BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,282,350	Deposits	1,376,334,858
Interbank and money market items, net	232,194,845	Interbank and money market items, net	212,841,966
Claims on securities	8,881,466	Liabilities payable on demand	6,583,861
Derivatives assets	16,330,714	Liabilities to deliver securities	8,881,466
Investments - net	115,150,351	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 17,844,987)		Derivatives liabilities	16,357,983
Investments in subsidiaries and associates, net	60,674,631	Debts issued and Borrowings	131,987,631
Loans to customers , net	1,469,608,169	Bank's liabilities under acceptances	584,054
Accrued interest receivables	2,713,805	Other liabilities	32,915,643
Customers' liabilities under acceptances	584,054	Total Liabilities	1,786,487,462
Properties foreclosed, net	2,221,253		
Premises and equipment, net	23,476,860	Shareholders' equity	
Other assets, net	18,971,363	Equity portion 1/	126,436,367
		Other reserves	2,976,262
		Retained Earnings	64,189,770
		Total Shareholders' equity	193,602,399
Total Assets	1,980,089,861	Total Liabilities and Shareholders' equity	1,980,089,861

	Thousand Baht
Non-Performing Loan 2/ (net) as of 30 September 2018 (Quarterly)	15,642,286
(0.94 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	31,951,007
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	45,617,597
Loans to related parties	93,520,733
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	231,768,994
(Capital adequacy ratio =15.50 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	231,768,994
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.50 percents)	
Changes in assets and liabilities this quarter as of 30 September 2018	
due to fine from violating the Financial Institution Business Act B.E.2551, Section -	0
Contingent liabilities	
Avals to bills and guarantees of loans	3,488,910
Liabilities under unmatured import bills	1,424,454
Letters of credit	6,307,268
Other contingencies	95,538,148

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 sh

2/ Non-Performing Loans (gross) as of 30 September 2018 (Quarterly) 32,309,275

(1.92 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 27, 2018	Date of disclosure	April 27, 2018
Information as of	December 31, 2017	Information as of	December 31, 2017

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. Noriaki Goto
Executive Vice President Head of Accounting Division	President and Chief Executive Officer