BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	28,076,837	Deposits	1,036,248,034
Interbank and money market items, net	228,512,293	Interbank and money market items, net	272,996,020
Claims on securities	0	Liabilities payable on demand	3,779,063
Derivatives assets	36,744,450	Liabilities to deliver securities	0
Investments - net	113,216,215	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 19,746,385)		Derivatives liabilities	26,878,601
Investments in subsidiaries and associates, net	47,095,618	Debts issued and Borrowings	82,631,111
Loans to customers , net	1,124,147,596	Bank's liabilities under acceptances	578,819
Accrued interest receivables	2,751,720	Other liabilities	34,044,550
Customers' liabilities under acceptances	578,819	Total Liabilities	1,457,156,198
Properties foreclosed, net	2,718,182		
Premises and equipment, net	18,800,189	Shareholders' equity	
Other assets, net	19,826,481	Equity portion 1/	126,436,367
		Other reserves	2,187,278
		Retained Earnings	36,688,557
		Total Shareholders' equity	165,312,202
Total Assets	1,622,468,400	Total Liabilities and Shareholders' equity	1,622,468,400

	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	167,748,363
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	167,876,827
(Capital adequacy ratio =14.43 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	167,876,827
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.43 percents)	
Changes in assets and liabilities this quarter as of 31 October 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	1,666,678
Liabilities under unmatured import bills	1,718,590
Letters of credit	3,909,625
Other contingencies	125,630,704

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