



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities
(has not been audited by a certified public accountant)

As of 28 February 2026



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	21,877,574	Deposits	1,703,887,059
Interbank and money market items - net	424,277,439	Interbank and money market items	135,853,695
Financial assets measured at fair value through profit or loss	18,196,961	Liabilities payable on demand	5,059,647
Derivatives assets	21,928,996	Financial liabilities measured at fair value through profit or loss	-
Investments - net	166,708,523	Derivatives liabilities	24,757,365
Investments in subsidiaries and associates - net	100,681,535	Debt issued and borrowings	72,177,628
Loans to customers and accrued interest receivables - net	1,475,245,998	Other liabilities	53,260,652
Properties for sale - net	5,624,108	Total Liabilities	1,994,996,046
Premises and equipment - net	29,923,705		
Other assets - net	29,643,076	Shareholders' equity	
		Equity portion	126,436,367
		Other reserves	7,095,035
		Retained earnings	165,580,467
		Total Shareholders' equity	299,111,869
Total assets	2,294,107,915	Total liabilities and shareholders' equity	2,294,107,915

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2025	53,066,409
(2.77 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2025	64,910,197
Regulatory capital	337,411,126
(21.02 percent ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	337,411,126
(21.02 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 28 February 2026 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section....	0

Channels of disclosure of information on capital requirement

For commercial banks (under the Notification of the Bank of Thailand)		For financial business groups (under the Notification of the Bank of Thailand)	
Re: Disclosure Requirement on Capital Adequacy for Commercial Banks		Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups	
Channel for disclosure	www.krungsri.com	Channel for disclosure	www.krungsri.com
Date of disclosure	October 31, 2025	Date of disclosure	October 31, 2025
Information as of	June 30, 2025	Information as of	June 30, 2025

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

- Kriangsak Jongsukkgiparnich -

- Kenichi Yamato -

(Mr. Kriangsak Jongsukkgiparnich)

(Mr. Kenichi Yamato)

Executive Vice President Head of Accounting Division

President and Chief Executive Officer