



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	30,056,338	Deposits	1,519,358,135
Interbank and money market items, net	300,765,727	Interbank and money market items, net	238,387,716
Claims on securities	7,081,767	Liabilities payable on demand	5,151,774
Derivatives assets	23,152,175	Liabilities to deliver securities	7,081,767
Investments - net	125,715,742	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 25,572,861)		Derivatives liabilities	24,313,677
Investments in subsidiaries and associates, net	59,101,091	Debts issued and Borrowings	138,997,934
Loans to customers , net	1,580,512,718	Bank's liabilities under acceptances	313,304
Accrued interest receivables	2,878,092	Other liabilities	35,591,066
Customers' liabilities under acceptances	313,304	Total Liabilities	1,969,195,373
Properties foreclosed, net	2,422,299	Shareholders' equity	
Premises and equipment, net	23,129,300		
Other assets, net	23,092,792		
Total Assets	2,178,221,345		
		Equity portion 1/	126,436,367
		Other reserves	2,350,512
		Retained Earnings	80,239,093
		Total Shareholders' equity	209,025,972
		Total Liabilities and Shareholders' equity	2,178,221,345

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 102,530,746

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 262,584,585

(Capital adequacy ratio =16.28 percents)

Regulatory capital after deducting capital add-on arising fr 262,584,585

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =16.28 percents)

Changes in assets and liabilities this quarter as of 30 November 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 3,305,040

Liabilities under unmatured import bills 1,934,076

Letters of credit 3,775,598

Other contingencies 102,703,612

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 st

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

For Financial Group

(under the Notification of the Bank of Thailand)

(under the Notification of the Bank of Thailand)

Re: Public disclosure of Capital Maintenance for Commercial Banks)

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 Jongsukgiparnich

Mr. Seiichiro Akita

Executive Vice President Head of Accounting Division

President and Chief Executive Officer