



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,000,758	Deposits	1,346,815,819
Interbank and money market items, net	384,968,540	Interbank and money market items, net	292,007,410
Claims on securities	59,492,745	Liabilities payable on demand	5,212,470
Derivatives assets	20,572,381	Liabilities to deliver securities	59,492,745
Investments - net	75,084,039	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 7,218,506)		Derivatives liabilities	23,783,494
Investments in subsidiaries and associates, net	57,869,606	Debts issued and Borrowings	122,987,823
Loans to customers , net	1,391,107,965	Bank's liabilities under acceptances	658,247
Accrued interest receivables	2,518,494	Other liabilities	33,549,150
Customers' liabilities under acceptances	658,247	Total Liabilities	1,884,507,158
Properties foreclosed, net	2,014,144		
Premises and equipment, net	24,059,262	Shareholders' equity	
Other assets, net	20,553,955	Equity portion 1/	126,436,367
		Other reserves	3,791,948
		Retained Earnings	58,164,663
		Total Shareholders' equity	188,392,978
Total Assets	2,072,900,136	Total Liabilities and Shareholders' equity	2,072,900,136

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

104,940,951

Loans to related asset management companies

0

Loans to related parties due to debt restructuring

0

Regulatory capital

218,628,808

(Capital adequacy ratio =15.48 percents)

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

218,628,808

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.48 percents)

Changes in assets and liabilities this quarter as of 28 February 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

3,384,327

Liabilities under unmatured import bills

1,368,355

Letters of credit

7,610,887

Other contingencies

102,873,968

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