REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION
BY THE INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

TO THE BOARD OF DIRECTORS
BANK OF AYUDHYA PUBLIC COMPANY LIMITED

We have reviewed the consolidated statement of financial position of Bank of Ayudhya Public Company Limited and its subsidiaries and the Bank's statement of financial position of Bank of Ayudhya Public Company Limited as at September 30, 2015, and the related consolidated and Bank's statements of profit or loss and other comprehensive income for the three-month and nine-month periods ended September 30, 2015, and the related consolidated and Bank's statements of changes in equity and cash flows for the nine-month period ended September 30, 2015, and the condensed notes to the financial statements. The Bank's management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard No. 34, "Interim Financial Reporting". Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

We conducted our review in accordance with Thai Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity." A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the aforementioned interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard No. 34, "Interim Financial Reporting".

Permsak Wongpatcharapakorn
Certified Public Accountant (Thailand)
Registration No. 3427
DELOITTE TOUCHE TOHMATSU JAIYOS AUDIT CO., LTD.

BANGKOK
November 11, 2015

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2015

BAHT: '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	"UNAUDITED"		"UNAUDITED"	
	As at September 30, 2015	As at December 31, 2014	As at September 30, 2015	As at December 31, 2014
ASSETS				
CASH	28,914,937	31,154,503	28,833,402	31,077,762
INTERBANK AND MONEY MARKET ITEMS, NET	203,279,076	80,363,742	201,545,232	77,210,265
DERIVATIVES ASSETS	47,782,072	2,653,196	47,782,072	2,653,196
INVESTMENTS, NET (Note 7.2)	112,711,826	60,572,815	112,695,239	60,852,251
INVESTMENTS IN SUBSIDIARIES, ASSOCIATES				
AND JOINT VENTURES, NET (Note 7.3)	1,486,958	1,217,448	47,095,618	48,231,169
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET (Note 7.4)				
Loans to customers	1,284,584,322	1,057,635,974	1,173,803,205	904,469,031
Accrued interest receivables	3,721,678	2,636,440	2,496,272	1,557,735
Total loans to customers and accrued				
interest receivables	1,288,306,000	1,060,272,414	1,176,299,477	906,026,766
Less Deferred revenue	(47,841,435)	(44,875,328)	(23,320,911)	(14,279,451)
Less Allowance for doubtful accounts (Note 7.5)	(43,684,894)	(38,159,030)	(26,232,502)	(19,796,925)
Less Revaluation allowance for debt				
restructuring (Note 7.6)	(1,696,533)	(1,616,773)	(423,644)	(563,209)
Net loans and accrued interest receivables	1,195,083,138	975,621,283	1,126,322,420	871,387,181
CUSTOMERS' LIABILITY UNDER ACCEPTANCE	556,258	508,328	556,258	508,328
PROPERTIES FOR SALE, NET	5,014,000	5,456,180	2,744,207	2,842,702
PREMISES AND EQUIPMENT, NET	21,037,607	19,952,366	19,425,942	18,219,369
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	14,274,340	14,583,611	3,498,615	3,394,164
DEFERRED TAX ASSETS	5,251,466	4,982,739	669,315	485,060
ACCOUNTS RECEIVABLE FOR INVESTMENTS	4,565,826	2,133,297	4,565,826	2,133,297
OTHER ASSETS, NET	16,821,305	12,162,110	13,029,266	7,745,702
TOTAL ASSETS	1,656,778,809	1,211,361,618	1,608,763,412	1,126,740,446

The condensed notes to the financial statements form an integral part of these statements

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION (CONTINUED)

AS AT SEPTEMBER 30, 2015

BAHT: '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	"UNAUDITED"		"UNAUDITED"	
	As at September 30, 2015	As at December 31, 2014	As at September 30, 2015	As at December 31, 2014
LIABILITIES AND EQUITY				
DEPOSITS	1,012,541,444	837,555,978	1,016,986,187	843,747,653
INTERBANK AND MONEY MARKET ITEMS, NET	275,321,556	46,612,062	277,364,232	48,256,752
LIABILITY PAYABLE ON DEMAND	3,193,311	1,935,682	3,193,311	1,935,682
DERIVATIVES LIABILITIES	33,487,155	2,159,708	33,487,155	2,159,708
DEBT ISSUED AND BORROWINGS (Note 7.7)	92,953,085	151,805,341	75,162,061	97,267,531
BANK'S LIABILITY UNDER ACCEPTANCE	556,258	508,328	556,258	508,328
PROVISIONS (Note 7.8)	6,389,856	5,450,935	5,807,166	4,931,302
DEFERRED TAX LIABILITIES	30,713	24,036	-	-
ACCOUNTS PAYABLE FOR INVESTMENTS	2,799,078	518	2,799,078	518
OTHER LIABILITIES	43,675,010	33,639,023	29,321,386	16,023,896
TOTAL LIABILITIES	1,470,947,466	1,079,691,611	1,444,676,834	1,014,831,370
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	
6,074,143,747 ordinary shares of				
Baht 10 each		60,741,437		60,741,437
PREMIUM ON ORDINARY SHARES	52,878,749	13,802,216	52,878,749	13,802,216
OTHER RESERVES	2,018,393	7,337,670	1,995,193	7,310,755
RETAINED EARNINGS				
Appropriated				
Legal reserve	2,877,700	2,877,700	2,877,700	2,877,700
Unappropriated	54,149,971	46,451,470	32,777,318	27,176,968
TOTAL BANK'S EQUITY	185,482,431	131,210,493	164,086,578	111,909,076
NON-CONTROLLING INTEREST	348,912	459,514	-	-
TOTAL EQUITY	185,831,343	131,670,007	164,086,578	111,909,076
TOTAL LIABILITIES AND EQUITY	1,656,778,809	1,211,361,618	1,608,763,412	1,126,740,446

The condensed notes to the financial statements form an integral part of these statements

(Mr. Noriaki Goto)
President and Chief Executive Officer

(Mrs. Janice Rae Van Ekeren)
Director

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2015

"UNAUDITED"

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2015	**2014**	**2015**	**2014**
INTEREST INCOME (Note 7.16)	20,084,144	18,937,022	13,994,509	12,560,355
INTEREST EXPENSES (Note 7.17)	6,023,095	6,729,851	5,840,122	6,261,099
INTEREST INCOME, NET	14,061,049	12,207,171	8,154,387	6,299,256
FEES AND SERVICE INCOME	5,678,288	4,848,227	2,731,969	2,281,553
FEES AND SERVICE EXPENSES	1,380,129	1,080,944	686,877	504,160
FEES AND SERVICE INCOME, NET	4,298,159	3,767,283	2,045,092	1,777,393
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	1,170,561	334,056	1,170,673	336,656
GAINS (LOSSES) ON INVESTMENTS, NET	(124,330)	438,422	(124,330)	402,037
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	83,988	32,705	-	-
DIVIDEND INCOME	61,881	95,772	5,367,681	95,452
BAD DEBTS RECOVERIES	760,456	734,057	30,175	10,947
GAINS ON SALE PROPERTIES FOR SALE	151,383	176,872	54,694	33,423
OTHER OPERATING INCOME	309,398	251,036	245,451	83,258
TOTAL OPERATING INCOME	20,772,545	18,037,374	16,943,823	9,038,422
OTHER OPERATING EXPENSES				
Employee's expenses	4,630,563	4,046,307	3,315,107	2,555,583
Directors' remuneration	12,166	13,319	11,871	11,622
Premises and equipment expenses	1,688,850	1,632,111	1,307,171	1,218,685
Taxes and duties	631,275	576,862	452,161	400,396
Others	2,824,950	2,290,529	1,550,029	1,206,147
Total other operating expenses	9,787,804	8,559,128	6,636,339	5,392,433
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	4,839,780	4,888,898	2,067,509	1,600,000
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	6,144,961	4,589,348	8,239,975	2,045,989
INCOME TAX EXPENSES	1,230,128	1,035,549	582,542	397,087
NET PROFIT	4,914,833	3,553,799	7,657,433	1,648,902

