BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,784,600	Deposits	1,558,780,159
Interbank and money market items, net	325,689,873	Interbank and money market items, net	252,076,777
Claims on securities	9,611,500	Liabilities payable on demand	3,801,985
Derivatives assets	21,896,417	Liabilities to deliver securities	9,611,500
Investments - net	117,908,466	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 38,827,852)		Derivatives liabilities	23,325,475
Investments in subsidiaries and associates, net	59,956,092	Debts issued and Borrowings	139,003,569
Loans to customers , net	1,610,373,515	Bank's liabilities under acceptances	299,089
Accrued interest receivables	2,480,939	Other liabilities	36,117,435
Customers' liabilities under acceptances	299,089	Total Liabilities	2,023,015,989
Properties foreclosed, net	2,394,813		
Premises and equipment, net	27,075,050	Shareholders' equity	
Other assets, net	24,255,075	Equity portion 1/	126,436,367
		Other reserves	5,326,327
		Retained Earnings	79,946,746
		Total Shareholders' equity	211,709,440
Total Assets	2,234,725,429	Total Liabilities and Shareholders' equity	2,234,725,429

	Thousand Baht
Non-Performing Loan 2/ (net) as of 31 December 2019 (Quarterly)	17,829,047
(0.93 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2019 (Quarterly)	37,715,922
Actual provisioning for loan loss, as of 31 December 2019 (Quarterly)	52,242,356
Loans to related parties	110,262,528
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	267,008,827
(Capital adequacy ratio =16.56 percents)	
Regulatory capital after deducting capital add-on arising fı	267,008,827
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =16.56 percents)	
Changes in assets and liabilities this quarter as of 31 December 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	5,946,953
Liabilities under unmatured import bills	1,216,540
Letters of credit	3,964,933
Other contingencies	101,465,534

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 31 December 2019 (Quarterly) 35,542,246

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

Channel of capital maintenance information disclosure

For Commercial Bank		For Financial Group	
(under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)		(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 -
....	....
Mr. Kriangsak Jongsukkigparnich	Mr. Seiichiro Akita
Executive Vice President Head of Accounting Division	President and Chief Executive Officer