

Loans to related parties due to debt restructuring 0

Regulatory capital 172,620,787

(Capital adequacy ratio =13.97 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 172,620,787

 $(Regulatory\ capital\ ratio\ after\ deducting\ capital\ add-on\ arising\ from\ Single\ Lending\ Limit\ = 13.97\ percents)$

Changes in assets and liabilities this quarter as of 31 May 2016

Re: Public disclosure of Capital Maintenance for Commercial Banks)

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

0

Contingent liabilities

Loans to related parties

Avals to bills and guarantees of loans 487,619

Liabilities under unmatured import bills

1,519,381

131,338,603

22.953.687

Letters of credit 5,809,980

Other contingencies

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 shares

2/ Non-Performing Loans (gross) as of 31 March 2016 (Quarterly)

(1.69 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

Location of disclosurewww.krungsri.comLocation of disclosurewww.krungsri.comDate of disclosureApril 27, 2016Date of disclosureApril 27, 2016Information as ofDecember 31, 2015Information as ofDecember 31, 2015

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

- Signature - - Signature -

Mr. Kriangsak Jongsukkigparnich

Mr. Noriaki Goto

President and Chief Executive Officer

Re: Consolidated Supervision)