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)

FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2015

"UNAUDITED"

BAHT : '000

		CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
		2015	**2014**	**2015**	**2014**
OTHER COMPREHENSIVE INCOME					
Items that may be reclassified subsequently to profit or loss:					
Loss arising from translating the financial statements of a foreign operation		3,062	-	-	-
Gain (losses) on remeasuring available-for-sales investment		(206,662)	521,466	(206,662)	540,388
Related income tax		41,333	(104,293)	41,333	(108,077)
Total other comprehensive income, net (loss)		(162,267)	417,173	(165,329)	432,311
TOTAL COMPREHENSIVE INCOME		4,752,566	3,970,972	7,492,104	2,081,213
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		4,851,901	3,507,128	7,657,433	1,648,902
Non-controlling interest		62,932	46,671	-	-
		4,914,833	3,553,799	7,657,433	1,648,902
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		4,688,715	3,924,301	7,492,104	2,081,213
Non-controlling interest		63,851	46,671	-	-
		4,752,566	3,970,972	7,492,104	2,081,213
EARNINGS PER SHARE OF OWNERS OF THE BANK					
BASIC EARNINGS PER SHARE	**BAHT**	0.66	0.58	1.04	0.27
DILUTED EARNINGS PER SHARE	**BAHT**	0.66	0.58	1.04	0.27
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES	**SHARES**	7,355,761,773	6,074,143,747	7,355,761,773	6,074,143,747

The condensed notes to the financial statements form an integral part of these statements

(Mr. Noriaki Goto)
President and Chief Executive Officer

(Mrs. Janice Rae Van Ekeren)
Director

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015

"UNAUDITED"

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2015	2014	2015	2014
INTEREST INCOME (Note 7.16)	61,261,163	55,563,991	42,826,689	36,434,666
INTEREST EXPENSES (Note 7.17)	19,548,949	19,984,014	18,734,152	18,463,030
INTEREST INCOME, NET	41,712,214	35,579,977	24,092,537	17,971,636
FEES AND SERVICE INCOME	16,759,278	13,972,263	8,227,856	6,537,760
FEES AND SERVICE EXPENSES	3,953,482	3,167,570	1,989,397	1,506,600
FEES AND SERVICE INCOME, NET	12,805,796	10,804,693	6,238,459	5,031,160
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	2,360,817	1,109,596	2,366,510	1,113,149
GAINS ON INVESTMENTS, NET	306,663	578,418	306,663	540,305
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	269,510	153,066	-	-
DIVIDEND INCOME	156,926	226,330	5,462,550	9,943,900
BAD DEBTS RECOVERIES	2,196,263	2,133,487	76,036	30,598
GAINS ON SALE PROPERTIES FOR SALE	642,406	408,608	215,729	155,415
OTHER OPERATING INCOME	735,104	866,216	698,801	258,201
TOTAL OPERATING INCOME	61,185,699	51,860,391	39,457,285	35,044,364
OTHER OPERATING EXPENSES				
Employee's expenses	13,825,859	12,085,469	9,976,826	7,698,197
Directors' remuneration	36,364	35,133	33,999	31,447
Premises and equipment expenses	5,072,193	4,802,660	3,930,505	3,582,918
Taxes and duties	1,914,716	1,723,201	1,384,004	1,213,650
Others	7,813,483	6,694,610	4,238,093	3,385,657
Total other operating expenses	28,662,615	25,341,073	19,563,427	15,911,869
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	15,309,803	13,227,425	6,947,369	3,450,000
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	17,213,281	13,291,893	12,946,489	15,682,495
INCOME TAX EXPENSES	3,511,230	2,934,092	1,510,809	1,173,608
NET PROFIT	13,702,051	10,357,801	11,435,680	14,508,887

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015

"UNAUDITED"

BAHT : '000

		CONSOLIDATED FINANCIAL STATEMENTS		**THE BANK'S FINANCIAL STATEMENTS**	
		2015	**2014**	**2015**	**2014**
OTHER COMPREHENSIVE INCOME					
Items that may be reclassified subsequently to profit or loss:					
Loss arising from translating the financial statements of a foreign operation		4,275	-	-	-
Gain on remeasuring available-for-sales investment		8,875	1,771,518	8,875	1,788,100
Related income tax		(1,775)	(354,303)	(1,775)	(357,620)
Total other comprehensive income, net		11,375	1,417,215	7,100	1,430,480
TOTAL COMPREHENSIVE INCOME		13,713,426	11,775,016	11,442,780	15,939,367
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		13,527,160	10,233,781	11,435,680	14,508,887
Non-controlling interest		174,891	124,020	-	-
		13,702,051	10,357,801	11,435,680	14,508,887
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		13,537,252	11,650,996	11,442,780	15,939,367
Non-controlling interest		176,174	124,020	-	-
		13,713,426	11,775,016	11,442,780	15,939,367
EARNINGS PER SHARE OF OWNERS OF THE BANK					
BASIC EARNINGS PER SHARE	**BAHT**	1.84	1.68	1.55	2.39
DILUTED EARNINGS PER SHARE	**BAHT**	1.84	1.68	1.56	2.39
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES	**SHARES**	7,336,983,487	6,074,143,747	7,336,983,487	6,074,143,747

The condensed notes to the financial statements form an integral part of these statements

(Mr. Noriaki Goto)
President and Chief Executive Officer

(Mrs. Janice Rae Van Ekeren)
Director

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF CHANGES IN EQUITY

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015

"UNAUDITED"

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS										
	Owners of the Bank									Non- Controlling Interest	Total
	Issued and Paid-up Share Capital	Premium on Share Capital	Other reserves				Retained Earnings		Total Bank's Equity		
			Asset Appraisal Surplus	Revaluation Surplus (deficit) on Investments	Foreign Currency Translation	Deficit from Business Combination under Common Control	Appropriated Legal Reserve	Unappropriated			
Balance as of January 1, 2014	60,741,437	13,802,216	6,672,878	(100,442)	-	-	2,042,700	38,115,540	121,274,329	278,899	121,553,228
Change in revaluation surplus	-	-	(225,558)	-	-	-	-	225,558	-	-	-
Dividend payment (Note 7.9.2)	-	-	-	-	-	-	-	(4,859,315)	(4,859,315)	(46)	(4,859,361)
Total comprehensive income	-	-	-	1,417,215	-	-	-	10,233,781	11,650,996	124,020	11,775,016
Change in shareholding in subsidiary company	-	-	-	-	-	-	-	36	36	(46)	(10)
Balance as of September 30, 2014	60,741,437	13,802,216	6,447,320	1,316,773	-	-	2,042,700	43,715,600	128,066,046	402,827	128,468,873
Balance as of January 1, 2015 as previously reported	60,741,437	13,802,216	6,390,131	947,098	441	-	2,877,700	46,451,470	131,210,493	459,514	131,670,007
Effects on application of the new accounting policy (Note 3)	-	-	-	-	-	-	-	(55,627)	(55,627)	-	(55,627)
Balance as of January 1, 2015 as adjusted	60,741,437	13,802,216	6,390,131	947,098	441	-	2,877,700	46,395,843	131,154,866	459,514	131,614,380
Issue of ordinary shares related to business combination	12,816,181	39,076,533	-	-	-	(5,217,755)	-	-	46,674,959	-	46,674,959
Change in revaluation surplus	-	-	(111,614)	-	-	-	-	111,614	-	-	-
Dividend payment (Note 7.9.2)	-	-	-	-	-	-	-	(5,884,610)	(5,884,610)	(286,776)	(6,171,386)
Total comprehensive income	-	-	-	7,100	2,992	-	-	13,527,160	13,537,252	176,174	13,713,426
Change in shareholding in subsidiary company	-	-	-	-	-	-	-	(36)	(36)	-	(36)
Balance as of September 30, 2015	73,557,618	52,878,749	6,278,517	954,198	3,433	(5,217,755)	2,877,700	54,149,971	185,482,431	348,912	185,831,343

