BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,670,918	Deposits	1,102,914,201
Interbank and money market items, net	194,452,735	Interbank and money market items, net	317,482,684
Claims on securities	13,838,550	Liabilities payable on demand	4,176,258
Derivatives assets	29,117,399	Liabilities to deliver securities	13,838,550
Investments - net	131,762,520	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 38,737,184)		Derivatives liabilities	20,581,236
Investments in subsidiaries and associates, net	55,710,546	Debts issued and Borrowings	133,918,957
Loans to customers , net	1,302,637,657	Bank's liabilities under acceptances	476,024
Accrued interest receivables	2,316,251	Other liabilities	33,853,081
Customers' liabilities under acceptances	476,024	Total Liabilities	1,627,240,991
Properties foreclosed, net	2,388,268		
Premises and equipment, net	23,326,968	Shareholders' equity	
Other assets, net	14,269,410	Equity portion 1/	126,436,367
		Other reserves	3,963,430
		Retained Earnings	48,326,458
		Total Shareholders' equity	178,726,255
Total Assets	1,805,967,246	Total Liabilities and Shareholders' equity	1,805,967,246

	Thousand Baht
Non-Performing Loan 2/ (net) as of 31 December 2016 (Quarterly)	13,300,171
(0.92 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	25,862,800
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	33,284,888
Loans to related parties	145,331,770
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	191,093,634
(Capital adequacy ratio =14.16 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	191,093,634
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.16 percents)	
Changes in assets and liabilities this quarter as of 31 December 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	1,565,061
Liabilities under unmatured import bills	1,600,680
Letters of credit	8,425,456
Other contingencies	110,099,089

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 31 December 2016 (Quarterly) 26,991,880

(1.84 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, 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 Jongsukkigparnich	Mr. Noriaki Goto
Executive Vice President Head of Accounting Division	President and Chief Executive Officer