BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,977,501	Deposits	1,366,868,980
Interbank and money market items, net	388,080,136	Interbank and money market items, net	272,380,459
Claims on securities	41,812,779	Liabilities payable on demand	6,749,713
Derivatives assets	19,096,420	Liabilities to deliver securities	41,812,779
Investments - net	77,488,439	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 7,078,820)		Derivatives liabilities	20,867,953
Investments in subsidiaries and associates, net	57,869,606	Debts issued and Borrowings	122,987,796
Loans to customers , net	1,384,163,937	Bank's liabilities under acceptances	689,272
Accrued interest receivables	2,538,524	Other liabilities	29,656,558
Customers' liabilities under acceptances	689,272	Total Liabilities	1,862,013,510
Properties foreclosed, net	1,991,220		
Premises and equipment, net	24,085,577	Shareholders' equity	
Other assets, net	19,354,782	Equity portion 1/	126,436,367
		Other reserves	3,845,687
		Retained Earnings	57,852,629
		Total Shareholders' equity	188,134,683
Total Assets	2,050,148,193	Total Liabilities and Shareholders' equity	2,050,148,193

	Thousand Baht
Non-Performing Loan 2/ (net) as of 31 March 2018 (Quarterly)	14,308,618
(0.82 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2018 (Quarterly)	30,063,384
Actual provisioning for loan loss, as of 31 March 2018 (Quarterly)	42,160,323
Loans to related parties	90,902,200
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	221,461,070
(Capital adequacy ratio =15.61 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	221,461,070
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.61 percents)	
Changes in assets and liabilities this quarter as of 31 March 2018	
due to fine from violating the Financial Institution Business Act B.E.2551, Section -	0
Contingent liabilities	
Avals to bills and guarantees of loans	3,982,906
Liabilities under unmatured import bills	1,335,151
Letters of credit	7,762,782
Other contingencies	101,243,319

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

2/ Non-Performing Loans (gross) as of 31 March 2018 (Quarterly) 30,615,501

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

Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)		For Financial Group (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 20, 2017	Date of disclosure	October 20, 2017
Information as of	June 30, 2017	Information as of	June 30, 2017

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

- Signature -	- Signature -
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Mr. Kriangsak Jongsukkigparnich	Mr. Noriaki Goto
Executive Vice President Head of Accounting Division	President and Chief Executive Officer