The condensed notes to the financial statements form an integral part of these statements

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF CHANGES IN EQUITY (CONTINUED)

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015

"UNAUDITED"

BAHT : '000

THE BANK'S FINANCIAL STATEMENTS

	Issued and Paid-up Share Capital	Premium on Share Capital	Other reserves			Retained Earnings		Total
			Asset Appraisal Surplus	Revaluation Surplus (deficit) on Investments	Deficit from Business Combination under Common Control	Appropriated Legal Reserve	Unappropriated	
Balance as of January 1, 2014	60,741,437	13,802,216	6,645,590	(113,709)	-	2,042,700	16,268,614	99,386,848
Change in revaluation surplus	-	-	(224,947)	-	-	-	224,947	-
Dividend payment (Note 7.9.2)	-	-	-	-	-	-	(4,859,315)	(4,859,315)
Total comprehensive income	-	-	-	1,430,480	-	-	14,508,887	15,939,367
Balance as of September 30, 2014	60,741,437	13,802,216	6,420,643	1,316,771	-	2,042,700	26,143,133	110,466,900
Balance as of January 1, 2015 as previously reported	60,741,437	13,802,216	6,363,657	947,098	-	2,877,700	27,176,968	111,909,076
Effects on application of the new accounting policy (Note 3)	-	-	-	-	-	-	(55,627)	(55,627)
Balance as of January 1, 2015 as adjusted	60,741,437	13,802,216	6,363,657	947,098	-	2,877,700	27,121,341	111,853,449
Issue of ordinary shares related to business combination	12,816,181	39,076,533	-	-	(5,217,755)	-	-	46,674,959
Change in revaluation surplus	-	-	(104,907)	-	-	-	104,907	-
Dividend payment (Note 7.9.2)	-	-	-	-	-	-	(5,884,610)	(5,884,610)
Total comprehensive income	-	-	-	7,100	-	-	11,435,680	11,442,780
Balance as of September 30, 2015	73,557,618	52,878,749	6,258,750	954,198	(5,217,755)	2,877,700	32,777,318	164,086,578

The condensed notes to the financial statements form an integral part of these statements

(Mr. Noriaki Goto)
President and Chief Executive Officer

(Mrs. Janice Rae Van Ekeren)
Director

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF CASH FLOWS

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015

"UNAUDITED"

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2015	2014	2015	2014
CASH FLOWS FROM OPERATING ACTIVITIES				
Income from operating before income tax expenses	17,213,281	13,291,893	12,946,489	15,682,495
Adjustments to reconcile income to cash received (paid)				
from operating activities:				
Depreciation and amortization	2,486,147	2,506,115	1,575,923	1,656,342
Deferred interest expenses	1,917	2,295	1,917	2,295
Impairment loss of loans and debt securities	15,309,803	13,227,425	6,947,369	3,450,000
Unrealized (gains) losses on translation in foreign currencies	9,022,209	(132,950)	9,022,209	(132,950)
Share of profit from investment for using equity method	(269,510)	(153,066)	-	-
Gains on investments	(306,663)	(578,418)	(306,663)	(540,305)
Increase (decrease) in discount on investments	145,885	(21,308)	145,885	(21,512)
Gains on sales of properties for sale	(642,406)	(408,607)	(215,729)	(155,415)
(Gains) losses on sales of premises and equipment	(12,823)	(17,716)	6,171	(667)
Loss on impairment of properties for sale (reversal)	(28,843)	231,812	(71,342)	26,130
Loss on impairment of premises and equipment	2,303	84	-	-
Loss on impairment of other assets (reversal)	(72,027)	110,816	116,613	28,673
Provision for contingent liabilities	62,360	66,292	62,360	66,292
Increase in other reserves	514,059	289,554	451,001	156,487
Interest income, net	(41,712,214)	(35,579,977)	(24,092,537)	(17,971,636)
Income tax refunded	62,056	-	-	-
Interest received	61,095,687	55,631,393	38,411,206	35,680,969
Interest paid	(20,497,023)	(20,427,109)	(19,649,549)	(19,304,794)
Dividend income	(156,926)	(226,330)	(5,462,550)	(9,943,900)
Dividend received	158,301	227,161	157,073	224,790
Decrease in other accrued expenses	296,132	50,809	41,066	75,983
Income tax paid	(4,910,324)	(4,786,673)	(2,379,568)	(1,596,834)
Income from operations before changes in				
operating assets and liabilities	37,761,381	23,303,495	17,707,344	7,382,443
(Increase) decrease in operating assets				
Interbank and money market items	(2,775,631)	(16,342,172)	(2,969,249)	(15,967,088)
Derivatives assets	(22,150,867)	2,924,601	(22,150,867)	2,924,601
Current investments - securities for trading	(2,776,115)	(10,170,623)	(2,480,093)	(10,146,159)
Loans to customers	(3,653,280)	(41,494,504)	(22,456,587)	(32,200,662)
Properties for sale	6,661,671	1,237,066	2,094,120	349,277
Other assets	(3,581,353)	3,153,482	(4,460,714)	1,129,340

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF CASH FLOWS (CONTINUED)

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015

"UNAUDITED"

