BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,558,534	Deposits	1,465,974,596
Interbank and money market items, net	266,683,631	Interbank and money market items, net	211,486,412
Claims on securities	22,018,754	Liabilities payable on demand	5,882,378
Derivatives assets	18,446,986	Liabilities to deliver securities	22,018,754
Investments - net	130,738,147	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 6,406,113)		Derivatives liabilities	18,117,257
Investments in subsidiaries and associates, net	58,811,091	Debts issued and Borrowings	115,987,495
Loans to customers , net	1,509,061,806	Bank's liabilities under acceptances	558,525
Accrued interest receivables	2,767,837	Other liabilities	43,566,300
Customers' liabilities under acceptances	558,525	Total Liabilities	1,883,591,717
Properties foreclosed, net	2,211,205		
Premises and equipment, net	23,985,936	Shareholders' equity	
Other assets, net	19,724,035	Equity portion 1/	126,436,367
		Other reserves	2,841,886
		Retained Earnings	74,696,517
		Total Shareholders' equity	203,974,770
Total Assets	2,087,566,487	Total Liabilities and Shareholders' equity	2,087,566,487

	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	96,561,451
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	228,965,132
(Capital adequacy ratio =15.10 percents)	
Regulatory capital after deducting capital add-on arising fr	228,965,132
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.10 percents)	
Changes in assets and liabilities this quarter as of 28 February 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	3,778,751
Liabilities under unmatured import bills	1,155,474
Letters of credit	6,163,717
Other contingencies	110,001,585

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 (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	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