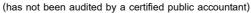
BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities







| Assets | Thousand Baht | Liabilities | Thousand Baht |
|--|---------------|---|---------------|
| Cash | 31,018,688 | Deposits | 1,586,872,284 |
| Interbank and money market items - net | 347,715,413 | Interbank and money market items | 227,630,362 |
| Financial assets measured at fair value through profit or loss | 6,013,191 | Liabilities payable on demand | 4,459,020 |
| Derivatives assets | 34,995,113 | Financial liabilities measured at fair value through profit or loss | - |
| Investments - net | 89,797,525 | Derivatives liabilities | 27,237,685 |
| Investments in subsidiaries and associates - net | 61,168,691 | Debt issued and borrowings | 139,069,667 |
| Loans to customers and accrued interest receivables - net | 1,605,649,712 | Other liabilities | 40,019,607 |
| Properties for sale - net | 2,397,384 | Total Liabilities | 2,025,288,625 |
| Premises and equipment - net | 29,692,793 | | |
| Other assets - net | 28,698,386 | Shareholders' equity | |
| | | Equity portion | 126,436,367 |
| | | Other reserves | 4,846,089 |
| | | Retained earnings | 80,575,815 |
| | | Total Shareholders' equity | 211,858,271 |
| Total assets | 2,237,146,896 | Total liabilities and shareholders' equity | 2,237,146,896 |

Thousand Baht

Non-Performing Loans (gross) for the quarter ended 31 December 2019

35,542,246

(1.84 percent of total loans before deducting allowance for expected credit losses)

Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2019

37,715,922 270,515,774

Regulatory capital

(16.43 percent ratio of total capital to risk weighted assets)

Capital after deducting capital add-ons for loans to large exposures

270,515,774

(16.43 percent ratio of total capital after deducting capital add-ons to risk weighted assets)

Changes in assets and liabilities during the quarter ended 29 February 2020 resulting from penalties for violation of

the Financial Institutions Business Act B.E. 2551 (2008), Section....

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Channels of disclosure of information on capital requirement

For commercial banks For financial business groups

(under the Notification of the Bank of Thailand (under the Notification of the Bank of Thailand

Re: Disclosure Requirement on Capital Adequacy for Commercial Banks) Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

Channel for disclosurewww.krungsri.comChannel for disclosurewww.krungsri.comDate of disclosureOctober 30, 2019Date of disclosureOctober 30, 2019Information as ofJune 30, 2019Information as ofJune 30, 2019

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

Mr. Kriangsak Jongsukkigparnich

Mr. Seiichiro Akita

Executive Vice President Head of Accounting Division

President and Chief Executive Officer