BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,893,165	Deposits	1,454,566,491
Interbank and money market items, net	240,835,828	Interbank and money market items, net	214,317,101
Claims on securities	24,465,216	Liabilities payable on demand	4,540,532
Derivatives assets	21,717,340	Liabilities to deliver securities	24,465,216
Investments - net	136,842,052	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 8,317,986)		Derivatives liabilities	23,430,645
Investments in subsidiaries and associates, net	58,261,091	Debts issued and Borrowings	115,987,522
Loans to customers , net	1,503,236,820	Bank's liabilities under acceptances	544,525
Accrued interest receivables	2,636,758	Other liabilities	33,018,196
Customers' liabilities under acceptances	544,525	Total Liabilities	1,870,870,228
Properties foreclosed, net	2,061,188		
Premises and equipment, net	24,076,446	Shareholders' equity	
Other assets, net	19,922,636	Equity portion 1/	126,436,367
		Other reserves	2,813,875
		Retained Earnings	68,372,595
		Total Shareholders' equity	197,622,837
Total Assets	2,068,493,065	Total Liabilities and Shareholders' equity	2,068,493,065

	Thousand Baht
Non-Performing Loan 2/ (net) as of 31 December 2018 (Quarterly)	14,924,865
(0.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	34,902,603
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	46,516,407
Loans to related parties	98,193,968
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	229,378,591
(Capital adequacy ratio =15.18 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	229,378,591
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.18 percents)	
Changes in assets and liabilities this quarter as of 31 January 2019	
due to fine from violating the Financial Institution Business Act B.E.2551, Section -	0
Contingent liabilities	
Avals to bills and guarantees of loans	3,406,640
Liabilities under unmatured import bills	1,406,265
Letters of credit	4,302,338
Other contingencies	103,102,730

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 December 2018 (Quarterly) 32,284,903

(1.87 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	October 29, 2018	Date of disclosure	October 29, 2018
Information as of	June 30, 2018	Information as of	June 30, 2018

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