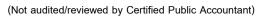


BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities





As of 30 November 2015

	1	· · · · · · · · · · · · · · · · · · ·	10. 10. 10. 10.
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,025,383	Deposits	1,040,256,370
Interbank and money market items, net	208,138,424	Interbank and money market items, net	282,314,876
Claims on securities	0	Liabilities payable on demand	4,600,384
Derivatives assets	36,811,634	Liabilities to deliver securities	0
Investments - net	116,014,640	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 27,086,655)		Derivatives liabilities	27,036,509
Investments in subsidiaries and associates, net	48,895,618	Debts issued and Borrowings	80,688,941
Loans to customers , net	1,150,649,523	Bank's liabilities under acceptances	569,500
Accrued interest receivables	2,624,250	Other liabilities	33,616,142
Customers' liabilities under acceptances	569,500		1,469,082,722
Properties foreclosed, net	2,573,177		,,,
Premises and equipment, net	18,870,184		
Other assets, net	21,332,395		126,436,367
Other assets, fiet	21,332,393		
		Other reserves	2,028,178
		Retained Earnings	37,957,461
		Total Shareholders' equity	166,422,006
Total Assets	1,635,504,728	Total Liabilities and Shareholders' equity	1,635,504,728
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			165,675,280
Loans to related asset management companies			0
Loans to related parties due to debt restructuring			0
Regulatory capital			166,853,434
(Capital adequacy ratio =14.17 percents)			
Regulatory capital after deducting capital add-on arising from Single Lending Limit 166,853,43			
(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 30 November 2015			
Contingent liabilities			
Avals to bills and guarantees of loans			1,619,755
Liabilities under unmatured import bills			2,625,259
Letters of credit			4,240,124
Other contingencies			124,004,308
1/ Equity portion is referred to the sum of issued and paid-up share capital, s	stock rights/warrants/options, p	premium or discount on share capital, and premium on treasury shares less treasury shar	
2/ Non-Performing Loans (gross) as of 30 September 2015 (Qua			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 For Financial Group			
(under the Notification of the Bank of Thailand		(under the Notification of the Bank of Thailand	
Re: Public disclosure of Capital Maintenance for Commercial Banks) 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 s	summary statement of ass	ets and liabilities is completely, correctly and truly presented.	

Financial Officer President and Chief Executive Officer

Miss Duangdao Wongpanitkrit

Chief Financial Officer

- Signature -

Mr. Noriaki Goto

- Signature -