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2015	**2014**	**2015**	**2014**
CASH FLOWS FROM OPERATING ACTIVITIES (CONTINUED)				
Increase (decrease) in operating liabilities				
Deposits	25,120,729	42,233,193	23,373,797	42,032,749
Interbank and money market items	(9,387,685)	20,182,042	(8,989,698)	20,708,408
Liability payable on demand	683,619	395,865	683,619	395,865
Derivatives liabilities	15,507,872	(3,120,052)	15,507,872	(3,120,052)
Other liabilities	11,602,850	(4,487,200)	14,750,137	(1,039,675)
Net cash from operating activities	53,013,191	17,815,193	10,609,681	12,449,047
CASH FLOWS FROM INVESTING ACTIVITIES				
Proceeds from sales of investments in securities	61,992,612	58,781,211	61,989,000	58,719,120
Cash paid for purchases of investments in securities	(30,472,938)	(51,066,661)	(30,472,938)	(51,047,736)
Cash paid for investment in subsidiaries	-	-	(300,000)	(18,400,000)
Cash received for repatriation capital from investment in subsidiaries	-	-	1,435,550	-
Dividend received from subsidiaries	-	-	5,306,041	9,719,939
Proceeds from sales of premises and equipment	171,952	63,388	13,765	6,351
Cash paid for purchases of premises and equipment	(2,984,683)	(1,166,628)	(2,588,884)	(739,534)
Cash paid for purchases of other assets	(880,387)	(414,446)	(783,700)	(368,181)
Net cash from investing activities	27,826,556	6,196,864	34,598,834	(2,110,041)
CASH FLOWS FROM FINANCING ACTIVITIES				
Proceeds from debts issued and borrowings	218,136,790	179,628,385	216,186,790	163,978,800
Cash paid for repayment of debts issued and borrowings	(296,679,804)	(202,821,506)	(257,983,018)	(173,347,507)
Proceeds from business combination	71,767	-	71,767	-
Cash paid for repayment of liabilities under finance lease agreements	(21,008)	(23,620)	(21,008)	(23,620)
Dividend payment	(6,171,386)	(4,859,361)	(5,884,610)	(4,859,315)
Net cash from financing activities	(84,663,641)	(28,076,102)	(47,630,079)	(14,251,642)
Total	(3,823,894)	(4,064,045)	(2,421,564)	(3,912,636)
Gains arising from translating the financial statements of a foreign operation	2,992	-	-	-
Effect of exchange rate change on cash	177,204	(29,728)	177,204	(29,728)
Net decrease in cash and cash equivalents	(3,643,698)	(4,093,773)	(2,244,360)	(3,942,364)
Cash and cash equivalents as at January 1,	34,198,183	28,928,642	31,077,762	28,167,503
Cash and cash equivalents as at September 30,	30,554,485	24,834,869	28,833,402	24,225,139

The condensed notes to the financial statements form an integral part of these statements

(Mr. Noriaki Goto)
President and Chief Executive Officer

(Mrs. Janice Rae Van Ekeren)
Director

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
THE CONDENSED NOTES TO THE FINANCIAL STATEMENTS
FOR THE THREE-MONTH AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2015
"UNAUDITED"

1. GENERAL INFORMATION

Bank of Ayudhya Public Company Limited ("the Bank") is a public company registered in the Kingdom of Thailand with its head office located at 1222 Rama III Road, Bang Phongphang Subdistrict, Yannawa District, Bangkok. The Bank's main business is commercial banking and the Bank conducts its business through a network of branches throughout Thailand and other countries. The immediate and ultimate parent company of the Bank are the Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Financial Group, Inc., respectively, both companies are registered in Japan. The Ministry of Commerce granted approval for the Bank and its subsidiaries to operate businesses under Foreign Business Act B.E. 2542 on September 26, 2014. As at September 30, 2015 and December 31, 2014, the Bank has 16 subsidiaries, with significant changes during the nine-month period ended September 30, 2015 as follows:

On September 30, 2015, CFG Services Company Limited has registered to change the Company name to Ngern Tid Lor Company Limited.

2. BASIS FOR PREPARATION OF THE CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS

2.1 The interim financial statements are prepared on a condensed basis in accordance with Thai Accounting Standard No. 34 (Revised 2014), "Interim Financial Reporting" and the regulation of the Thai Securities and Exchange Commission (SEC) and the Stock Exchange of Thailand (SET), where the Presentation in accordance with the Bank of Thailand ("BOT")'s Notification Sor.Nor.Sor. 11/2553 regarding the Preparation and Announcement of Financial Statements of Commercial Banks and Holding Companies of Financial Industry dated December 3, 2010.

The interim financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies.

The interim financial statements are presented in Thai Baht, which is the Bank's functional currency. All financial information presented in Thai Baht has been rounded in the financial statements to the nearest thousand and in the notes to financial statements to the nearest million unless otherwise stated.

The Bank prepares its interim financial statements in the Thai language in conformity with Thai Financial Reporting Standards and the Notifications noted above. However, for convenience of readers, the Bank also prepares its interim financial statements in English language, by translating from the Thai version.

Certain financial information which is normally included in the financial statements prepared in accordance with Thai Financial Reporting Standards, but which is not required for interim reporting purposes, has been omitted. In addition, interim financial statements should be read in conjunction with the financial statements and notes thereto included in the audited financial statements for the year ended December 31, 2014.

The consolidated and the Bank's statements of financial position as at December 31, 2014, presented herein as comparative information, have been derived from the consolidated and the Bank's financial statements for the year then ended which have been audited.

The results of operations for the nine-month period ended September 30, 2015 are not necessarily indicative of the operating results anticipated for the full year.

The preparation of interim financial statements in conformity with Thai Financial Reporting Standards also requires management to exercise judgment in order to make estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities and disclosure of contingent assets and liabilities. The actual results may differ from such estimates.

Financial Reporting Standards announced but not effective in 2015

The Federation of Accounting Professions has issued the Notifications regarding the Thai Financial Reporting Standards, which are effective for the accounting period beginning on or after January 1, 2016 onwards. Thai Financial Reporting Standards which are related to the Bank and subsidiaries are as follows:

Thai Accounting Standards (TAS)

TAS 1 (Revised 2015)	Presentation of Financial Statements
TAS 7 (Revised 2015)	Statement of Cash Flows
TAS 8 (Revised 2015)	Accounting Policies, Changes in Accounting Estimates and Errors
TAS 10 (Revised 2015)	Events After the Reporting Period
TAS 12 (Revised 2015)	Income Taxes
TAS 16 (Revised 2015)	Property, Plant and Equipment
TAS 17 (Revised 2015)	Leases
TAS 18 (Revised 2015)	Revenue
TAS 19 (Revised 2015)	Employee Benefits
TAS 21 (Revised 2015)	The Effects of Changes in Foreign Exchange Rate
TAS 24 (Revised 2015)	Related Party Disclosures
TAS 27 (Revised 2015)	Separate Financial Statements
TAS 28 (Revised 2015)	Investments in Associates and Joint Ventures
TAS 33 (Revised 2015)	Earnings per share
TAS 34 (Revised 2015)	Interim Financial Reporting
TAS 36 (Revised 2015)	Impairment of Assets
TAS 37 (Revised 2015)	Provisions, Contingent Liabilities and Contingent Assets
TAS 38 (Revised 2015)	Intangible Assets

Thai Financial Reporting Standards (TFRS)

TFRS 3 (Revised 2015)	Business Combinations
TFRS 5 (Revised 2015)	Non-current Assets Held for Sale and Discontinued Operations
TFRS 8 (Revised 2015)	Operating Segments
TFRS 10 (Revised 2015)	Consolidated Financial Statements
TFRS 11 (Revised 2015)	Joint Arrangements
TFRS 12 (Revised 2015)	Disclosure of Interests in Other Entities
TFRS 13 (Revised 2015)	Fair Value Measurement

Thai Standards Interpretations (TSI)

TSI 15 (Revised 2015)	Operating Leases - Incentives
TSI 27 (Revised 2015)	Evaluating the Substance of Transactions in the Legal Form of a Lease
TSI 31 (Revised 2015)	Revenue - Barter Transactions Involving Advertising Services
TSI 32 (Revised 2015)	Intangible Assets - Web Site Costs

Thai Financial Reporting Standard Interpretations (TFRI)

TFRI 1 (Revised 2015)	Changes in Existing Decommissioning, Restoration and Similar Liabilities
TFRI 4 (Revised 2015)	Determining whether an Arrangement contains a Lease
TFRI 5 (Revised 2015)	Rights to Interests arising from Decommissioning, Restoration and Environmental Rehabilitation Funds
TFRI 10 (Revised 2015)	Interim Financial Reporting and Impairment
TFRI 13 (Revised 2015)	Customer Loyalty Programmes
TFRI 14 (Revised 2015)	TAS 19 (Revised 2014) - The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction
TFRI 17 (Revised 2015)	Distributions of Non-cash Assets to Owners
TFRI 18 (Revised 2015)	Transfers of Assets from Customers
TFRI 21 (Revised 2015)	Levies

The management of the Bank and subsidiaries anticipate that the above Thai Financial Reporting Standards will be adopted in the Bank and subsidiaries' financial statements when they become effective. The adoption of those standards will have no material impact on the financial statements of the Bank and its subsidiaries.

