BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	30,992,681	Deposits	1,362,183,209
Interbank and money market items, net	254,335,779	Interbank and money market items, net	246,278,050
Claims on securities	14,251,174	Liabilities payable on demand	6,685,589
Derivatives assets	24,121,294	Liabilities to deliver securities	14,251,174
Investments - net	108,772,567	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 19,693,444)		Derivatives liabilities	16,799,441
Investments in subsidiaries and associates, net	59,569,606	Debts issued and Borrowings	117,987,714
Loans to customers , net	1,449,667,941	Bank's liabilities under acceptances	590,070
Accrued interest receivables	2,261,838	Other liabilities	33,099,826
Customers' liabilities under acceptances	590,070	Total Liabilities	1,797,875,073
Properties foreclosed, net	2,182,226		
Premises and equipment, net	23,759,828	Shareholders' equity	
Other assets, net	19,452,522	Equity portion 1/	126,436,367
		Other reserves	3,027,424
		Retained Earnings	62,618,662
		Total Shareholders' equity	192,082,453
Total Assets	1,989,957,526	Total Liabilities and Shareholders' equity	1,989,957,526

	Thousand Baht
Non-Performing Loan 2/ (net) as of 30 June 2018 (Quarterly)	14,942,101
(0.89 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2018 (Quarterly)	30,763,529
Actual provisioning for loan loss, as of 30 June 2018 (Quarterly)	43,517,707
Loans to related parties	94,543,803
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	223,177,695
(Capital adequacy ratio =14.95 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	223,177,695
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.95 percents)	
Changes in assets and liabilities this quarter as of 30 June 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	3,586,724
Liabilities under unmatured import bills	1,496,104
Letters of credit	6,446,245
Other contingencies	95,525,152

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 June 2018 (Quarterly) 30,967,652

(1.82 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	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 -
....	....
Mr. Kriangsak Jongsukkigparnich	Mr. Noriaki Goto
Executive Vice President Head of Accounting Division	President and Chief Executive Officer