BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	28,833,402	Deposits	1,016,986,187
Interbank and money market items, net	201,545,232	Interbank and money market items, net	277,364,232
Claims on securities	0	Liabilities payable on demand	3,193,311
Derivatives assets	47,782,072	Liabilities to deliver securities	0
Investments - net	112,695,239	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 22,908,426)		Derivatives liabilities	33,487,155
Investments in subsidiaries and associates, net	47,095,618	Debts issued and Borrowings	75,162,061
Loans to customers , net	1,123,826,148	Bank's liabilities under acceptances	556,258
Accrued interest receivables	2,496,272	Other liabilities	37,927,630
Customers' liabilities under acceptances	556,258	Total Liabilities	1,444,676,834
Properties foreclosed, net	2,744,207		
Premises and equipment, net	19,425,942	Shareholders' equity	
Other assets, net	21,763,022	Equity portion 1/	126,436,367
		Other reserves	1,995,193
		Retained Earnings	35,655,018
		Total Shareholders' equity	164,086,578
Total Assets	1,608,763,412	Total Liabilities and Shareholders' equity	1,608,763,412

	Thousand Baht
Non-Performing Loan 2/ (net) as of 30 September 2015 (Quarterly)	12,404,225
(0.99 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	20,232,063
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	27,157,989
Loans to related parties	169,203,672
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	168,223,106
(Capital adequacy ratio =14.30 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	168,223,106
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.30 percents)	
Changes in assets and liabilities this quarter as of 30 September 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	1,858,943
Liabilities under unmatured import bills	2,097,960
Letters of credit	4,255,091
Other contingencies	125,117,239

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 September 2015 (Quarterly) 21,350,906

(1.69 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	October 21, 2015	Date of disclosure	October 21, 2015
Information as of	June 30, 2015	Information as of	June 30, 2015

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