



# BANK OF AYUDHYA PUBLIC COMPANY LTD.

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

As of 30 June 2016



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,381,987	Deposits	1,068,088,596
Interbank and money market items, net	196,327,756	Interbank and money market items, net	302,083,214
Claims on securities	29,100,763	Liabilities payable on demand	5,172,224
Derivatives assets	30,711,734	Liabilities to deliver securities	29,100,763
Investments - net	103,979,683	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 25,281,209)		Derivatives liabilities	23,947,798
Investments in subsidiaries and associates, net	48,895,618	Debts issued and Borrowings	94,599,084
Loans to customers , net	1,237,307,256	Bank's liabilities under acceptances	771,398
Accrued interest receivables	2,218,383	Other liabilities	31,515,744
Customers' liabilities under acceptances	771,398	<b>Total Liabilities</b>	<b>1,555,278,821</b>
Properties foreclosed, net	2,559,797		
Premises and equipment, net	19,089,974	<b>Shareholders' equity</b>	
Other assets, net	26,734,696	Equity portion 1/	126,436,367
		Other reserves	1,997,396
		Retained Earnings	43,366,461
		<b>Total Shareholders' equity</b>	<b>171,800,224</b>
<b>Total Assets</b>	<b>1,727,079,045</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>1,727,079,045</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 143,783,272

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 174,580,395

(Capital adequacy ratio =13.78 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 174,580,395

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =13.78 percents)

Changes in assets and liabilities this quarter as of 30 June 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 631,560

Liabilities under unmatured import bills 1,503,039

Letters of credit 6,273,887

Other contingencies 126,924,218

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