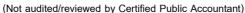
BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities







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

5.151.774 Derivatives assets 23.152.175 Liabilities to deliver securities 7.081.767 125,715,742 Investments - net 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 Debts issued and Borrowings 138,997,934 59,101,091 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 Total Liabilities 1,969,195,373 313.304 Properties foreclosed, net 2,422,299 Premises and equipment, net 23.129.300 Shareholders' equity Other assets, net 23,092,792 Equity portion 1/ 126,436,367 Other reserves 2,350,512 Retained Earnings 80,239,093

Thousand Baht

209.025.972

2,178,221,345

0

1,934,076

Non-Performing Loan 2/ (net) as of 30 September 2019 (Quarterly)

(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

2,178,221,345

Total Shareholders' equity

Total Liabilities and Shareholders' equity

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)

Liabilities under unmatured import bills

Total Assets

Regulatory capital after deducting capital add-on arising fi 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 $\,$ -

Contingent liabilities

Avals to bills and guarantees of loans 3,305,040

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 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 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 disclosurewww.krungsri.comLocation of disclosurewww.krungsri.comDate of disclosureOctober 30, 2019Date of disclosureOctober 30, 2019Information as ofJune 30, 2019Information as ofJune 30, 2019

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

- Signature - - Signature -

Mr. Kriangsak Jongsukkigpamich Mr. Seiichiro Akita