

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION
AS AT MARCH 31, 2017

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	March 31, 2017	December 31, 2016	March 31, 2017	December 31, 2016
ASSETS				
CASH	32,356,113	36,142,429	31,880,747	35,670,918
INTERBANK AND MONEY MARKET ITEMS, NET	184,958,926	200,283,418	179,205,401	194,452,735
CLAIM ON SECURITY	6,565,503	13,838,550	6,565,503	13,838,550
DERIVATIVES ASSETS	19,321,764	29,117,399	19,343,548	29,117,399
INVESTMENTS, NET	150,415,027	131,781,831	150,391,463	131,762,520
INVESTMENTS IN SUBSIDIARIES AND JOINT VENTURES, NET	1,994,850	1,919,378	55,910,546	55,710,546
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	1,491,574,830	1,506,222,326	1,356,569,108	1,371,970,480
Accrued interest receivables	4,083,808	3,864,375	2,503,420	2,316,251
Total loans to customers and accrued interest receivables	1,495,658,638	1,510,086,701	1,359,072,528	1,374,286,731
<u>Less</u> Deferred revenue	(59,535,458)	(57,340,352)	(39,677,583)	(36,656,980)
<u>Less</u> Allowance for doubtful accounts	(50,153,365)	(48,273,619)	(34,820,210)	(32,647,817)
<u>Less</u> Revaluation allowance for debt restructuring	(1,242,189)	(1,187,903)	(36,639)	(28,026)
Net loans and accrued interest receivables	1,384,727,626	1,403,284,827	1,284,538,096	1,304,953,908
CUSTOMERS' LIABILITY UNDER ACCEPTANCE	450,219	476,024	450,219	476,024
PROPERTIES FOR SALE, NET	4,047,260	4,256,248	2,267,992	2,388,268
PREMISES AND EQUIPMENT, NET	24,953,158	25,221,074	23,149,742	23,326,968
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	16,756,124	16,698,596	3,470,556	3,585,090
DEFERRED TAX ASSETS	4,776,035	4,713,693	-	-
ACCOUNTS RECEIVABLE FOR INVESTMENTS	11,163,177	52,668	11,163,177	52,668
OTHER ASSETS, NET	14,518,273	15,402,070	12,380,278	10,631,652
TOTAL ASSETS	1,857,004,055	1,883,188,205	1,780,717,268	1,805,967,246

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION (CONTINUED)
AS AT MARCH 31, 2017

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	March 31, 2017	December 31, 2016	March 31, 2017	December 31, 2016
LIABILITIES AND EQUITY				
DEPOSITS	1,125,464,076	1,108,287,927	1,121,530,182	1,102,914,201
INTERBANK AND MONEY MARKET ITEMS, NET	268,599,884	314,399,699	272,246,326	317,482,684
LIABILITY PAYABLE ON DEMAND	5,778,416	4,176,569	5,778,383	4,176,258
LIABILITY TO DELIVER SECURITY	6,565,503	13,838,550	6,565,503	13,838,550
DERIVATIVES LIABILITIES	17,527,122	20,581,038	17,527,122	20,581,236
DEBT ISSUED AND BORROWINGS	173,876,439	160,325,732	146,901,386	133,918,957
BANK'S LIABILITY UNDER ACCEPTANCE	450,219	476,024	450,219	476,024
PROVISIONS	7,793,583	7,333,340	6,870,574	6,456,427
DEFERRED TAX LIABILITIES	238,201	456,479	198,945	293,890
ACCOUNTS PAYABLE FOR INVESTMENTS	1,739,929	65,526	1,739,929	65,526
OTHER LIABILITIES	34,634,588	44,479,313	17,251,377	27,037,238
TOTAL LIABILITIES	1,642,667,960	1,674,420,197	1,597,059,946	1,627,240,991
EQUITY				
SHARE CAPITAL				
Authorized share capital				
7,574,143,747 ordinary shares of				
Baht 10 each	75,741,437	75,741,437	75,741,437	75,741,437
Issued and paid-up share capital				
7,355,761,773 ordinary shares of				
Baht 10 each	73,557,618	73,557,618	73,557,618	73,557,618
PREMIUM ON ORDINARY SHARES	52,878,749	52,878,749	52,878,749	52,878,749
OTHER RESERVES	3,837,915	4,062,842	3,889,558	3,963,430
RETAINED EARNINGS				
Appropriated				
Legal reserve	4,371,800	4,371,800	4,371,800	4,371,800
Unappropriated	79,016,968	73,308,328	48,959,597	43,954,658
TOTAL BANK'S EQUITY	213,663,050	208,179,337	183,657,322	178,726,255
NON-CONTROLLING INTEREST	673,045	588,671	-	-
TOTAL EQUITY	214,336,095	208,768,008	183,657,322	178,726,255
TOTAL LIABILITIES AND EQUITY	1,857,004,055	1,883,188,205	1,780,717,268	1,805,967,246

