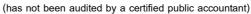
## BANK OF AYUDHYA PUBLIC COMPANY LTD.

## Summary Statement of Assets and Liabilities







Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,324,920	Deposits	1,732,705,665
Interbank and money market items - net	396,559,512	Interbank and money market items	231,613,564
Financial assets measured at fair value through profit or loss	12,400,108	Liabilities payable on demand	4,310,125
Derivatives assets	29,476,931	Financial liabilities measured at fair value through profit or loss	-
Investments - net	146,184,226	Derivatives liabilities	28,508,782
Investments in subsidiaries and associates - net	60,448,692	Debt issued and borrowings	136,040,535
Loans to customers and accrued interest receivables - net	1,645,814,046	Other liabilities	32,020,184
Properties for sale - net	2,179,628	Total Liabilities	2,165,198,855
Premises and equipment - net	28,912,683		
Other assets - net	26,797,854	Shareholders' equity	
		Equity portion	126,436,367
		Other reserves	4,820,154
		Retained earnings	81,643,224
		Total Shareholders' equity	212,899,745
Total assets	2,378,098,600	Total liabilities and shareholders' equity	2,378,098,600
			Thousand Baht

Non-Performing Loans (gross) for the quarter ended 30 June 2020

39,734,107

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

Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2020

54,880,305 271,774,603

Regulatory capital

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

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

271,774,603

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

Changes in assets and liabilities during the quarter ended 31 July 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 disclosureApril 30, 2020Date of disclosureApril 30, 2020Information as ofDecember 31, 2019Information as ofDecember 31, 2019

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

- Signature - - Signature -

(Mr. Kriangsak Jongsukkigparnich)

Executive Vice President Head of Accounting Division

(Mr. Seiichiro Akita)

President and Chief Executive Officer