



BANK OF AYUDHYA PUBLIC COMPANY LTD.

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

As of 31 March 2017



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,880,747	Deposits	1,121,530,182
Interbank and money market items, net	179,205,401	Interbank and money market items, net	272,246,326
Claims on securities	6,565,503	Liabilities payable on demand	5,778,383
Derivatives assets	19,343,548	Liabilities to deliver securities	6,565,503
Investments - net	150,391,463	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 25,073,574)		Derivatives liabilities	17,527,122
Investments in subsidiaries and associates, net	55,910,546	Debts issued and Borrowings	146,901,386
Loans to customers , net	1,282,034,676	Bank's liabilities under acceptances	450,219
Accrued interest receivables	2,503,420	Other liabilities	26,060,825
Customers' liabilities under acceptances	450,219	Total Liabilities	1,597,059,946
Properties foreclosed, net	2,267,992		
Premises and equipment, net	23,149,742	Shareholders' equity	
Other assets, net	27,014,011	Equity portion 1/	126,436,367
		Other reserves	3,889,558
		Retained Earnings	53,331,397
		Total Shareholders' equity	183,657,322
Total Assets	1,780,717,268	Total Liabilities and Shareholders' equity	1,780,717,268

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 March 2017 (Quarterly) 13,745,356

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

Required provisioning for loan loss, as of 31 March 2017 (Quarterly) 27,103,009

Actual provisioning for loan loss, as of 31 March 2017 (Quarterly) 35,332,324

Loans to related parties 124,133,959

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 191,278,803

(Capital adequacy ratio =14.40 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 191,278,803

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.40 percents)

Changes in assets and liabilities this quarter as of 31 March 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 1,718,274

Liabilities under unmatured import bills 1,487,771

Letters of credit 8,353,823

Other contingencies 102,734,316

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 2017 (Quarterly) 28,537,344

(1.99 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