BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,467,518	Deposits	1,420,893,299
Interbank and money market items, net	239,262,061	Interbank and money market items, net	246,253,800
Claims on securities	12,739,466	Liabilities payable on demand	5,990,573
Derivatives assets	14,118,477	Liabilities to deliver securities	12,739,466
Investments - net	134,432,727	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 13,344,408)		Derivatives liabilities	13,542,540
Investments in subsidiaries and associates, net	58,261,091	Debts issued and Borrowings	115,987,549
Loans to customers , net	1,502,570,548	Bank's liabilities under acceptances	564,690
Accrued interest receivables	2,534,581	Other liabilities	38,000,653
Customers' liabilities under acceptances	564,690	Total Liabilities	1,853,972,570
Properties foreclosed, net	2,188,153		
Premises and equipment, net	24,246,855	Shareholders' equity	
Other assets, net	25,515,390	Equity portion 1/	126,436,367
		Other reserves	2,587,947
		Retained Earnings	66,904,673
		Total Shareholders' equity	195,928,987
Total Assets	2,049,901,557	Total Liabilities and Shareholders' equity	2,049,901,557

	Thousand Baht
Non-Performing Loan 2/ (net) as of 31 December 2018 (Quarterly)	14,924,865
(0.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	34,902,603
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	46,516,407
Loans to related parties	100,660,918
Loans to related asset management companies	0
Loans to related parties due to debt restructuring	0
Regulatory capital	228,975,928
(Capital adequacy ratio =15.13 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	228,975,928
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =15.13 percents)	
Changes in assets and liabilities this quarter as of 31 December 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	3,540,573
Liabilities under unmatured import bills	1,955,103
Letters of credit	5,817,979
Other contingencies	100,064,576

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 31 December 2018 (Quarterly) 32,284,903

(1.87 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