C.B.1.1

BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,437,424	Deposits	1,392,326,026
Interbank and money market items, net	377,380,731	Interbank and money market items, net	268,328,566
Claims on securities	48,755,931	Liabilities payable on demand	5,616,168
Derivatives assets	17,046,620	Liabilities to deliver securities	48,755,931
Investments - net	94,371,091	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 15,731,097)		Derivatives liabilities	16,908,727
Investments in subsidiaries and associates, net	57,869,606	Debts issued and Borrowings	122,987,768
Loans to customers , net	1,400,936,641	Bank's liabilities under acceptances	500,239
Accrued interest receivables	2,778,803	Other liabilities	36,921,146
Customers' liabilities under acceptances	500,239	Total Liabilities	1,892,344,571
Properties foreclosed, net	2,026,767		
Premises and equipment, net	24,004,559	Shareholders' equity	
Other assets, net	24,382,495	Equity portion 1/	126,436,367
		Other reserves	3,711,685
		Retained Earnings	60,998,284
		Total Shareholders' equity	191,146,336
Total Assets	2,083,490,907	Total Liabilities and Shareholders' equity	2,083,490,907

	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	92,319,273
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	223,259,836
(Capital adequacy ratio =15.50 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	223,259,836
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.50 percents)	
Changes in assets and liabilities this quarter as of 30 April 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	3,879,581
Liabilities under unmatured import bills	1,703,208
Letters of credit	7,477,119
Other contingencies	97,475,694

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 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	April 27, 2018	Date of disclosure	April 27, 2018
Information as of	December 31, 2017	Information as of	December 31, 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