BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2017

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 doubtful accounts of Non-Performing 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
Loans to related parties	131,686,011
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	190,847,970
(Capital adequacy ratio =14.50 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	190,847,970
(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 -	0
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) 26,991,880

(1.84 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 20, 2016	Date of disclosure	October 20, 2016
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 -	- Signature -
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Mr. Kriangsak Jongsukkigparnich	Mr. Noriaki Goto
Executive Vice President Head of Accounting Division	President and Chief Executive Officer