BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	30,475,139	Deposits	1,074,350,856
Interbank and money market items, net	246,767,892	Interbank and money market items, net	318,662,827
Claims on securities	41,830,898	Liabilities payable on demand	4,277,279
Derivatives assets	31,311,967	Liabilities to deliver securities	41,830,898
Investments - net	98,049,857	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 25,954,519)		Derivatives liabilities	22,092,937
Investments in subsidiaries and associates, net	48,895,618	Debts issued and Borrowings	83,882,461
Loans to customers , net	1,209,396,228	Bank's liabilities under acceptances	723,901
Accrued interest receivables	2,491,850	Other liabilities	35,716,770
Customers' liabilities under acceptances	723,901	Total Liabilities	1,581,537,929
Properties foreclosed, net	2,564,980		
Premises and equipment, net	19,086,745	Shareholders' equity	
Other assets, net	21,838,611	Equity portion 1/	126,436,367
		Other reserves	1,855,572
		Retained Earnings	43,603,818
		Total Shareholders' equity	171,895,757
Total Assets	1,753,433,686	Total Liabilities and Shareholders' equity	1,753,433,686

	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	143,279,081
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	172,620,787
(Capital adequacy ratio =13.97 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	172,620,787
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =13.97 percents)	
Changes in assets and liabilities this quarter as of 31 May 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	487,619
Liabilities under unmatured import bills	1,519,381
Letters of credit	5,809,980
Other contingencies	131,338,603

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.

- Signature -

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Mr. Kriangsak Jongsukkigparnich

Executive Vice President Head of Accounting Division

- Signature -

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Mr. Noriaki Goto

President and Chief Executive Officer