

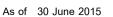
Assets

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities



Thousand Baht



Liabilities



Thousand Baht

| ASSETS | I nousand Bant | Liabilities | Thousand Bant |
|---|-------------------|---|-------------------|
| Cash | 27,571,759 | Deposits | 1,013,138,020 |
| Interbank and money market items, net | 177,536,310 | Interbank and money market items, net | 272,168,121 |
| Claims on securities | 0 | Liabilities payable on demand | 3,629,175 |
| Derivatives assets | 25,975,756 | Liabilities to deliver securities | 0 |
| Investments - net | 109,078,581 | Financial liabilities designated at fair value through profit or loss | 0 |
| (with obligations Thousand Baht 21,896,553) | | Derivatives liabilities | 20,879,874 |
| Investments in subsidiaries and associates, net | 48,231,169 | Debts issued and Borrowings | 60,140,011 |
| Loans to customers , net | 1,126,750,782 | Bank's liabilities under acceptances | 556,174 |
| Accrued interest receivables | 2,544,638 | Other liabilities | 27,600,978 |
| Customers' liabilities under acceptances | 556,174 | Total Liabilities | 1,398,112,353 |
| Properties foreclosed, net | 2,789,806 | | |
| Premises and equipment, net | 18,759,470 | Shareholders' equity | |
| Other assets, net | 17,854,687 | Equity portion 1/ | 126,436,367 |
| | | Other reserves | 2,197,593 |
| | | Retained Earnings | 30,902,819 |
| | | Total Shareholders' equity | 159,536,779 |
| Total Assets | 1,557,649,132 | Total Liabilities and Shareholders' equity | 1,557,649,132 |
| | | | Thousand Baht |
| Non-Performing Loan 2/ (net) as of 30 June 2015 (Quarterly) 10,919,969 | | | |
| (0.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | | | |
| Required provisioning for loan loss, as of 30 June 2015 (Quarterly) 19,893,244 | | | |
| Actual provisioning for loan loss, as of 30 June 2015 (Quarterly) | | | 25,962,440 |
| Loans to related parties | | | 173,573,579 |
| Loans to related asset management companies | | | |
| | | | |
| | | | 166 677 264 |
| | | | |
| (Capital adequacy ratio =13.76 percents) Regulatory capital after deducting capital add-on arising from Single Lending Limit 166,677.254 | | | |
| | | | |
| (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =13.76 percents) | | | |
| Changes in assets and liabilities this quarter as of 30 June 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 | | | 1,854,088 |
| Liabilities under unmatured import bills | | | 1,680,447 |
| Letters of credit | | | 7,085,325 |
| Other contingencies | | | 123,651,703 |
| 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 30 June 2015 (Quarterly) 19,265,552 | | | |
| (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 |
| 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. | | | |

Financial Officer President and Chief Executive Offi

Miss Duangdao Wongpanitkrit

Chief Financial Officer

- Signature -

Mr. Noriaki Goto

President and Chief Executive Officer

- Signature -