BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,839,444	Deposits	1,306,146,911
Interbank and money market items, net	331,664,069	Interbank and money market items, net	275,715,559
Claims on securities	43,065,899	Liabilities payable on demand	5,662,779
Derivatives assets	16,192,595	Liabilities to deliver securities	43,065,899
Investments - net	89,126,252	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 17,060,333)		Derivatives liabilities	18,436,989
Investments in subsidiaries and associates, net	57,596,859	Debts issued and Borrowings	112,694,906
Loans to customers , net	1,358,002,442	Bank's liabilities under acceptances	511,564
Accrued interest receivables	2,665,870	Other liabilities	27,621,042
Customers' liabilities under acceptances	511,564	Total Liabilities	1,789,855,649
Properties foreclosed, net	2,061,785		
Premises and equipment, net	23,741,815	Shareholders' equity	
Other assets, net	17,621,044	Equity portion 1/	126,436,367
		Other reserves	3,802,754
		Retained Earnings	54,994,868
		Total Shareholders' equity	185,233,989
Total Assets	1,975,089,638	Total Liabilities and Shareholders' equity	1,975,089,638

	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	114,257,029
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	218,556,866
(Capital adequacy ratio =16.00 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	218,556,866
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =16.00 percents)	
Changes in assets and liabilities this quarter as of 30 November 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	1,874,408
Liabilities under unmatured import bills	1,293,513
Letters of credit	7,808,752
Other contingencies	104,158,070

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

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	October 20, 2017	Date of disclosure	October 20, 2017
Information as of	June 30, 2017	Information as of	June 30, 2017

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