BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	30,486,524	Deposits	1,551,640,598
Interbank and money market items, net	337,765,651	Interbank and money market items, net	250,501,989
Claims on securities	20,296,203	Liabilities payable on demand	5,592,249
Derivatives assets	23,023,363	Liabilities to deliver securities	20,296,203
Investments - net	121,221,701	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 6,867,613)		Derivatives liabilities	24,582,877
Investments in subsidiaries and associates, net	59,101,091	Debts issued and Borrowings	127,002,284
Loans to customers , net	1,578,046,440	Bank's liabilities under acceptances	544,085
Accrued interest receivables	3,036,999	Other liabilities	34,500,235
Customers' liabilities under acceptances	544,085	Total Liabilities	2,014,660,520
Properties foreclosed, net	2,508,609		
Premises and equipment, net	22,961,571	Shareholders' equity	
Other assets, net	23,005,052	Equity portion 1/	126,436,367
		Other reserves	2,429,629
		Retained Earnings	78,470,773
		Total Shareholders' equity	207,336,769
Total Assets	2,221,997,289	Total Liabilities and Shareholders' equity	2,221,997,289

	Thousand Baht
Non-Performing Loan 2/ (net) as of 30 September 2019 (Quarterly)	16,002,808
(0.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	37,951,402
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	51,938,738
Loans to related parties	98,269,317
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	263,108,715
(Capital adequacy ratio =16.39 percents)	
Regulatory capital after deducting capital add-on arising fr	263,108,715
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =16.39 percents)	
Changes in assets and liabilities this quarter as of 31 October 2019	
due to fine from violating the Financial Institution Business Act B.E.2551, Section -	0
Contingent liabilities	
Avals to bills and guarantees of loans	3,284,850
Liabilities under unmatured import bills	1,336,913
Letters of credit	4,146,966
Other contingencies	103,175,625

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 30 September 2019 (Quarterly) 34,431,339

(1.87 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)		For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)	
Location of disclosure	www.krungsri.com	Location of 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 certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

- Signature -	- Signature -
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Mr. Kriangsak Jongsukkigparnich	Mr. Seiichiro Akita
Executive Vice President Head of Accounting Division	President and Chief Executive Officer