



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,713,538	Deposits	1,361,189,709
Interbank and money market items, net	393,998,582	Interbank and money market items, net	287,258,792
Claims on securities	55,443,323	Liabilities payable on demand	5,043,103
Derivatives assets	22,860,381	Liabilities to deliver securities	55,443,323
Investments - net	79,916,414	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 58,948)		Derivatives liabilities	29,387,416
Investments in subsidiaries and associates, net	57,869,606	Debts issued and Borrowings	126,994,851
Loans to customers , net	1,386,826,004	Bank's liabilities under acceptances	621,174
Accrued interest receivables	2,379,278	Other liabilities	29,684,025
Customers' liabilities under acceptances	621,174	Total Liabilities	1,895,622,393
Properties foreclosed, net	2,074,282		
Premises and equipment, net	24,168,720	Shareholders' equity	
Other assets, net	21,848,755	Equity portion 1/	126,436,367
		Other reserves	3,825,333
		Retained Earnings	56,835,964
		Total Shareholders' equity	187,097,664
Total Assets	2,082,720,057	Total Liabilities and Shareholders' equity	2,082,720,057

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 December 2017 (Quarterly) 14,278,716

(0.85 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 31 December 2017 (Quarterly) 29,605,125

Actual provisioning for loan loss, as of 31 December 2017 (Quarterly) 39,122,639

Loans to related parties 110,466,382

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 218,889,580

(Capital adequacy ratio =15.62 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 218,889,580

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.62 percents)

Changes in assets and liabilities this quarter as of 31 January 2018

due to fine from violating the Financial Institution Business Act B.E.2551, Section - 0

Contingent liabilities

Avals to bills and guarantees of loans 3,241,504

Liabilities under unmatured import bills 1,557,191

Letters of credit 7,193,591

Other contingencies 102,710,189

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

2/ Non-Performing Loans (gross) as of 31 December 2017 (Quarterly) 30,418,542

(1.78 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 20, 2017

Date of disclosure October 20, 2017

Information as of June 30, 2017

Information as of June 30, 2017

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

- Signature -

- Signature -

Mr. Kriangsak Jongsukgiparnich

Mr. Noriaki Goto

Executive Vice President Head of Accounting Division

President and Chief Executive Officer