BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,713,721	Deposits	1,147,741,256
Interbank and money market items, net	204,459,223	Interbank and money market items, net	271,980,212
Claims on securities	38,391,600	Liabilities payable on demand	6,202,164
Derivatives assets	17,742,470	Liabilities to deliver securities	38,391,600
Investments - net	100,357,795	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 16,936,918)		Derivatives liabilities	20,005,311
Investments in subsidiaries and associates, net	56,345,178	Debts issued and Borrowings	134,577,115
Loans to customers , net	1,327,347,370	Bank's liabilities under acceptances	485,459
Accrued interest receivables	2,571,304	Other liabilities	24,659,457
Customers' liabilities under acceptances	485,459	Total Liabilities	1,644,042,574
Properties foreclosed, net	2,278,755		
Premises and equipment, net	23,291,749	Shareholders' equity	
Other assets, net	23,480,566	Equity portion 1/	126,436,367
		Other reserves	3,911,120
		Retained Earnings	54,075,129
		Total Shareholders' equity	184,422,616
Total Assets	1,828,465,190	Total Liabilities and Shareholders' equity	1,828,465,190

	Thousand Baht
Non-Performing Loan 2/ (net) as of 30 June 2017 (Quarterly)	13,074,050
(0.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2017 (Quarterly)	28,581,494
Actual provisioning for loan loss, as of 30 June 2017 (Quarterly)	36,114,194
Loans to related parties	117,714,135
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	212,038,374
(Capital adequacy ratio =15.91 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	212,038,374
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.91 percents)	
Changes in assets and liabilities this quarter as of 31 July 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	1,556,999
Liabilities under unmatured import bills	2,078,018
Letters of credit	7,659,452
Other contingencies	100,019,538

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

2/ Non-Performing Loans (gross) as of 30 June 2017 (Quarterly) 29,078,012

(1.92 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 -
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Mr. Kriangsak Jongsukkigparnich	Mr. Noriaki Goto
Executive Vice President Head of Accounting Division	President and Chief Executive Officer