



BANK OF AYUDHYA PUBLIC COMPANY LTD.

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

As of 31 October 2017

C.B.1.1



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,380,857	Deposits	1,265,743,419
Interbank and money market items, net	304,877,437	Interbank and money market items, net	283,181,565
Claims on securities	37,280,070	Liabilities payable on demand	5,378,414
Derivatives assets	14,617,879	Liabilities to deliver securities	37,280,070
Investments - net	87,840,191	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 9,307,368)		Derivatives liabilities	14,914,009
Investments in subsidiaries and associates, net	57,594,694	Debts issued and Borrowings	104,060,533
Loans to customers , net	1,343,620,004	Bank's liabilities under acceptances	512,780
Accrued interest receivables	2,852,363	Other liabilities	29,069,074
Customers' liabilities under acceptances	512,780	Total Liabilities	1,740,139,864
Properties foreclosed, net	2,244,380		
Premises and equipment, net	23,756,643	Shareholders' equity	
Other assets, net	15,542,782	Equity portion 1/	126,436,367
		Other reserves	3,883,124
		Retained Earnings	53,660,725
		Total Shareholders' equity	183,980,216
Total Assets	1,924,120,080	Total Liabilities and Shareholders' equity	1,924,120,080

	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	111,522,799
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	218,767,198
(Capital adequacy ratio =16.15 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	218,767,198
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =16.15 percents)	
Changes in assets and liabilities this quarter as of 31 October 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	1,649,677
Liabilities under unmatured import bills	1,666,158
Letters of credit	7,851,020
Other contingencies	105,846,914

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 sh

2/ Non-Performing Loans (gross) as of 30 September 2017 (Quarterly)
(1.85 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	Location of disclosure
www.krungsri.com	www.krungsri.com
Date of disclosure	Date of disclosure
October 20, 2017	October 20, 2017
Information as of	Information as of
June 30, 2017	June 30, 2017

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

- Signature -

- Signature -

Mr. Kriangsak Jongsukgiparnich

Mr. Noriaki Goto

Executive Vice President Head of Accounting Division

President and Chief Executive Officer