BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,595,831	Deposits	1,052,071,691
Interbank and money market items, net	192,212,476	Interbank and money market items, net	277,245,782
Claims on securities	0	Liabilities payable on demand	3,210,983
Derivatives assets	35,657,181	Liabilities to deliver securities	0
Investments - net	110,010,315	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 24,295,667)		Derivatives liabilities	26,692,658
Investments in subsidiaries and associates, net	48,895,618	Debts issued and Borrowings	88,277,551
Loans to customers , net	1,184,913,424	Bank's liabilities under acceptances	558,322
Accrued interest receivables	2,359,771	Other liabilities	37,915,260
Customers' liabilities under acceptances	558,322	Total Liabilities	1,485,972,247
Properties foreclosed, net	2,857,041		
Premises and equipment, net	19,320,134	Shareholders' equity	
Other assets, net	22,171,114	Equity portion 1/	126,436,367
		Other reserves	1,958,374
		Retained Earnings	38,184,239
		Total Shareholders' equity	166,578,980
Total Assets	1,652,551,227	Total Liabilities and Shareholders' equity	1,652,551,227

	Thousand Baht
Non-Performing Loan 2/ (net) as of 31 December 2015 (Quarterly)	11,578,214
(0.86 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	21,935,833
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	27,174,213
Loans to related parties	163,658,974
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	166,264,489
(Capital adequacy ratio =13.63 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	166,264,489
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =13.63 percents)	
Changes in assets and liabilities this quarter as of 31 December 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	2,265,928
Liabilities under unmatured import bills	2,560,410
Letters of credit	4,726,580
Other contingencies	123,415,918

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 31 December 2015 (Quarterly) 21,627,250

(1.60 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