



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,699,698	Deposits	1,387,203,106
Interbank and money market items, net	289,948,713	Interbank and money market items, net	252,145,808
Claims on securities	21,797,594	Liabilities payable on demand	6,788,329
Derivatives assets	21,213,586	Liabilities to deliver securities	21,797,594
Investments - net	111,572,249	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 27,184,041)		Derivatives liabilities	15,391,276
Investments in subsidiaries and associates, net	59,569,606	Debts issued and Borrowings	131,987,686
Loans to customers , net	1,452,571,328	Bank's liabilities under acceptances	413,602
Accrued interest receivables	2,552,985	Other liabilities	31,376,745
Customers' liabilities under acceptances	413,602	Total Liabilities	1,847,104,146
Properties foreclosed, net	2,157,849	Shareholders' equity	
Premises and equipment, net	23,695,877		
Other assets, net	21,667,802		
Total Assets	2,040,860,889		
		Equity portion 1/	126,436,367
		Other reserves	3,101,309
		Retained Earnings	64,219,067
		Total Shareholders' equity	193,756,743
		Total Liabilities and Shareholders' equity	2,040,860,889

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 94,679,393

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 222,644,886

(Capital adequacy ratio =15.00 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 222,644,886

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.00 percents)

Changes in assets and liabilities this quarter as of 31 July 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 3,610,471

Liabilities under unmatured import bills 1,343,542

Letters of credit 6,810,716

Other contingencies 97,118,760

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 shares

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 Jongsukgiparnich

Mr. Noriaki Goto

Executive Vice President Head of Accounting Division

President and Chief Executive Officer