



BANK OF AYUDHYA PUBLIC COMPANY LTD.

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

As of 31 October 2016



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	30,189,781	Deposits	1,106,365,386
Interbank and money market items, net	216,047,388	Interbank and money market items, net	303,749,040
Claims on securities	13,132,175	Liabilities payable on demand	4,606,022
Derivatives assets	24,853,903	Liabilities to deliver securities	13,132,175
Investments - net	118,097,754	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 33,708,364)		Derivatives liabilities	18,520,597
Investments in subsidiaries and associates, net	55,073,941	Debts issued and Borrowings	129,067,909
Loans to customers , net	1,277,239,008	Bank's liabilities under acceptances	469,446
Accrued interest receivables	2,883,912	Other liabilities	32,252,103
Customers' liabilities under acceptances	469,446	Total Liabilities	1,608,162,678
Properties foreclosed, net	2,489,056		
Premises and equipment, net	22,423,245	Shareholders' equity	
Other assets, net	22,998,277	Equity portion 1/	126,436,367
		Other reserves	4,174,977
		Retained Earnings	47,123,864
		Total Shareholders' equity	177,735,208
Total Assets	1,785,897,886	Total Liabilities and Shareholders' equity	1,785,897,886

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 142,715,298

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 190,943,247

(Capital adequacy ratio =14.57 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 190,943,247

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.57 percents)

Changes in assets and liabilities this quarter as of 31 October 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 1,256,978

Liabilities under unmatured import bills 1,372,218

Letters of credit 6,869,249

Other contingencies 128,488,421

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