BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,748,679	Deposits	1,525,724,681
Interbank and money market items, net	310,087,124	Interbank and money market items, net	233,945,350
Claims on securities	13,974,882	Liabilities payable on demand	5,105,405
Derivatives assets	19,910,247	Liabilities to deliver securities	13,974,882
Investments - net	128,093,167	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,098,495)		Derivatives liabilities	22,572,848
Investments in subsidiaries and associates, net	58,301,091	Debts issued and Borrowings	130,945,457
Loans to customers , net	1,557,570,085	Bank's liabilities under acceptances	539,917
Accrued interest receivables	2,697,410	Other liabilities	32,031,479
Customers' liabilities under acceptances	539,917	Total Liabilities	1,964,840,019
Properties foreclosed, net	2,246,947		
Premises and equipment, net	23,409,023	Shareholders' equity	
Other assets, net	23,050,156	Equity portion 1/	126,436,367
		Other reserves	2,800,465
		Retained Earnings	77,551,877
		Total Shareholders' equity	206,788,709
Total Assets	2,171,628,728	Total Liabilities and Shareholders' equity	2,171,628,728

	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	96,245,788
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	253,111,259
(Capital adequacy ratio =15.95 percents)	
Regulatory capital after deducting capital add-on arising fr	253,111,259
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.95 percents)	
Changes in assets and liabilities this quarter as of 31 July 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	3,781,670
Liabilities under unmatured import bills	1,297,101
Letters of credit	3,785,624
Other contingencies	96,511,379

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