



BANK OF AYUDHYA PUBLIC COMPANY LTD.

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

As of 30 November 2016



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	30,419,054	Deposits	1,093,214,200
Interbank and money market items, net	180,783,888	Interbank and money market items, net	307,538,184
Claims on securities	20,707,284	Liabilities payable on demand	4,768,982
Derivatives assets	27,519,198	Liabilities to deliver securities	20,707,284
Investments - net	141,966,784	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 33,083,282)		Derivatives liabilities	19,846,192
Investments in subsidiaries and associates, net	55,473,941	Debts issued and Borrowings	126,013,034
Loans to customers , net	1,287,904,167	Bank's liabilities under acceptances	475,558
Accrued interest receivables	2,557,043	Other liabilities	41,904,319
Customers' liabilities under acceptances	475,558	Total Liabilities	1,614,467,753
Properties foreclosed, net	2,459,169		
Premises and equipment, net	22,532,124	Shareholders' equity	
Other assets, net	20,615,344	Equity portion 1/	126,436,367
		Other reserves	4,066,308
		Retained Earnings	48,443,126
		Total Shareholders' equity	178,945,801
Total Assets	1,793,413,554	Total Liabilities and Shareholders' equity	1,793,413,554

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 141,711,857

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 190,302,979

(Capital adequacy ratio =14.44 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 190,302,979

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.44 percents)

Changes in assets and liabilities this quarter as of 30 November 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 1,677,800

Liabilities under unmatured import bills 1,253,545

Letters of credit 7,554,527

Other contingencies 109,372,719

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 -

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Mr. Kriangsak Jongsukkiparnich

Mr. Noriaki Goto

Executive Vice President Head of Accounting Division

President and Chief Executive Officer