# BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2016

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|---|---|---|
| Cash | 32,383,705 | Deposits | 1,073,721,452 |
| Interbank and money market items, net | 239,365,067 | Interbank and money market items, net | 303,749,836 |
| Claims on securities | 32,124,811 | Liabilities payable on demand | 4,641,349 |
| Derivatives assets | 28,395,988 | Liabilities to deliver securities | 32,124,811 |
| Investments - net | 102,829,274 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations Thousand Baht 23,940,701) | | Derivatives liabilities | 23,011,452 |
| Investments in subsidiaries and associates, net | 48,895,618 | Debts issued and Borrowings | 82,152,011 |
| Loans to customers , net | 1,196,787,417 | Bank's liabilities under acceptances | 563,573 |
| Accrued interest receivables | 2,719,368 | Other liabilities | 40,422,133 |
| Customers' liabilities under acceptances | 563,573 | Total Liabilities | 1,560,386,617 |
| Properties foreclosed, net | 2,752,087 | | |
| Premises and equipment, net | 19,063,747 | Shareholders' equity | |
| Other assets, net | 25,674,182 | Equity portion 1/ | 126,436,367 |
| | | Other reserves | 2,289,087 |
| | | Retained Earnings | 42,442,766 |
| | | Total Shareholders' equity | 171,168,220 |
| Total Assets | 1,731,554,837 | Total Liabilities and Shareholders' equity | 1,731,554,837 |

| | 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 | 145,673,979 |
| Loans to related asset management companies | 0 |
| Loans to related parties due to debt restructuring | 0 |
| Regulatory capital | 173,852,439 |
| (Capital adequacy ratio =14.17 percents) | |
| Regulatory capital after deducting capital add-on arising from Single Lending Limit | 173,852,439 |
| (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.17 percents) | |
| Changes in assets and liabilities this quarter as of 30 April 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 | 814,136 |
| Liabilities under unmatured import bills | 1,508,715 |
| Letters of credit | 5,730,766 |
| Other contingencies | 130,160,383 |

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 | April 27, 2016 | Date of disclosure | April 27, 2016 |
| Information as of | December 31, 2015 | Information as of | December 31, 2015 |

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

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