BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2015

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	Total Liabilities	1,469,082,722
Properties foreclosed, net	2,573,177		
Premises and equipment, net	18,870,184	Shareholders' equity	
Other assets, net	21,332,395	Equity portion 1/	126,436,367
		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	166,853,434
(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	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	0
Contingent liabilities	
Avals to bills and guarantees of loans	1,619,755
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, 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 -
…………………………………	……..…………….………………
Miss Duangdao Wongpanitkrit	Mr. Noriaki Goto
Chief Financial Officer	President and Chief Executive Officer