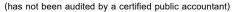
BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities







Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	28,263,309	Deposits	1,691,644,879
Interbank and money market items - net	411,316,848	Interbank and money market items	261,827,680
Financial assets measured at fair value through profit or loss	2,801,249	Liabilities payable on demand	5,004,565
Derivatives assets	28,133,350	Financial liabilities measured at fair value through profit or loss	-
Investments - net	138,522,631	Derivatives liabilities	29,683,662
Investments in subsidiaries and associates - net	60,448,692	Debt issued and borrowings	136,015,439
Loans to customers and accrued interest receivables - net	1,643,494,207	Other liabilities	34,974,696
Properties for sale - net	2,299,081	Total Liabilities	2,159,150,921
Premises and equipment - net	29,092,361		
Other assets - net	26,912,046	Shareholders' equity	
		Equity portion	126,436,367
		Other reserves	4,865,582
		Retained earnings	80,830,904
		Total Shareholders' equity	212,132,853
Total assets	2,371,283,774	Total liabilities and shareholders' equity	2,371,283,774
			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

54,880,305 271,913,070

Regulatory capital (16.61 percent ratio of total capital to risk weighted assets)

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

271,913,070

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

Changes in assets and liabilities during the quarter ended 30 June 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 disclosure www.krungsri.com Channel for disclosure www.krungsri.com Date of disclosure April 30, 2020 Date of disclosure April 30, 2020 Information as of December 31, 2019 Information as of December 31, 2019

We hereby certify 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