



BANK OF AYUDHYA PUBLIC COMPANY LTD.

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

As of 30 April 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,205,383	Deposits	1,525,865,527
Interbank and money market items, net	342,404,339	Interbank and money market items, net	264,828,214
Claims on securities	26,884,355	Liabilities payable on demand	4,722,574
Derivatives assets	14,658,792	Liabilities to deliver securities	26,884,355
Investments - net	135,020,095	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 26,031,647)		Derivatives liabilities	12,035,177
Investments in subsidiaries and associates, net	58,811,091	Debts issued and Borrowings	118,987,440
Loans to customers , net	1,534,196,878	Bank's liabilities under acceptances	669,610
Accrued interest receivables	3,019,180	Other liabilities	39,476,237
Customers' liabilities under acceptances	669,610	Total Liabilities	1,993,469,134
Properties foreclosed, net	2,088,353	Shareholders' equity	
Premises and equipment, net	23,663,975		
Other assets, net	21,911,209		
Total Assets	2,197,533,260		
		Equity portion 1/	126,436,367
		Other reserves	2,729,817
		Retained Earnings	74,897,942
		Total Shareholders' equity	204,064,126
		Total Liabilities and Shareholders' equity	2,197,533,260

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 100,113,104

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 232,774,790

(Capital adequacy ratio =14.95 percents)

Regulatory capital after deducting capital add-on arising fr 232,774,790

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.95 percents)

Changes in assets and liabilities this quarter as of 30 April 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 3,947,363

Liabilities under unmatured import bills 1,323,361

Letters of credit 4,262,409

Other contingencies 103,874,763

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 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

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 30, 2019

Date of disclosure April 30, 2019

Information as of December 31, 2018

Information as of December 31, 2018

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

- Signature -

- Signature -

Mr. Kriangsak Jongsukgiparnich

Mr. Seiichiro Akita

Executive Vice President Head of Accounting Division

President and Chief Executive Officer