



BANK OF AYUDHYA PUBLIC COMPANY LTD.

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

As of 31 January 2016



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,028,593	Deposits	1,026,125,892
Interbank and money market items, net	188,154,227	Interbank and money market items, net	302,226,627
Claims on securities	6,572,192	Liabilities payable on demand	3,963,317
Derivatives assets	34,187,519	Liabilities to deliver securities	6,572,192
Investments - net	115,809,955	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 38,123,062)		Derivatives liabilities	27,577,182
Investments in subsidiaries and associates, net	48,895,618	Debts issued and Borrowings	77,085,061
Loans to customers , net	1,172,808,962	Bank's liabilities under acceptances	611,978
Accrued interest receivables	2,628,966	Other liabilities	39,827,748
Customers' liabilities under acceptances	611,978	Total Liabilities	1,483,989,997
Properties foreclosed, net	2,844,432		
Premises and equipment, net	19,243,178	Shareholders' equity	
Other assets, net	32,254,372	Equity portion 1/	126,436,367
		Other reserves	2,159,145
		Retained Earnings	42,454,483
		Total Shareholders' equity	171,049,995
Total Assets	1,655,039,992	Total Liabilities and Shareholders' equity	1,655,039,992

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 December 2015 (Quarterly)

11,578,214

(0.86 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 31 December 2015 (Quarterly)

21,935,833

Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)

27,174,213

Loans to related parties

155,367,270

Loans to related asset management companies

0

Loans to related parties due to debt restructuring

0

Regulatory capital

166,299,004

(Capital adequacy ratio =13.87 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit

166,299,004

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =13.87 percents)

Changes in assets and liabilities this quarter as of 31 January 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

1,323,792

Liabilities under unmatured import bills

2,358,835

Letters of credit

5,656,833

Other contingencies

137,678,063

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 2015 (Quarterly)

21,627,250

(1.60 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 21, 2015

Date of disclosure

October 21, 2015

Information as of

June 30, 2015

Information as of

June 30, 2015

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

- Signature -

- Signature -

Miss Duangdao Wongpanitkrit

Mr. Noriaki Goto

Chief Financial Officer

President and Chief Executive Officer