BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,780,621	Deposits	1,194,471,014
Interbank and money market items, net	261,264,637	Interbank and money market items, net	295,604,413
Claims on securities	31,247,841	Liabilities payable on demand	5,808,732
Derivatives assets	16,081,899	Liabilities to deliver securities	31,247,841
Investments - net	91,260,219	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 9,113,716)		Derivatives liabilities	16,577,415
Investments in subsidiaries and associates, net	57,594,694	Debts issued and Borrowings	116,124,560
Loans to customers , net	1,334,833,747	Bank's liabilities under acceptances	493,572
Accrued interest receivables	2,766,595	Other liabilities	29,440,751
Customers' liabilities under acceptances	493,572	Total Liabilities	1,689,768,298
Properties foreclosed, net	2,242,633		
Premises and equipment, net	23,624,760	Shareholders' equity	
Other assets, net	19,173,933	Equity portion 1/	126,436,367
		Other reserves	3,894,475
		Retained Earnings	52,266,011
		Total Shareholders' equity	182,596,853
Total Assets	1,872,365,151	Total Liabilities and Shareholders' equity	1,872,365,151

	Thousand Baht
Non-Performing Loan 2/ (net) as of 30 September 2017 (Quarterly)	13,572,713
(0.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2017 (Quarterly)	28,492,820
Actual provisioning for loan loss, as of 30 September 2017 (Quarterly)	38,530,679
Loans to related parties	112,280,717
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	219,582,450
(Capital adequacy ratio =16.28 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	219,582,450
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =16.28 percents)	
Changes in assets and liabilities this quarter as of 30 September 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	1,680,958
Liabilities under unmatured import bills	1,379,969
Letters of credit	8,590,332
Other contingencies	103,080,361

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 2017 (Quarterly) 29,303,948

(1.85 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