

- TRANSLATION -

No: AccDiv. 013/ 2020 February 27, 2020

Re: Submission of the Financial Statements for the year ended December 31, 2019

To: The Secretary-General
The Office of the Securities and Exchange Commission

CC: The President
The Stock Exchange of Thailand

Attachment: 1. The Financial Statements for the year ended December 31, 2019
2. Management Discussion and analysis of financial position and operating results
for the 4th quarter and the year ended December 31, 2019

In compliance with the regulations of the Office of the Securities and Exchange Commission, Bank of Ayudhya Public Company Limited is pleased to enclose herewith the financial statements for the year ended December 31, 2019 which have been audited by the Bank's certified auditor. The Board of Directors approved the financial statements on February 26, 2020. In addition, the Bank has also attached the management discussion and analysis of financial operating results for the year ended December 31, 2019 for your information.

Please be informed accordingly.

Sincerely yours,



(Mr. Seiichiro Akita)

President and Chief Executive Officer
Bank of Ayudhya Public Company Limited