BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,431,920	Deposits	1,007,523,141
Interbank and money market items, net	180,283,492	Interbank and money market items, net	271,320,692
Claims on securities	0	Liabilities payable on demand	3,402,831
Derivatives assets	45,127,399	Liabilities to deliver securities	0
Investments - net	116,386,513	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 13,547,127)		Derivatives liabilities	32,504,594
Investments in subsidiaries and associates, net	47,095,618	Debts issued and Borrowings	59,683,311
Loans to customers , net	1,114,590,535	Bank's liabilities under acceptances	532,562
Accrued interest receivables	2,974,644	Other liabilities	42,848,096
Customers' liabilities under acceptances	532,562	Total Liabilities	1,417,815,227
Properties foreclosed, net	2,758,335		
Premises and equipment, net	19,403,584	Shareholders' equity	
Other assets, net	22,286,013	Equity portion 1/	126,436,367
		Other reserves	2,149,542
		Retained Earnings	34,469,479
		Total Shareholders' equity	163,055,388
Total Assets	1,580,870,615	Total Liabilities and Shareholders' equity	1,580,870,615

	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	169,642,160
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	167,203,411
(Capital adequacy ratio =14.37 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	167,203,411
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.37 percents)	
Changes in assets and liabilities this quarter as of 31 August 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	1,952,794
Liabilities under unmatured import bills	1,853,954
Letters of credit	5,656,950
Other contingencies	123,568,994

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