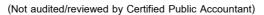


## BANK OF AYUDHYA PUBLIC COMPANY LTD.

## Summary Statement of Assets and Liabilities





26,991,880

## As of 31 January 2017

	710 01	or bandary 2011	
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,217,328	Deposits	1,089,371,207
Interbank and money market items, net	191,478,665	Interbank and money market items, net	314,613,909
Claims on securities	24,755,823	Liabilities payable on demand	4,533,360
Derivatives assets	21,730,935	Liabilities to deliver securities	24,755,823
Investments - net	144,185,564	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 37,726,169)		Derivatives liabilities	16,773,923
Investments in subsidiaries and associates, net	55,710,546	Debts issued and Borrowings	129,320,280
Loans to customers , net	1,276,671,244	Bank's liabilities under acceptances	556,202
Accrued interest receivables	2,426,096	Other liabilities	34,544,440
Customers' liabilities under acceptances	556,202	Total Liabilities	1,614,469,144
Properties foreclosed, net	2,378,116		
Premises and equipment, net	23,232,395	Shareholders' equity	
Other assets, net	18,227,439	Equity portion 1/	126,436,367
		Other reserves	3,957,015
		Retained Earnings	49,707,827
		Total Shareholders' equity	180,101,209
Total Assets	1,794,570,353	Total Liabilities and Shareholders' equity	1,794,570,353
			Thousand Baht
Non-Performing Loan 2/ (net) as of 31 December 2016 (Quarterly)			13,300,171
(0.92 percents of total loans after allowance for doubt	ful accounts of Non-Perfo	rming Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)			25,862,800

Actual provisioning for loan loss, as of 31 December 2016 (Quarterly) 33,284,888 131,686,011 Loans to related parties Loans to related asset management companies 0 Loans to related parties due to debt restructuring 0 190,847,970 Regulatory capital (Capital adequacy ratio =14.50 percents) 190,847,970 Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.50 percents) Changes in assets and liabilities this quarter as of 31 January 2017 due to fine from violating the Financial Institution Business Act B.E.2551, Section -Contingent liabilities Avals to bills and guarantees of loans 1,512,117 Liabilities under unmatured import bills 1,784,281 Letters of credit 6.929.397 Other contingencies 101,578,337

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 2016 (Quarterly)

(1.84 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Re: Public disclosure of Capital Maintenance for Commercial Banks)

- Signature -

## 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

Location of disclosure www.krungsri.com Location of disclosure www.krungsri.com Date of disclosure October 20, 2016 October 20, 2016 Date of disclosure Information as of June 30, 2016 Information as of June 30, 2016

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

- Signature -

Mr. Kriangsak Jongsukkigparnich Executive Vice President Head of Accounting Division Mr. Noriaki Goto

Re: Consolidated Supervision)

President and Chief Executive Officer