



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 29 February 2016



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,036,342	Deposits	1,040,471,952
Interbank and money market items, net	234,106,126	Interbank and money market items, net	321,765,226
Claims on securities	26,069,076	Liabilities payable on demand	7,284,019
Derivatives assets	34,061,509	Liabilities to deliver securities	26,069,076
Investments - net	107,858,289	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 34,610,359)		Derivatives liabilities	26,822,316
Investments in subsidiaries and associates, net	48,895,618	Debts issued and Borrowings	87,048,411
Loans to customers , net	1,182,261,516	Bank's liabilities under acceptances	550,376
Accrued interest receivables	2,737,644	Other liabilities	34,929,858
Customers' liabilities under acceptances	550,376	Total Liabilities	1,544,941,234
Properties foreclosed, net	2,792,299		
Premises and equipment, net	19,153,366	Shareholders' equity	
Other assets, net	27,766,803	Equity portion 1/	126,436,367
		Other reserves	2,226,375
		Retained Earnings	43,684,988
		Total Shareholders' equity	172,347,730
Total Assets	1,717,288,964	Total Liabilities and Shareholders' equity	1,717,288,964

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 December 2015 (Quarterly)

11,578,214

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

Required provisioning for loan loss, as of 31 December 2015 (Quarterly)

21,935,833

Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)

27,174,213

Loans to related parties

151,110,907

Loans to related asset management companies

0

Loans to related parties due to debt restructuring

0

Regulatory capital

165,827,657

(Capital adequacy ratio =13.71 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit

165,827,657

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =13.71 percents)

Changes in assets and liabilities this quarter as of 29 February 2016

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

0

Contingent liabilities

Avals to bills and guarantees of loans

1,356,494

Liabilities under unmatured import bills

1,176,671

Letters of credit

6,043,427

Other contingencies

137,187,801

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 2015 (Quarterly)

21,627,250

(1.60 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 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