BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,502,780	Deposits	1,459,165,582
Interbank and money market items, net	284,170,120	Interbank and money market items, net	274,545,358
Claims on securities	30,020,304	Liabilities payable on demand	6,940,034
Derivatives assets	16,409,224	Liabilities to deliver securities	30,020,304
Investments - net	135,856,684	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 27,223,888)		Derivatives liabilities	13,704,899
Investments in subsidiaries and associates, net	58,811,091	Debts issued and Borrowings	103,987,467
Loans to customers , net	1,522,048,925	Bank's liabilities under acceptances	615,464
Accrued interest receivables	2,831,434	Other liabilities	38,786,864
Customers' liabilities under acceptances	615,464	Total Liabilities	1,927,765,972
Properties foreclosed, net	2,103,991		
Premises and equipment, net	23,800,836	Shareholders' equity	
Other assets, net	23,318,572	Equity portion 1/	126,436,367
		Other reserves	2,985,500
		Retained Earnings	74,301,586
		Total Shareholders' equity	203,723,453
Total Assets	2,131,489,425	Total Liabilities and Shareholders' equity	2,131,489,425

	Thousand Baht
Non-Performing Loan 2/ (net) as of 31 March 2019 (Quarterly)	14,807,739
(0.83 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	36,420,378
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	48,618,535
Loans to related parties	98,195,544
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	229,801,128
(Capital adequacy ratio =14.91 percents)	
Regulatory capital after deducting capital add-on arising fı	229,801,128
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.91 percents)	
Changes in assets and liabilities this quarter as of 31 March 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	3,979,860
Liabilities under unmatured import bills	1,450,772
Letters of credit	5,439,723
Other contingencies	103,297,229

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 sł

2/ Non-Performing Loans (gross) as of 31 March 2019 (Quarterly) 32,515,507

(1.81 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. Sudargo Harsono
Executive Vice President Head of Accounting Division	Acting President and Chief Executive Officer