BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,543,741	Deposits	1,408,828,469
Interbank and money market items, net	237,273,885	Interbank and money market items, net	229,305,063
Claims on securities	12,228,576	Liabilities payable on demand	5,978,428
Derivatives assets	14,649,185	Liabilities to deliver securities	12,228,576
Investments - net	124,552,757	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,650,814)		Derivatives liabilities	12,471,593
Investments in subsidiaries and associates, net	60,674,631	Debts issued and Borrowings	115,987,577
Loans to customers , net	1,487,185,118	Bank's liabilities under acceptances	581,167
Accrued interest receivables	2,726,008	Other liabilities	33,689,187
Customers' liabilities under acceptances	581,167	Total Liabilities	1,819,070,060
Properties foreclosed, net	2,389,965		
Premises and equipment, net	23,327,717	Shareholders' equity	
Other assets, net	18,170,303	Equity portion 1/	126,436,367
		Other reserves	2,706,992
		Retained Earnings	67,089,634
		Total Shareholders' equity	196,232,993
Total Assets	2,015,303,053	Total Liabilities and Shareholders' equity	2,015,303,053

	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	93,003,322
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	230,832,221
(Capital adequacy ratio =15.34 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	230,832,221
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.34 percents)	
Changes in assets and liabilities this quarter as of 30 November 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	3,908,132
Liabilities under unmatured import bills	1,711,108
Letters of credit	4,867,261
Other contingencies	100,119,434

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 -
....	....
Mr. Kriangsak Jongsukkigparnich	Mr. Noriaki Goto
Executive Vice President Head of Accounting Division	President and Chief Executive Officer