



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant)

As of 30 September 2016



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,255,242	Deposits	1,079,709,968
Interbank and money market items, net	188,378,015	Interbank and money market items, net	304,765,416
Claims on securities	27,724,871	Liabilities payable on demand	5,504,396
Derivatives assets	24,942,468	Liabilities to deliver securities	27,724,871
Investments - net	115,135,356	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 26,396,294)		Derivatives liabilities	20,078,906
Investments in subsidiaries and associates, net	54,073,941	Debts issued and Borrowings	107,903,234
Loans to customers , net	1,262,103,186	Bank's liabilities under acceptances	515,786
Accrued interest receivables	2,497,014	Other liabilities	32,529,684
Customers' liabilities under acceptances	515,786	Total Liabilities	1,578,732,261
Properties foreclosed, net	2,497,984		
Premises and equipment, net	22,276,617	Shareholders' equity	
Other assets, net	24,262,462	Equity portion 1/	126,436,367
		Other reserves	4,268,232
		Retained Earnings	44,226,082
		Total Shareholders' equity	174,930,681
Total Assets	1,753,662,942	Total Liabilities and Shareholders' equity	1,753,662,942

Thousand Baht

Non-Performing Loan 2/ (net) as of 30 September 2016 (Quarterly) 12,418,702

(0.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 30 September 2016 (Quarterly) 24,373,248

Actual provisioning for loan loss, as of 30 September 2016 (Quarterly) 32,448,928

Loans to related parties 140,547,408

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 191,514,637

(Capital adequacy ratio =14.78 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 191,514,637

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.78 percents)

Changes in assets and liabilities this quarter as of 30 September 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 1,247,000

Liabilities under unmatured import bills 1,598,168

Letters of credit 6,744,124

Other contingencies 126,607,361

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 September 2016 (Quarterly) 23,939,654

(1.67 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

For Financial Group

(under the Notification of the Bank of Thailand)

(under the Notification of the Bank of Thailand)

Re: Public disclosure of Capital Maintenance for Commercial Banks)

Re: Consolidated Supervision)

Location of disclosure www.krungsri.com

Location of disclosure www.krungsri.com

Date of disclosure October 20, 2016

Date of disclosure October 20, 2016

Information as of June 30, 2016

Information as of June 30, 2016

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

- Signature -

- Signature -

Mr. Kriangsak Jongsukkiparnich

Mr. Noriaki Goto

Executive Vice President Head of Accounting Division

President and Chief Executive Officer