BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,903,396	Deposits	1,394,202,351
Interbank and money market items, net	323,501,499	Interbank and money market items, net	240,853,142
Claims on securities	32,807,698	Liabilities payable on demand	5,518,815
Derivatives assets	17,124,842	Liabilities to deliver securities	32,807,698
Investments - net	99,806,820	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 23,076,052)		Derivatives liabilities	14,668,178
Investments in subsidiaries and associates, net	59,569,606	Debts issued and Borrowings	122,987,741
Loans to customers , net	1,426,098,039	Bank's liabilities under acceptances	757,159
Accrued interest receivables	2,620,561	Other liabilities	35,606,381
Customers' liabilities under acceptances	757,159	Total Liabilities	1,847,401,465
Properties foreclosed, net	2,016,492		
Premises and equipment, net	23,916,594	Shareholders' equity	
Other assets, net	17,544,332	Equity portion 1/	126,436,367
		Other reserves	3,306,406
		Retained Earnings	62,522,800
		Total Shareholders' equity	192,265,573
Total Assets	2,039,667,038	Total Liabilities and Shareholders' equity	2,039,667,038

	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	92,445,803
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	222,103,567
(Capital adequacy ratio =15.34 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	222,103,567
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.34 percents)	
Changes in assets and liabilities this quarter as of 31 May 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	3,526,729
Liabilities under unmatured import bills	1,392,457
Letters of credit	6,023,837
Other contingencies	94,402,222

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