BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,070,691	Deposits	1,037,576,076
Interbank and money market items, net	219,288,070	Interbank and money market items, net	305,746,080
Claims on securities	32,545,318	Liabilities payable on demand	7,629,836
Derivatives assets	30,133,335	Liabilities to deliver securities	32,545,318
Investments - net	103,234,507	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 20,343,262)		Derivatives liabilities	24,147,792
Investments in subsidiaries and associates, net	48,895,618	Debts issued and Borrowings	88,972,261
Loans to customers , net	1,181,410,149	Bank's liabilities under acceptances	569,975
Accrued interest receivables	2,487,555	Other liabilities	31,087,447
Customers' liabilities under acceptances	569,975	Total Liabilities	1,528,274,785
Properties foreclosed, net	2,770,365		
Premises and equipment, net	19,113,187	Shareholders' equity	
Other assets, net	29,093,813	Equity portion 1/	126,436,367
		Other reserves	2,561,961
		Retained Earnings	43,339,470
		Total Shareholders' equity	172,337,798
Total Assets	1,700,612,583	Total Liabilities and Shareholders' equity	1,700,612,583

	Thousand Baht
Non-Performing Loan 2/ (net) as of 31 March 2016 (Quarterly)	11,705,616
(0.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	23,397,008
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	29,227,822
Loans to related parties	146,751,887
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	
(Capital adequacy ratio =13.49 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	167,184,007
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =13.49 percents)	
Changes in assets and liabilities this quarter as of 31 March 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	909,125
Liabilities under unmatured import bills	1,499,120
Letters of credit	6,884,613
Other contingencies	134,614,606

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 March 2016 (Quarterly) 22,953,687

(1.69 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 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 -
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Mr. Kriangsak Jongsukkigparnich	Mr. Noriaki Goto
Executive Vice President Head of Accounting Division	President and Chief Executive Officer