



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2017

C.B.1.1



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,671,005	Deposits	1,316,704,846
Interbank and money market items, net	325,640,238	Interbank and money market items, net	284,477,010
Claims on securities	47,134,759	Liabilities payable on demand	6,296,270
Derivatives assets	14,572,899	Liabilities to deliver securities	47,134,759
Investments - net	83,702,705	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 59,046)		Derivatives liabilities	15,723,571
Investments in subsidiaries and associates, net	57,869,606	Debts issued and Borrowings	111,994,878
Loans to customers , net	1,384,880,525	Bank's liabilities under acceptances	500,108
Accrued interest receivables	2,295,796	Other liabilities	31,451,902
Customers' liabilities under acceptances	500,108	Total Liabilities	1,814,283,344
Properties foreclosed, net	2,088,299		
Premises and equipment, net	24,344,496	Shareholders' equity	
Other assets, net	19,108,614	Equity portion 1/	126,436,367
		Other reserves	3,820,139
		Retained Earnings	55,269,200
		Total Shareholders' equity	185,525,706
Total Assets	1,999,809,050	Total Liabilities and Shareholders' equity	1,999,809,050

Non-Performing Loan 2/ (net) as of 31 December 2017 (Quarterly)	Thousand Baht
(0.85 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	14,278,716
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	29,605,125
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	39,122,639
Loans to related parties	120,978,541
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	219,033,021
(Capital adequacy ratio =15.65 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	219,033,021
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.65 percents)	
Changes in assets and liabilities this quarter as of 31 December 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	3,005,256
Liabilities under unmatured import bills	1,436,654
Letters of credit	7,743,874
Other contingencies	105,872,833

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 sh

2/ Non-Performing Loans (gross) as of 31 December 2017 (Quarterly)	30,418,542
(1.78 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	Location of disclosure
www.krungsri.com	www.krungsri.com
Date of disclosure	Date of disclosure
October 20, 2017	October 20, 2017
Information as of	Information as of
June 30, 2017	June 30, 2017

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