



BANK OF AYUDHYA PUBLIC COMPANY LTD.

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

As of 30 September 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,873,114	Deposits	1,486,397,290
Interbank and money market items, net	268,596,499	Interbank and money market items, net	241,099,776
Claims on securities	20,839,002	Liabilities payable on demand	5,581,796
Derivatives assets	21,713,352	Liabilities to deliver securities	20,839,002
Investments - net	115,045,029	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 6,872,400)		Derivatives liabilities	21,918,528
Investments in subsidiaries and associates, net	58,301,091	Debts issued and Borrowings	130,864,312
Loans to customers , net	1,580,278,356	Bank's liabilities under acceptances	799,231
Accrued interest receivables	2,773,155	Other liabilities	35,932,975
Customers' liabilities under acceptances	799,231	Total Liabilities	1,943,432,910
Properties foreclosed, net	2,314,251		
Premises and equipment, net	23,143,573	Shareholders' equity	
Other assets, net	25,813,162	Equity portion 1/	126,436,367
		Other reserves	2,643,407
		Retained Earnings	76,977,131
		Total Shareholders' equity	206,056,905
Total Assets	2,149,489,815	Total Liabilities and Shareholders' equity	2,149,489,815

Thousand Baht

Non-Performing Loan 2/ (net) as of 30 September 2019 (Quarterly) 16,002,808

(0.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 30 September 2019 (Quarterly) 37,951,402

Actual provisioning for loan loss, as of 30 September 2019 (Quarterly) 51,938,738

Loans to related parties 95,969,297

Loans to related asset management companies 0

Loans to related parties due to debt restructuring 0

Regulatory capital 263,915,737

(Capital adequacy ratio =16.46 percents)

Regulatory capital after deducting capital add-on arising fr 263,915,737

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =16.46 percents)

Changes in assets and liabilities this quarter as of 30 September 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 3,405,243

Liabilities under unmatured import bills 1,289,218

Letters of credit 3,763,384

Other contingencies 100,412,908

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 September 2019 (Quarterly) 34,431,339

(1.87 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