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2017

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2017	2016	2017	2016
INTEREST INCOME	22,762,597	20,874,858	15,384,959	14,651,624
INTEREST EXPENSES	6,279,243	5,882,305	5,813,633	5,733,465
INTEREST INCOME, NET	16,483,354	14,992,553	9,571,326	8,918,159
FEES AND SERVICE INCOME	6,286,195	6,030,670	3,297,313	3,078,650
FEES AND SERVICE EXPENSES	1,617,387	1,486,914	992,360	868,274
FEES AND SERVICE INCOME, NET	4,668,808	4,543,756	2,304,953	2,210,376
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	1,017,674	851,224	1,041,032	851,777
GAINS ON INVESTMENTS, NET	193,000	199,053	193,000	199,053
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	75,472	70,871	-	-
DIVIDEND INCOME	68,638	37,970	2,827,360	3,052,280
BAD DEBTS RECOVERIES	1,232,058	926,826	165,066	64,670
GAINS OF SALE PROPERTIES FOR SALE	170,022	240,124	136,586	84,573
OTHER OPERATING INCOME	250,143	214,987	214,226	194,900
TOTAL OPERATING INCOME	24,159,169	22,077,364	16,453,549	15,575,788
OTHER OPERATING EXPENSES				
Employee's expenses	6,297,187	5,160,081	4,367,468	3,714,464
Directors' remuneration	12,776	11,207	11,333	10,795
Premises and equipment expenses	2,036,730	1,748,799	1,554,175	1,370,629
Taxes and duties	647,595	630,841	434,945	440,791
Others	2,786,790	2,578,959	1,538,095	1,431,317
Total other operating expenses	11,781,078	10,129,887	7,906,016	6,967,996
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	5,243,516	5,414,041	3,100,753	2,961,274
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	7,134,575	6,533,436	5,446,780	5,646,518
INCOME TAX EXPENSES	1,404,909	1,319,203	505,735	525,535
NET PROFIT	5,729,666	5,214,233	4,941,045	5,120,983

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2017

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2017	2016	2017	2016
OTHER COMPREHENSIVE INCOME				
Items that will reclassified subsequently to profit or loss:				
Gain (Loss) on remeasuring available-for-sales investments	(12,473)	797,296	(12,473)	797,296
Loss arising from translating the financial statements of a foreign operation	(189,046)	(704)	-	-
Income tax relating to components of other comprehensive income	39,940	(159,461)	2,495	(159,461)
Total other comprehensive income, net	(161,579)	637,131	(9,978)	637,835
TOTAL COMPREHENSIVE INCOME	5,568,087	5,851,364	4,931,067	5,758,818
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	5,644,746	5,150,235	4,941,045	5,120,983
Non-controlling interest	84,920	63,998	-	-
	5,729,666	5,214,233	4,941,045	5,120,983
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	5,483,713	5,787,577	4,931,067	5,758,818
Non-controlling interest	84,374	63,787	-	-
	5,568,087	5,851,364	4,931,067	5,758,818
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	0.77	0.70	0.67	0.70
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,355,761,773	7,355,761,773	7,355,761,773	7,355,761,773