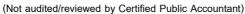
## BANK OF AYUDHYA PUBLIC COMPANY LTD.

### Summary Statement of Assets and Liabilities





As of 31 Dece	ember 2018
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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

32 284 903

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) 46,516,407 100,660,918 Loans to related parties 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) (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.krunasri.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 Executive Vice President Head of Accounting Division Mr. Noriaki Goto