The Federation of Accounting Professions has issued the Notifications regarding the Conceptual Framework for Financial Reporting (Revised 2015) which are effective on November 6, 2015 onwards.

The management of the Bank and subsidiaries anticipate that the above Conceptual Framework for Financial Reporting (Revised 2015) will be adopted in the Bank and subsidiaries' financial statements when they become effective. The adoption of that standard will have no material impact on the financial statements of the Bank and its subsidiaries.

2.2 The consolidated financial statements included the accounts of the head office and all branches of the Bank and its subsidiaries. These subsidiaries are as follows:

	Business Type	Place of incorporation and operation	Proportion of ownership interest and voting power held by the Bank (%) As at September 30, 2015	December 31, 2014
Subsidiaries				
Ayudhya Development Leasing Company Limited	Leasing and hire-purchase	Thailand	99.99	99.99
Ayudhya Capital Auto Lease Public Company Limited	Hire-purchase and auto leasing	Thailand	100.00	100.00
Ngern Tid Lor Company Limited (Formerly CFG Services Company Limited)	Hire-purchase and motorcycle loans	Thailand	100.00	100.00
Ayudhya Card Services Company Limited(1)	Credit cards and personal loans	Thailand	100.00	100.00
Ayudhya Capital Services Company Limited	Credit cards and personal loans	Thailand	100.00	100.00
General Card Services Limited	Credit cards and personal loans	Thailand	100.00	100.00
Krungsriayudhya Card Company Limited	Credit cards and personal loans	Thailand	100.00	100.00
Siam Realty and Services Company Limited	Car rental services and personnel services	Thailand	100.00	100.00
Total Service Solutions Public Company Limited	Collection services	Thailand	100.00	100.00
Krungsri Asset Management Company Limited	Fund management	Thailand	76.59	76.59
Krungsri Ayudhya AMC Limited	Asset management	Thailand	100.00	100.00
Krungsri Securities Public Company Limited	Securities	Thailand	98.71	98.71
Krungsri Factoring Company Limited	Factoring	Thailand	100.00	100.00
Krungsri Life Assurance Broker Limited(2)	Life assurance broker	Thailand	100.00	100.00
Krungsri General Insurance Broker Limited(2)	General insurance broker	Thailand	100.00	100.00
Krungsri Leasing Services Company Limited(3)	Hire-purchase, leasing and sales finance	Lao PDR	70.00	70.00

(1) Subsidiary is in the process of liquidation.
(2) Indirectly holding via Ayudhya Capital Services Company Limited of 100%
(3) Indirectly holding via Ayudhya Capital Services Company Limited of 35% and Ayudhya Capital Auto Lease Public Company Limited of 35%

All material intercompany transactions and balances have been eliminated.

3. ADOPTION OF NEW AND REVISED THAI FINANCIAL REPORTING STANDARDS

Since January 1, 2015, the Bank and its subsidiaries have adopted the new and revised Thai Financial Reporting Standards (TFRSs) issued by the Federation of Accounting Professions, which are effective for the financial statements for the accounting periods beginning on or after January 1, 2015. Thai Financial Reporting Standards which are related to the Bank and its subsidiaries are as follows:

Thai Accounting Standards (TAS)

TAS 1 (Revised 2014)	Presentation of Financial Statements
TAS 7 (Revised 2014)	Statement of Cash Flows
TAS 8 (Revised 2014)	Accounting Policies, Changes in Accounting Estimates and Errors
TAS 10 (Revised 2014)	Events After the Reporting Period

Thai Accounting Standards (TAS) (Cont'd)

TAS 12 (Revised 2014)	Income Taxes
TAS 16 (Revised 2014)	Property, Plant and Equipment
TAS 17 (Revised 2014)	Leases
TAS 18 (Revised 2014)	Revenue
TAS 19 (Revised 2014)	Employee Benefits
TAS 21 (Revised 2014)	The Effects of Changes in Foreign Exchange Rate
TAS 24 (Revised 2014)	Related Party Disclosures
TAS 27 (Revised 2014)	Separate Financial Statements
TAS 28 (Revised 2014)	Investments in Associates and Joint Ventures
TAS 33 (Revised 2014)	Earnings per Share
TAS 34 (Revised 2014)	Interim Financial Reporting
TAS 36 (Revised 2014)	Impairment of Assets
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Thai Financial Reporting Standards (TFRS)

TFRS 3 (Revised 2014)	Business Combinations
TFRS 5 (Revised 2014)	Non-current Assets Held for Sale and Discontinued Operations
TFRS 8 (Revised 2014)	Operating Segments
TFRS 10	Consolidated Financial Statements
TFRS 11	Joint Arrangements
TFRS 12	Disclosure of Interests in Other Entities
TFRS 13	Fair Value Measurement

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TFRI 5 (Revised 2014)	Rights to Interests arising from Decommissioning, Restoration and Environmental Rehabilitation Funds
TFRI 10 (Revised 2014)	Interim Financial Reporting and Impairment
TFRI 13 (Revised 2014)	Customer Loyalty Programmes
TFRI 14	TAS 19 (Revised 2014) - The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction
TFRI 17 (Revised 2014)	Distributions of Non – cash Assets to Owners
TFRI 18 (Revised 2014)	Transfers of Assets from Customers

The above TFRSs have no material impact to the Bank and its subsidiaries' financial statements except for the followings

<u>New and revised TFRSs on Consolidated and Separate Financial Statements, Investment in Associates and Joint Ventures, Joint Arrangements and Disclosure of Interests in Other Entities</u>

In December 2014, the Federation of Accounting Professions issued a package of five TFRSs comprising: TFRS 10 "Consolidated Financial Statements", TFRS 11 "Joint Arrangements", TFRS 12 "Disclosure of Interests in Other Entities", TAS 27 (Revised 2014) "Separate Financial Statements" and TAS 28 (Revised 2014) "Investments in Associates and Joint Ventures" to be effective to the financial statements for the period beginning on or after January 1, 2015 onwards.

From the assessment, TAS 27 (Revised 2014) "Separate Financial Statement" has no impact as this TFRSs applies to only the Bank's financial statements. For four remaining new and revised standards, the Bank and its subsidiaries have reviewed its investments in other entities to assess whether the conclusion to consolidate, classification and accounting for the investments are different from the previous TFRSs and what the additional financial disclosure are. No significant differences are found except for the classification of investment in Tesco Card Services Limited, Tesco Life Assurance Broker Limited and Tesco General Insurance Broker Limited as investment in joint venture in accordance with TFRS 11 "Joint Arrangements" as disclosed in Note 5 and per the accounting policy below. As investment in joint venture shall be accounted for using the cost method in the separate financial statements in accordance with TAS 27 (Revised 2014) "Separate Financial Statements" and equity method in the consolidated financial statements in accordance with TAS 28 (Revised 2014) "Investment in Associates and Joint Venture" the same as the accounting treatment applied when such investments were previously presented as investment in associates, there is no financial impact from this change.

