BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,927,314	Deposits	1,424,086,062
Interbank and money market items, net	260,208,606	Interbank and money market items, net	226,998,064
Claims on securities	8,720,971	Liabilities payable on demand	7,309,483
Derivatives assets	18,892,536	Liabilities to deliver securities	8,720,971
Investments - net	120,100,821	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 29,104,159)		Derivatives liabilities	14,882,636
Investments in subsidiaries and associates, net	60,674,631	Debts issued and Borrowings	115,987,604
Loans to customers , net	1,479,565,972	Bank's liabilities under acceptances	523,013
Accrued interest receivables	2,826,528	Other liabilities	32,515,773
Customers' liabilities under acceptances	523,013	Total Liabilities	1,831,023,606
Properties foreclosed, net	2,220,666		
Premises and equipment, net	23,363,432	Shareholders' equity	
Other assets, net	16,763,184	Equity portion 1/	126,436,367
		Other reserves	2,661,227
		Retained Earnings	65,666,474
		Total Shareholders' equity	194,764,068
Total Assets	2,025,787,674	Total Liabilities and Shareholders' equity	2,025,787,674

	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	92,165,447
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	231,013,557
(Capital adequacy ratio =15.40 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	231,013,557
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.40 percents)	
Changes in assets and liabilities this quarter as of 31 October 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	3,978,038
Liabilities under unmatured import bills	1,492,269
Letters of credit	5,446,856
Other contingencies	101,249,751

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	October 29, 2018	Date of disclosure	October 29, 2018
Information as of	June 30, 2018	Information as of	June 30, 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. Noriaki Goto
Executive Vice President Head of Accounting Division	President and Chief Executive Officer