

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION
AS AT MARCH 31, 2018

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	March 31, 2018	December 31, 2017	March 31, 2018	December 31, 2017
ASSETS				
CASH	33,604,083	38,244,197	32,977,501	37,671,005
INTERBANK AND MONEY MARKET ITEMS, NET	393,281,649	330,797,381	388,080,136	325,640,238
CLAIM ON SECURITY	41,812,779	47,134,759	41,812,779	47,134,759
DERIVATIVES ASSETS	19,084,446	14,561,586	19,096,420	14,572,899
INVESTMENTS, NET	77,725,502	83,934,465	77,488,439	83,702,705
INVESTMENTS IN SUBSIDIARIES AND JOINT VENTURES, NET	2,334,631	2,222,431	57,869,606	57,869,606
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	1,646,440,996	1,619,357,880	1,480,963,426	1,473,612,160
Accrued interest receivables	4,148,655	3,916,985	2,538,524	2,295,796
Total loans to customers and accrued interest receivables	1,650,589,651	1,623,274,865	1,483,501,950	1,475,907,956
<u>Less</u> Deferred revenue	(73,391,344)	(68,953,805)	(55,280,756)	(50,190,371)
<u>Less</u> Allowance for doubtful accounts	(57,204,231)	(54,172,854)	(41,466,336)	(38,493,249)
<u>Less</u> Revaluation allowance for debt restructuring	(1,295,264)	(1,302,828)	(52,397)	(48,016)
Net loans and accrued interest receivables	1,518,698,812	1,498,845,378	1,386,702,461	1,387,176,320
CUSTOMERS' LIABILITY UNDER ACCEPTANCE	689,272	500,108	689,272	500,108
PROPERTIES FOR SALE, NET	3,519,982	3,684,841	1,991,220	2,088,299
PREMISES AND EQUIPMENT, NET	26,107,777	26,401,168	24,085,577	24,344,496
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	16,560,681	16,756,121	3,581,995	3,630,013
DEFERRED TAX ASSETS	4,854,481	4,823,047	-	-
ACCOUNTS RECEIVABLE FOR INVESTMENTS	1,652,776	1,315,317	1,652,776	1,315,317
OTHER ASSETS, NET	20,301,457	19,551,268	14,120,011	14,163,285
TOTAL ASSETS	2,160,228,328	2,088,772,067	2,050,148,193	1,999,809,050

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION (CONTINUED)
AS AT MARCH 31, 2018

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	March 31, 2018	December 31, 2017	March 31, 2018	December 31, 2017
LIABILITIES AND EQUITY				
DEPOSITS	1,369,427,226	1,319,228,951	1,366,868,980	1,316,704,846
INTERBANK AND MONEY MARKET ITEMS, NET	268,410,684	279,720,847	272,380,459	284,477,010
LIABILITY PAYABLE ON DEMAND	6,749,753	6,296,314	6,749,713	6,296,270
LIABILITY TO DELIVER SECURITY	41,812,779	47,134,759	41,812,779	47,134,759
DERIVATIVES LIABILITIES	20,867,953	15,723,571	20,867,953	15,723,571
DEBT ISSUED AND BORROWINGS	171,258,939	142,866,150	122,987,796	111,994,878
BANK'S LIABILITY UNDER ACCEPTANCE	689,272	500,108	689,272	500,108
PROVISIONS	7,592,213	7,467,766	6,636,969	6,549,941
DEFERRED TAX LIABILITIES	186,359	106,529	183,250	103,853
ACCOUNTS PAYABLE FOR INVESTMENTS	896,774	1,587,891	896,774	1,587,891
OTHER LIABILITIES	40,244,236	42,151,955	21,939,565	23,210,217
TOTAL LIABILITIES	1,928,136,188	1,862,784,841	1,862,013,510	1,814,283,344
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	3,250,169	3,496,606	3,845,687	3,820,139
RETAINED EARNINGS				
Appropriated				
Legal reserve	5,006,800	5,006,800	5,006,800	5,006,800
Unappropriated	96,469,340	90,190,736	52,845,829	50,262,400
TOTAL BANK'S EQUITY	231,162,676	225,130,509	188,134,683	185,525,706
NON-CONTROLLING INTEREST	929,464	856,717	-	-
TOTAL EQUITY	232,092,140	225,987,226	188,134,683	185,525,706
TOTAL LIABILITIES AND EQUITY	2,160,228,328	2,088,772,067	2,050,148,193	1,999,809,050

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, 2018

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2018	2017	2018	2017
INTEREST INCOME	25,524,733	22,762,597	17,702,226	15,384,959
INTEREST EXPENSES	7,502,260	6,279,243	7,045,822	5,813,633
INTEREST INCOME, NET	18,022,473	16,483,354	10,656,404	9,571,326
FEES AND SERVICE INCOME	7,206,784	6,286,195	3,859,519	3,297,313
FEES AND SERVICE EXPENSES	1,886,748	1,617,387	1,219,708	992,360
FEES AND SERVICE INCOME, NET	5,320,036	4,668,808	2,639,811	2,304,953
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	1,314,310	1,017,674	1,304,853	1,041,032
GAINS ON INVESTMENTS, NET	228,008	193,000	228,008	193,000
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	112,200	75,472	-	-
DIVIDEND INCOME	50,384	68,638	50,384	2,827,360
BAD DEBTS RECOVERIES	1,442,412	1,232,058	281,273	165,066
GAINS ON SALE PROPERTIES FOR SALE	195,330	170,022	122,093	136,586
OTHER OPERATING INCOME	201,651	250,143	213,831	214,226
TOTAL OPERATING INCOME	26,886,804	24,159,169	15,496,657	16,453,549
OTHER OPERATING EXPENSES				
Employee's expenses	6,538,612	6,297,187	4,316,560	4,367,468
Directors' remuneration	15,372	12,776	14,259	11,333
Premises and equipment expenses	2,096,584	2,036,730	1,575,119	1,554,175
Taxes and duties	685,552	647,595	445,517	434,945
Others	3,062,682	2,786,790	1,652,168	1,538,095
Total other operating expenses	12,398,802	11,781,078	8,003,623	7,906,016
IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES	6,683,021	5,243,516	4,408,785	3,100,753
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	7,804,981	7,134,575	3,084,249	5,446,780
INCOME TAX EXPENSES	1,516,167	1,404,909	564,855	505,735
NET PROFIT	6,288,814	5,729,666	2,519,394	4,941,045

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)
FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2018

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2018	2017	2018	2017
OTHER COMPREHENSIVE INCOME				
Items that will be reclassified subsequently to profit or loss:				
Gain (Loss) on remeasuring available-for-sales investments	111,980	(12,473)	111,979	(12,473)
Loss arising from translating the financial statements of a foreign operation	(338,113)	(189,046)	-	-
Income tax relating to components of other comprehensive income	42,237	39,940	(22,396)	2,495
Total other comprehensive income, net	(183,896)	(161,579)	89,583	(9,978)
TOTAL COMPREHENSIVE INCOME	6,104,918	5,568,087	2,608,977	4,931,067
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	6,214,569	5,644,746	2,519,394	4,941,045
Non-controlling interest	74,245	84,920	-	-
	6,288,814	5,729,666	2,519,394	4,941,045
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	6,032,167	5,483,713	2,608,977	4,931,067
Non-controlling interest	72,751	84,374	-	-
	6,104,918	5,568,087	2,608,977	4,931,067
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	0.84	0.77	0.34	0.67
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,355,761,773	7,355,761,773	7,355,761,773	7,355,761,773