BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,948,990	Deposits	1,378,395,665
Interbank and money market items, net	263,806,631	Interbank and money market items, net	225,079,937
Claims on securities	17,221,360	Liabilities payable on demand	5,329,942
Derivatives assets	16,253,901	Liabilities to deliver securities	17,221,360
Investments - net	111,801,264	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 26,138,337)		Derivatives liabilities	13,954,048
Investments in subsidiaries and associates, net	61,074,631	Debts issued and Borrowings	131,987,659
Loans to customers , net	1,452,853,095	Bank's liabilities under acceptances	546,921
Accrued interest receivables	2,761,921	Other liabilities	35,025,604
Customers' liabilities under acceptances	546,921	Total Liabilities	1,807,541,136
Properties foreclosed, net	2,168,932		
Premises and equipment, net	23,595,810	Shareholders' equity	
Other assets, net	17,610,644	Equity portion 1/	126,436,367
		Other reserves	2,965,439
		Retained Earnings	64,701,158
		Total Shareholders' equity	194,102,964
Total Assets	2,001,644,100	Total Liabilities and Shareholders' equity	2,001,644,100

	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	93,256,627
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	230,549,847
(Capital adequacy ratio =15.55 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	230,549,847
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.55 percents)	
Changes in assets and liabilities this quarter as of 31 August 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	3,485,783
Liabilities under unmatured import bills	1,259,783
Letters of credit	6,374,143
Other contingencies	98,030,924

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 Re: Public disclosure of Capital Maintenance for Commercial Banks)		(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 -
…………………………………	…………………………………
Mr. Kriangsak Jongsukkigparnich	Mr. Noriaki Goto
Executive Vice President Head of Accounting Division	President and Chief Executive Officer