



## BANK OF AYUDHYA PUBLIC COMPANY LTD.

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

As of 31 August 2016



| Assets  | Thousand Baht        | Liabilities   | Thousand Baht        |
|---|----------------------|---|----------------------|
| Cash  | 29,539,680           | Deposits  | 1,089,404,422        |
| Interbank and money market items, net           | 201,023,009          | Interbank and money market items, net                                 | 295,300,537          |
| Claims on securities                            | 23,483,384           | Liabilities payable on demand   | 5,984,765            |
| Derivatives assets                              | 26,586,111           | Liabilities to deliver securities                                     | 23,483,384           |
| Investments - net                               | 128,500,059          | Financial liabilities designated at fair value through profit or loss | -                    |
| (with obligations Thousand Baht 20,782,387)     |                      | Derivatives liabilities   | 22,220,538           |
| Investments in subsidiaries and associates, net | 48,895,619           | Debts issued and Borrowings   | 102,819,484          |
| Loans to customers , net                        | 1,240,887,422        | Bank's liabilities under acceptances                                  | 669,522              |
| Accrued interest receivables                    | 2,621,045            | Other liabilities   | 34,987,735           |
| Customers' liabilities under acceptances        | 669,522              | <b>Total Liabilities</b>  | <b>1,574,870,387</b> |
| Properties foreclosed, net                      | 2,556,057            |   |                      |
| Premises and equipment, net                     | 22,148,758           | <b>Shareholders' equity</b>   |                      |
| Other assets, net                               | 22,972,325           | Equity portion 1/   | 126,436,367          |
|   |                      | Other reserves  | 4,400,690            |
|   |                      | Retained Earnings   | 44,175,547           |
|   |                      | <b>Total Shareholders' equity</b>                                     | <b>175,012,604</b>   |
| <b>Total Assets</b>                             | <b>1,749,882,991</b> | <b>Total Liabilities and Shareholders' equity</b>                     | <b>1,749,882,991</b> |

Thousand Baht

Non-Performing Loan 2/ (net) as of 30 June 2016 (Quarterly) 11,672,726

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

Required provisioning for loan loss, as of 30 June 2016 (Quarterly) 24,494,735

Actual provisioning for loan loss, as of 30 June 2016 (Quarterly) 30,855,138

Loans to related parties 141,988,659

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 192,871,446

(Capital adequacy ratio =15.04 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 192,871,446

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.04 percents)

Changes in assets and liabilities this quarter as of 31 August 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 1,089,016

Liabilities under unmatured import bills 2,076,118

Letters of credit 7,526,269

Other contingencies 121,993,721

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 June 2016 (Quarterly) 23,490,268

(1.65 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 April 27, 2016

Date of disclosure April 27, 2016

Information as of December 31, 2015

Information as of December 31, 2015

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

- Signature -

- Signature -

Mr. Kriangsak Jongsukkiparnich

Mr. Noriaki Goto

Executive Vice President Head of Accounting Division

President and Chief Executive Officer