



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant)

As of 28 February 2017



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,110,744	Deposits	1,113,504,099
Interbank and money market items, net	186,236,327	Interbank and money market items, net	302,091,613
Claims on securities	11,414,113	Liabilities payable on demand	4,827,284
Derivatives assets	19,254,355	Liabilities to deliver securities	11,414,113
Investments - net	155,426,287	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 36,542,160)		Derivatives liabilities	16,556,957
Investments in subsidiaries and associates, net	55,710,546	Debts issued and Borrowings	123,495,663
Loans to customers , net	1,281,994,319	Bank's liabilities under acceptances	536,999
Accrued interest receivables	2,529,299	Other liabilities	41,025,220
Customers' liabilities under acceptances	536,999	Total Liabilities	1,613,451,948
Properties foreclosed, net	2,353,632		
Premises and equipment, net	23,120,541	Shareholders' equity	
Other assets, net	23,989,636	Equity portion 1/	126,436,367
		Other reserves	3,868,482
		Retained Earnings	50,920,001
		Total Shareholders' equity	181,224,850
Total Assets	1,794,676,798	Total Liabilities and Shareholders' equity	1,794,676,798

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 126,464,165

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 189,931,757

(Capital adequacy ratio =14.48 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 189,931,757

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.48 percents)

Changes in assets and liabilities this quarter as of 28 February 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 1,469,549

Liabilities under unmatured import bills 1,480,894

Letters of credit 7,452,298

Other contingencies 103,374,850

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

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, 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 -

Mr. Kriangsak Jongsukkiparnich

Mr. Noriaki Goto

Executive Vice President Head of Accounting Division

President and Chief Executive Officer