BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,741,631	Deposits	1,564,866,655
Interbank and money market items, net	358,683,859	Interbank and money market items, net	252,811,022
Claims on securities	25,557,151	Liabilities payable on demand	4,967,947
Derivatives assets	14,722,539	Liabilities to deliver securities	25,557,151
Investments - net	144,501,388	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 18,277,132)		Derivatives liabilities	13,666,028
Investments in subsidiaries and associates, net	58,811,091	Debts issued and Borrowings	118,987,412
Loans to customers , net	1,541,859,679	Bank's liabilities under acceptances	654,305
Accrued interest receivables	2,955,234	Other liabilities	40,601,059
Customers' liabilities under acceptances	654,305	Total Liabilities	2,022,111,579
Properties foreclosed, net	2,090,459		
Premises and equipment, net	23,543,283	Shareholders' equity	
Other assets, net	21,293,572	Equity portion 1/	126,436,367
		Other reserves	2,561,047
		Retained Earnings	76,305,198
		Total Shareholders' equity	205,302,612
Total Assets	2,227,414,191	Total Liabilities and Shareholders' equity	2,227,414,191

	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	100,257,051
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	232,008,320
(Capital adequacy ratio =14.92 percents)	
Regulatory capital after deducting capital add-on arising fı	232,008,320
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =14.92 percents)	
Changes in assets and liabilities this quarter as of 31 May 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	4,040,380
Liabilities under unmatured import bills	1,369,296
Letters of credit	4,142,019
Other contingencies	100,986,148

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 sl

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	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 -
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Mr. Kriangsak Jongsukkigparnich	Mr. Seiichiro Akita
Executive Vice President Head of Accounting Division	President and Chief Executive Officer