BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
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	0
Loans to related parties due to debt restructuring	0
Regulatory capital	166,677,254
(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 (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	Mr. Noriaki Goto
Chief Financial Officer	President and Chief Executive Officer