Accounting policy for joint arrangement

A joint arrangement is an arrangement over which two or more parties have joint control. Investment in joint arrangement is classified as either joint operation or joint ventures, depending on the legal form, contractual rights and obligations, other factors and circumstances. The accounting for investment in join operation, the entity recognizes its direct right to the (and its share of) jointly held assets, liabilities, revenues and expenses of joint operation while investment in joint venture is accounted for using the equity method.

New TFRSs on fair value measurement

TFRS 13 "Fair Value Measurement" defines fair value, set out a single fair value measurement framework and disclosure requirements. This TFRS applies to both financial and non-financial instrument items for which other TFRSs require or permit fair value measurements and disclosures about fair value measurements except for certain items as detailed in TFRS.

In order to comply with TFRS 13, the counterparty's credit risk is required to be reflected in the fair value measurement as the credit valuation adjustment (CVA). CVA is an estimate of the adjustment to fair value of derivative products to account for the possibility that the counterparty may default and the Bank and its subsidiaries may not receive the full market value of the transactions. CVA is calculated by taking the expected exposure (EE) multiply by probability of default (PD) and loss given default (LGD). The Bank and its subsidiaries have recognized the effect of this first time adoption by adjusting to the beginning retained earnings balance as at January 1, 2015 as allowed by TFRS on the transitional application as follows:

	Unit: Million Baht	
	CONSOLIDATED FINANCIAL STATEMENTS 2015	THE BANK'S FINANCIAL STATEMENTS 2015
Retained earnings - Unappropriated		
Beginning balance as at January 1 before application of new accounting policy	46,451	27,177
Decrease in derivative assets	(70)	(70)
Increase in deferred tax assets	14	14
Beginning balance as at January 1 after application of new accounting policy	46,395	27,121
Derivative assets		
Beginning balance as at January 1 before application of new accounting policy	2,653	2,653
Decrease in derivative assets	(70)	(70)
Beginning balance as at January 1 after application of new accounting policy	2,583	2,583
Deferred tax assets		
Beginning balance as at January 1 before application of new accounting policy	4,983	485
Increase in deferred tax assets	14	14
Beginning balance as at January 1 after application of new accounting policy	4,997	499

Disclosure requirement of TFRS 13

Disclosure requirement of TFRS 13 needs not to be applied in comparative information provided for period before the initial application. Therefore, the disclosure of fair value measurement for the balance as at December 31, 2014 has not been made for comparative purpose. The Bank and its subsidiaries' certain financial assets and liabilities are measured at fair value as at September 30, 2015.

Fair value measurement of financial instruments are determined according to the following hierarchy:

Level 1 - Quoted price (unadjusted) in active market for identical assets or liabilities that the Bank and its subsidiaries can access at the measurement date

Level 2 - Quoted price in active market for similar assets or liabilities, the quoted price for identical or similar assets in inactive market and other valuation technique where significant inputs used to measure the fair value are observable

Level 3 - Using techniques where significant inputs used to measure the fair value are unobservable

Financial instruments measured at fair value

Classification of financial instruments measured at fair value by the level of fair value hierarchy as at September 30, 2015 is summarized as follows:

Unit: Million Baht

	CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS			
	Fair value			Carrying
	Level 1	Level 2	Total fair value	amount
Derivatives assets - trading book	-	36,698	36,698	36,698
Investments - trading	-	7,460	7,460	7,460
Investments - available-for-sale	2,502	101,415	103,917	103,917
Derivative liabilities - trading book	-	32,627	32,627	32,627

There are no significant transfers of financial assets and liabilities measured at fair value between level 1 and level 2 during the nine-month period ended September 30, 2015.

Valuation technique for financial instrument measured at fair value are as follows:

Derivative - trading book

The valuation techniques using to determine the fair value of derivatives is dependent on the type of instrument and available market data used to measure the fair value. These valuation techniques include discounted cash flow model, option pricing model and other standards model commonly used by market participants. The data used in the valuation is the observable input e.g. interest rate, forward exchange rate. Credit valuation adjustments are also made against the valuation of derivative products to reflect the possibility that the counterparty may default and the Bank may not receive the full market value of the transactions.

Investments

Investment in domestic debt securities listed in Thai Bond Market Association ("ThaiBMA"), discounted cash flow using ThaiBMA yield curve as the discounted rate to determine the fair value.

Equity securities traded in the Stock Exchange of Thailand ("SET"), the fair value is determined by using the last bid price of SET.

Investment in unit trust not listed in SET, the fair value is determined by using the last bid price announced by the asset management company.

4. SIGNIFICANT ACCOUNTING POLICIES

The interim financial statements have been prepared based on the basis, accounting policies and method of computation consistent with those used in the annual financial statements for the year ended December 31, 2014, except for the new and revised TFRSs as mentioned in Note 3.

5. ESTIMATES AND ASSUMPTIONS

Significant judgement on classification of joint arrangement

Tesco Card Services Limited is a separate limited liability company that Ayudhya Capital Services Company Limited (A subsidiary of the Bank) holds 50% of interests under the joint arrangement agreement which requires unanimous consent from the parties to the agreement for the relevant activities. Furthermore there is no contractual arrangement or any other facts and circumstances indicate that Ayudhya Capital Services Company Limited and the party to the joint arrangement have rights to the assets and obligations for the liabilities of the joint arrangement. For Tesco Life Assurance Broker Limited and Tesco General Insurance Broker Limited, they are also separate limited liability companies that Tesco Card Services Limited wholly hold 100% of interest. Accordingly, Tesco Card Services Limited, Tesco Life Assurance Broker Limited and Tesco General Insurance Broker Limited are classified as a joint venture of the Bank and its subsidiaries.

6. CAPITAL FUND

The Bank maintains the internal capital adequacy assessment process in accordance with the supervisory review process of the Bank of Thailand and monitors on a regular basis to ensure that the current and future capital requirements are aligned with the risk appetite in the Bank.

The Bank maintains its capital funds in accordance with the criteria, methodologies and conditions prescribed by the Bank of Thailand which is in line with the Basel III. As at September 30, 2015 and December 31, 2014, the Bank has capital fund and capital adequacy ratio as follows:

	September 30, 2015	December 31, 2014
	Unit : Million Baht	
Common Equity Tier 1 capital		
Issued and paid-up share capital	73,558	60,741
Premium on share capital	52,879	13,802
Statutory reserve	2,878	2,878
Unappropriated retained earning	25,083	23,592
Other comprehensive income	6,685	6,693
Owner changes - other	(5,218)	-
Less Deduction items from Common Equity Tier 1	(9,411)	(8,719)
Total Common Equity Tier 1 capital	146,454	98,987
Additional Tier 1	-	-
Total Tier 1 capital	146,454	98,987
Tier 2 capital	21,769	33,438
Total capital fund	168,223	132,425
Total risk weighted assets	1,176,472	901,315

Capital adequacy ratio (%)

	BOT regulatory minimum requirement	September 30, 2015	December 31, 2014
Total Common Equity Tier 1 capital / Total risk weighted assets	4.5	12.45	10.98
Total Tier 1 capital / Total risk weighted assets	6.0	12.45	10.98
Total capital / Total risk weighted assets	8.5	14.30	14.69

