



BANK OF AYUDHYA PUBLIC COMPANY LTD.

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

As of 30 November 2025

C.B.1.1



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	21,971,513	Deposits	1,735,475,352
Interbank and money market items - net	429,355,696	Interbank and money market items	138,660,843
Financial assets measured at fair value through profit or loss	14,744,859	Liabilities payable on demand	4,837,844
Derivatives assets	19,808,257	Financial liabilities measured at fair value through profit or loss	-
Investments - net	163,638,768	Derivatives liabilities	21,940,965
Investments in subsidiaries and associates - net	100,681,535	Debt issued and borrowings	72,256,139
Loans to customers and accrued interest receivables - net	1,503,439,043	Other liabilities	51,377,436
Properties for sale - net	5,661,987	Total Liabilities	2,024,548,579
Premises and equipment - net	30,340,246		
Other assets - net	27,851,647	Shareholders' equity	
		Equity portion	126,436,367
		Other reserves	6,088,746
		Retained earnings	160,419,859
		Total Shareholders' equity	292,944,972
Total assets	2,317,493,551	Total liabilities and shareholders' equity	2,317,493,551

Thousand Baht

Non-Performing Loans (gross) for the quarter ended 30 September 2025	55,001,551
(2.94 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2025	65,537,303
Regulatory capital	336,022,915
(20.62 percent ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	336,022,915
(20.62 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 November 2025 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 Jongsukgiparnich -

- Kenichi Yamato -

(Mr. Kriangsak Jongsukgiparnich)

(Mr. Kenichi Yamato)

Executive Vice President Head of Accounting Division

President and Chief Executive Officer