BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	28,863,825	Deposits	1,073,502,772
Interbank and money market items, net	187,995,370	Interbank and money market items, net	289,588,384
Claims on securities	15,001,100	Liabilities payable on demand	5,770,374
Derivatives assets	27,976,584	Liabilities to deliver securities	15,001,100
Investments - net	127,038,644	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 33,857,476)		Derivatives liabilities	23,583,551
Investments in subsidiaries and associates, net	48,895,618	Debts issued and Borrowings	92,978,334
Loans to customers , net	1,225,008,313	Bank's liabilities under acceptances	673,139
Accrued interest receivables	2,529,363	Other liabilities	33,258,631
Customers' liabilities under acceptances	673,139	Total Liabilities	1,534,356,285
Properties foreclosed, net	2,609,240		
Premises and equipment, net	19,102,646	Shareholders' equity	
Other assets, net	21,922,586	Equity portion 1/	126,436,367
		Other reserves	2,092,761
		Retained Earnings	44,731,015
		Total Shareholders' equity	173,260,143
Total Assets	1,707,616,428	Total Liabilities and Shareholders' equity	1,707,616,428

	Thousand Baht
Non-Performing Loan 2/ (net) as of 30 June 2016 (Quarterly)	11,672,726
(0.83 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	24,494,735
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	30,855,138
Loans to related parties	135,105,464
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	174,189,562
(Capital adequacy ratio =13.65 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	174,189,562
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =13.65 percents)	
Changes in assets and liabilities this quarter as of 31 July 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	625,255
Liabilities under unmatured import bills	1,720,716
Letters of credit	5,596,880
Other contingencies	127,593,609

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 30 June 2016 (Quarterly) 23,490,268

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