



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 31 March 2020



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,045,159	Deposits	1,658,632,902
Interbank and money market items - net	383,879,704	Interbank and money market items	300,490,136
Financial assets measured at fair value through profit or loss	12,940,850	Liabilities payable on demand	4,087,813
Derivatives assets	46,439,397	Financial liabilities measured at fair value through profit or loss	-
Investments - net	125,220,068	Derivatives liabilities	35,942,473
Investments in subsidiaries and associates - net	60,448,692	Debt issued and borrowings	136,142,323
Loans to customers and accrued interest receivables - net	1,662,080,191	Other liabilities	40,725,051
Properties for sale - net	2,425,120	Total Liabilities	2,176,020,698
Premises and equipment - net	29,520,115	Shareholders' equity	
Other assets - net	29,821,434	Equity portion	126,436,367
		Other reserves	4,113,680
		Retained earnings	78,249,985
Total assets	2,384,820,730	Total Shareholders' equity	208,800,032
		Total liabilities and shareholders' equity	2,384,820,730

Thousand Baht

Non-Performing Loans (gross) for the quarter ended 31 March 2020 39,298,763

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

Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2020 55,498,291

Regulatory capital 270,478,245

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

Capital after deducting capital add-ons for loans to large exposures 270,478,245

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

Changes in assets and liabilities during the quarter ended 31 March 2020 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section.... 0

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 disclosure www.krungsri.com Channel for disclosure www.krungsri.com

Date of disclosure October 30, 2019 Date of disclosure October 30, 2019

Information as of June 30, 2019 Information as of June 30, 2019

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

Mr. Kriangsak Jongsukkiparnich

Executive Vice President Head of Accounting Division

Mr. Seiichiro Akita

President and Chief Executive Officer