BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,923,931	Deposits	1,489,417,014
Interbank and money market items, net	272,981,622	Interbank and money market items, net	245,616,405
Claims on securities	15,131,838	Liabilities payable on demand	7,928,175
Derivatives assets	21,197,359	Liabilities to deliver securities	15,131,838
Investments - net	142,816,656	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 19,482,161)		Derivatives liabilities	24,867,446
Investments in subsidiaries and associates, net	58,301,091	Debts issued and Borrowings	130,915,085
Loans to customers , net	1,565,749,672	Bank's liabilities under acceptances	544,867
Accrued interest receivables	2,559,417	Other liabilities	41,692,791
Customers' liabilities under acceptances	544,867	Total Liabilities	1,956,113,621
Properties foreclosed, net	2,169,339		
Premises and equipment, net	23,421,600	Shareholders' equity	
Other assets, net	26,489,211	Equity portion 1/	126,436,367
		Other reserves	2,867,065
		Retained Earnings	75,869,550
		Total Shareholders' equity	205,172,982
Total Assets	2,161,286,603	Total Liabilities and Shareholders' equity	2,161,286,603

	Thousand Baht
Non-Performing Loan 2/ (net) as of 30 June 2019 (Quarterly)	15,062,076
(0.84 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	36,962,985
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	49,589,590
Loans to related parties	100,798,576
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	253,242,528
(Capital adequacy ratio =15.88 percents)	
Regulatory capital after deducting capital add-on arising fr	253,242,528
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.88 percents)	
Changes in assets and liabilities this quarter as of 30 June 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	3,793,905
Liabilities under unmatured import bills	1,175,351
Letters of credit	4,314,600
Other contingencies	100,476,592

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 30 June 2019 (Quarterly) 32,701,628

(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