BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	30,616,563	Deposits	1,505,709,695
Interbank and money market items, net	293,526,395	Interbank and money market items, net	245,250,635
Claims on securities	20,733,051	Liabilities payable on demand	6,387,172
Derivatives assets	22,749,885	Liabilities to deliver securities	20,733,051
Investments - net	130,802,328	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 6,863,993)		Derivatives liabilities	24,500,419
Investments in subsidiaries and associates, net	58,301,091	Debts issued and Borrowings	130,944,230
Loans to customers , net	1,567,165,395	Bank's liabilities under acceptances	667,725
Accrued interest receivables	3,027,153	Other liabilities	37,877,577
Customers' liabilities under acceptances	667,725	Total Liabilities	1,972,070,504
Properties foreclosed, net	2,350,828		
Premises and equipment, net	23,193,605	Shareholders' equity	
Other assets, net	25,389,665	Equity portion 1/	126,436,367
		Other reserves	2,781,880
		Retained Earnings	77,234,933
		Total Shareholders' equity	206,453,180
Total Assets	2,178,523,684	Total Liabilities and Shareholders' equity	2,178,523,684

	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	95,790,237
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	262,492,678
(Capital adequacy ratio =16.45 percents)	
Regulatory capital after deducting capital add-on arising fı	262,492,678
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =16.45 percents)	
Changes in assets and liabilities this quarter as of 31 August 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	3,447,633
Liabilities under unmatured import bills	1,300,361
Letters of credit	4,239,492
Other contingencies	90,558,348

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 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