The Bank discloses the capital maintenance information under the Notification of the Bank of Thailand Re : Public Disclosure of Capital Maintenance for Commercial Bank with details as follows:

Location of disclosure	www.krungsri.com
Date of disclosure	October 21, 2015
Information as at	June 30, 2015

7. ADDITIONAL INFORMATION

7.1 Additional information of cash flows

7.1.1 Non-cash transactions of premises and equipment for the nine-month periods ended September 30 are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2015	**2014**	**2015**	**2014**
Premises and equipment payable at the beginning of the periods	556	291	455	226
Purchases of premises and equipment	2,700	971	2,296	544
Less Cash payment	(2,985)	(1,167)	(2,589)	(740)
Premises and equipment payable at the end of the periods	271	95	162	30

7.1.2 Non-cash transactions of computer software for the nine-month periods ended September 30 are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2015	**2014**	**2015**	**2014**
Computer software payable at the beginning of the periods	300	97	283	69
Purchases of computer software	663	335	556	307
Less Cash payment	(880)	(414)	(784)	(368)
Computer software payable at the end of the periods	83	18	55	8

7.1.3 Others non-cash transactions for the nine-month periods ended September 30 are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2015	**2014**	**2015**	**2014**
Increase in revaluation surplus on investments	9	1,772	9	1,788
Accumulated depreciation of premises appraisal deducted from premises revaluation surplus	(140)	(284)	(131)	(281)
Properties for sale debt repayment	5,549	-	1,691	-
Properties and premises transferred to be properties foreclosed	19	20	19	20

7.1.4 On January 5, 2015, the Bank has completed the business transfer of The Bank of Tokyo-Mitsubishi UFJ, Ltd. - Bangkok Branch ("BTMU's Bangkok Branch"), then allotted 1,281,618,026 newly issued ordinary shares as a private placement to The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU") with the par value of Baht 10 per share and the offering price of Baht 40.49 per share as consideration and/or exchange for the transfer of business of BTMU's Bangkok Branch in accordance with the approval by the Board of Directors Meeting No.12/2014 held on December 17, 2014 under the resolution of the Extraordinary General Meeting of Shareholders No. 1/2013 held on October 31, 2013 to approve the private placement of not more than 1,500,000,000 newly issued ordinary shares with the par value of Baht 10 per share.

Book value of assets and liabilities of BTMU's Bangkok Branch of each item are as follows:

	Unit: Million Baht
Assets	
Cash	72
Interbank and money market items - net	115,012
Derivative assets	20,903
Investments - net	80,341
Loans to customers and accrued interest receivables - net	231,419
Others	1,064
	448,811
Liabilities	
Deposits	146,865
Interbank and money market items - net	216,837
Derivative liabilities	16,373
Debt issued and borrowings	19,691
Others	2,370
	402,136
Net assets	46,675
Deficit from business combination under common control	5,218
Purchase price	51,893

7.1.5 Realized and unrealized gains (losses) on foreign exchange

In the preparation of cash flows statements, realized gains (losses) on foreign exchange are based on a cash basis. Unrealized gains (losses) on foreign exchange are based on the translation difference of assets and liabilities in foreign currencies as described in the accounting policies. It is presented as an adjustment to reconcile income before tax to cash received (paid) from operating activities.

7.2 Investments, net

Investments, net as at September 30, 2015 and December 31, 2014 consisted of the following:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS							
	September 30, 2015				December 31, 2014			
	Cost/ Amortized Cost	Unrealized Gains	Unrealized Losses	Fair Value	Cost/ Amortized Cost	Unrealized Gains	Unrealized Losses	Fair Value
Securities for Trading								
Government and state enterprise securities	7,462	-	(2)	7,460	4,251	2	(2)	4,251
Private sector's debt securities	-	-	-	-	16	-	-	16
	7,462	-	(2)	7,460	4,267	2	(2)	4,267
Less Revaluation allowance	(2)			-	-			-
Total	7,460			7,460	4,267			4,267
Securities Available-for-Sale								
Government and state enterprise securities	86,377	638	(9)	87,006	38,760	564	-	39,324
Private sector's debt securities	12,773	471	(1)	13,243	11,367	402	-	11,769
Domestic marketable equity securities	3,923	456	(362)	4,017	4,641	471	(253)	4,859
	103,073	1,565	(372)	104,266	54,768	1,437	(253)	55,952
Add Revaluation allowance	1,193			-	1,184			-
Less Allowance for impairment	(349)			(349)	(13)			(13)
Total	103,917			103,917	55,939			55,939
Securities Held-to-Maturity								
Private sector's debt securities	50				50			
Investment in accounts receivable	1,154				163			
	1,204				213			
Less Allowance for impairment	(64)				(64)			
Total	1,140				149			
Securities for General Investments								
Domestic non-marketable equity securities	381				408			
Foreign non-marketable equity securities	32				28			
	413				436			
Less Allowance for impairment	(218)				(218)			
Total	195				218			
Total Investments, net	112,712				60,573			

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS							
	September 30, 2015				December 31, 2014			
	Cost/ Amortized Cost	Unrealized Gains	Unrealized Losses	Fair Value	Cost/ Amortized Cost	Unrealized Gains	Unrealized Losses	Fair Value
Securities for Trading								
Government and state enterprise securities	7,462	-	(2)	7,460	4,251	2	(2)	4,251
Private sector's debt securities	-	-	-	-	312	-	-	312
	7,462	-	(2)	7,460	4,563	2	(2)	4,563
Less Revaluation allowance	(2)			-	-			-
Total	7,460			7,460	4,563			4,563
Securities Available-for-Sale								
Government and state enterprise securities	86,377	638	(9)	87,006	38,760	564	-	39,324
Private sector's debt securities	12,429	471	(1)	12,899	11,367	402	-	11,769
Domestic marketable equity securities	3,923	456	(362)	4,017	4,641	471	(253)	4,859
	102,729	1,565	(372)	103,922	54,768	1,437	(253)	55,952
Add Revaluation allowance	1,193			-	1,184			-
Less Allowance for impairment	(5)			(5)	(13)			(13)
Total	103,917			103,917	55,939			55,939
Securities Held-to-Maturity								
Private sector's debt securities	50				50			
Investment in accounts receivable	1,154				163			
	1,204				213			
Less Allowance for impairment	(64)				(64)			
Total	1,140				149			
Securities for General Investments								
Domestic non-marketable equity securities	348				375			
Foreign non-marketable equity securities	32				28			
	380				403			
Less Allowance for impairment	(202)				(202)			
Total	178				201			
Total Investments, net	112,695				60,852			

As at September 30, 2015 and December 31, 2014, the Bank and its subsidiaries had investments in general investments in the consolidated and the Bank's financial statements of 2 and 1 companies, respectively, subject to being delisted from the SET, with cost of Baht 12 million and market price of Baht 0.

