BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	28,809,473	Deposits	1,009,041,793
Interbank and money market items, net	182,953,691	Interbank and money market items, net	271,754,053
Claims on securities	0	Liabilities payable on demand	2,396,722
Derivatives assets	41,332,420	Liabilities to deliver securities	0
Investments - net	109,104,261	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 20,553,434)		Derivatives liabilities	30,462,623
Investments in subsidiaries and associates, net	48,531,169	Debts issued and Borrowings	61,869,981
Loans to customers , net	1,114,872,839	Bank's liabilities under acceptances	566,167
Accrued interest receivables	2,717,349	Other liabilities	30,895,794
Customers' liabilities under acceptances	566,167	Total Liabilities	1,406,987,133
Properties foreclosed, net	2,793,233		
Premises and equipment, net	18,715,296	Shareholders' equity	
Other assets, net	21,458,767	Equity portion 1/	126,436,367
		Other reserves	2,341,575
		Retained Earnings	36,089,590
		Total Shareholders' equity	164,867,532
Total Assets	1,571,854,665	Total Liabilities and Shareholders' equity	1,571,854,665

	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	168,386,727
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	165,985,526
(Capital adequacy ratio =14.17 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	165,985,526
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.17 percents)	
Changes in assets and liabilities this quarter as of 31 July 2015	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	0
Contingent liabilities	
Avals to bills and guarantees of loans	1,809,185
Liabilities under unmatured import bills	1,690,923
Letters of credit	5,424,831
Other contingencies	125,182,181

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