BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,272,023	Deposits	1,147,528,969
Interbank and money market items, net	213,185,439	Interbank and money market items, net	287,983,386
Claims on securities	15,464,765	Liabilities payable on demand	4,813,492
Derivatives assets	18,270,006	Liabilities to deliver securities	15,464,765
Investments - net	141,138,724	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 30,395,845)		Derivatives liabilities	15,040,019
Investments in subsidiaries and associates, net	55,910,546	Debts issued and Borrowings	139,670,348
Loans to customers , net	1,300,535,628	Bank's liabilities under acceptances	473,431
Accrued interest receivables	2,885,792	Other liabilities	30,863,177
Customers' liabilities under acceptances	473,431	Total Liabilities	1,641,837,587
Properties foreclosed, net	2,269,412		
Premises and equipment, net	23,089,249	Shareholders' equity	
Other assets, net	19,161,731	Equity portion 1/	126,436,367
		Other reserves	3,870,678
		Retained Earnings	51,512,114
		Total Shareholders' equity	181,819,159
Total Assets	1,823,656,746	Total Liabilities and Shareholders' equity	1,823,656,746

	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	126,410,284
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	195,170,596
(Capital adequacy ratio =14.54 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	195,170,596
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.54 percents)	
Changes in assets and liabilities this quarter as of 30 April 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	1,673,033
Liabilities under unmatured import bills	1,595,822
Letters of credit	8,952,107
Other contingencies	103,509,371

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 (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 26, 2017	Date of disclosure	April 26, 2017
Information as of	December 31, 2016	Information as of	December 31, 2016

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

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