7.3 Investments in subsidiaries, associates and joint ventures, net

The Bank's investments in companies in which the Bank holds more than 20% of the paid-up capital, with the percentage of beneficial ownership and amount of investments as at September 30, 2015 and December 31, 2014 are as follows:

Unit: Million Baht

CONSOLIDATED FINANCIAL STATEMENTS							
September 30, 2015							
Company Name	Business Type	Securities Investment Type	Registered Share Capital	Proportion of Ownership Interest and Voting Power Held by the Bank (%)	Investment (Cost)	Investment (Equity Method)	Dividend
Joint ventures							
Tesco Card Services Limited (1)	Credit cards and personal loans	Common Stock	2,080	50.00	1,040	1,319	-
Tesco Life Assurance Broker Limited (2)	Life assurance Broker	Common Stock	12	50.00	-	56	-
Tesco General Insurance Broker Limited (2)	General insurance broker	Common Stock	107	50.00	-	112	-
Associate							
Metro Designee Company Limited(3)	Special Purpose vehicle	Common Stock	-	22.00	-	-	-
Investments in associate and joint ventures, net					1,040	1,487	-

Unit: Million Baht

CONSOLIDATED FINANCIAL STATEMENTS							
December 31, 2014							
Company Name	Business Type	Securities Investment Type	Registered Share Capital	Proportion of Ownership Interest and Voting Power Held by the Bank (%)	Investment (Cost)	Investment (Equity Method)	Dividend
Associates							
Tesco Card Services Limited (1)	Credit cards and personal loans	Common Stock	2,080	50.00	1,040	1,086	650
Tesco Life Assurance Broker Limited (2)	Life assurance Broker	Common Stock	12	50.00	-	52	5
Tesco General Insurance Broker Limited (2)	General insurance broker	Common Stock	107	50.00	-	79	15
Metro Designee Company Limited (3)	Special Purpose vehicle	Common Stock	-	22.00	-	-	-
Investments in associates, net					1,040	1,217	670

(1) Indirect holding via Ayudhya Capital Services Company Limited
(2) Indirect holding via Tesco Card Services Limited
(3) The company which was established for the transfer of the throughout rights as per the concession agreement between Mass Rapid Transit Authority of Thailand ("MRT") and Bangkok Metro Public Company Limited ("BMCL") in case BMCL breaches agreement with MRT or BMCL breaches the loan agreement with the creditor group.

Unit: Million Baht

Company Name	Business Type	Securities Investment Type	Registered Share Capital	Proportion of Ownership Interest and Voting Power Held by the Bank (%)	Investment (Cost)	Dividend
			THE BANK'S FINANCIAL STATEMENTS September 30, 2015			
Subsidiaries						
Ayudhya Development Leasing Company Limited	Leasing and hire- purchase	Common stock	1,905	99.99	2,129	-
Ayudhya Capital Auto Lease Public Company Limited	Hire-purchase and auto leasing	Common stock	25,545	100.00	19,880	4,068
Ngern Tid Lor Company Limited (Formerly CFG Services Company Limited)	Hire-purchase and motorcycle loans	Common stock	2,290	100.00	2,126	-
		Preferred stock			1	300
Ayudhya Card Services Company Limited [(1)]	Credit cards and personal loans	Common stock	180	100.00	-	-
Ayudhya Capital Services Company Limited	Credit cards and personal loans	Common stock	5,925	100.00	11,941	-
General Card Services Limited	Credit cards and personal loans	Common stock	2,058	100.00	2,181	-
Krungsriayudhya Card Company Limited	Credit cards and personal loans	Common stock	5,906	100.00	6,275	-
Siam Realty and Services Company Limited	Car rental services and personnel services	Common stock	100	100.00	100	-
Total Services Solutions Public Company Limited	Collection services	Common stock	401	100.00	1,614	-
Krungsri Asset Management Company Limited	Fund management	Common stock	350	76.59	205	938
Krungsri Ayudhya AMC Limited	Asset management	Common stock	2,700	100.00	4,565	-
Krungsri Securities Public Company Limited	Securities	Common stock	600	98.71	731	-
Krungsri Factoring Company Limited	Factoring	Common stock	300	100.00	300	-
Associated Company						
Metro Designee Company Limited [(2)]	Special purpose vehicle	Common stock	-	22.00	-	-
Investments in subsidiaries and associated company					52,048	5,306
Less Allowance for impairment					(4,952)	-
Investments in subsidiaries and associated company, net					47,096	5,306

(1) Subsidiary is in the process of liquidation.

(2) The company which was established for the transfer of the throughout rights as per the concession agreement between MRT and BMCL in case BMCL breaches agreement with MRT or BMCL breaches the loan agreement with the creditor group.

Unit: Million Baht

THE BANK'S FINANCIAL STATEMENTS

December 31, 2014

Company Name	**Business Type**	**Securities Investment Type**	**Registered Share Capital**	**Proportion of Ownership Interest and Voting Power Held by the Bank (%)**	**Investment (Cost)**	**Dividend**
Subsidiaries						
Ayudhya Development Leasing Company Limited	Leasing and hire- purchase	Common stock	1,905	99.99	2,129	-
Ayudhya Capital Auto Lease Public Company Limited	Hire-purchase and auto leasing	Common stock	25,545	100.00	19,880	-
Ngern Tid Lor Company Limited (Formerly CFG Services Company Limited)	Hire-purchase and motorcycle loans	Common stock	1,990	100.00	1,826	600
		Preferred stock			1	-
Ayudhya Card Services Company Limited [(1)]	Credit cards and personal loans	Common stock	180	100.00	-	-
Ayudhya Capital Services Company Limited	Credit cards and personal loans	Common stock	5,925	100.00	11,941	5,800
General Card Services Limited	Credit cards and personal loans	Common stock	2,058	100.00	2,181	1,300
Krungsriayudhya Card Company Limited	Credit cards and personal loans	Common stock	5,906	100.00	6,275	2,000
Siam Realty and Services Company Limited	Car rental services and personnel services	Common stock	100	100.00	100	20
Total Services Solutions Public Company Limited	Collection services	Common stock	401	100.00	1,614	-
Krungsri Asset Management Company Limited	Fund management	Common stock	350	76.59	205	-
Krungsri Ayudhya AMC Limited	Asset management	Common stock	6,000	100.00	6,000	-
Krungsri Securities Public Company Limited	Securities	Common stock	600	98.71	731	-
Krungsri Factoring Company Limited	Factoring	Common stock	300	100.00	300	-
Associated Company						
Metro Designee Company Limited [(2)]	Special purpose vehicle	Common stock	-	22.00	-	-
Investments in subsidiaries and associated company					53,183	9,720
Less Allowance for impairment					(4,952)	-
Investments in subsidiaries and associated company, net					48,231	9,720

(1) Subsidiary is in the process of liquidation.

(2) The company which was established for the transfer of the throughout rights as per the concession agreement between MRT and BMCL in case BMCL breaches agreement with MRT or BMCL breaches the loan agreement with the creditor group.

DISCLOSURE OF THE STATEMENTS OF CASH FLOWS OF ASSET MANAGEMENT COMPANY

KRUNGSRI AYUDHYA AMC LIMITED
STATEMENTS OF CASH FLOWS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015
"UNAUDITED"

Unit: Million Baht

	2015	**2014**
Cash flows from operating activities		
Income before income tax	184	335
Adjustments to reconcile income to cash provided (paid) from operating activities		
Bad debt and doubtful accounts	4	4
Loss on impairment of properties for sale	1	162
Depreciation and amortization	1	2
Gain on sales of properties for sale	(99)	(218)
Employment benefits expenses	5	40
Interest income, net	(78)	(92)
Interest received	78	97
Interest paid	-	(5)
Income tax paid	(82)	(174)
Income from operations before changes in operating assets and liabilities	14	151
Decrease in operating assets		
Investment in receivables	14	253
Loans to customers	7	84
Properties for sale	319	906
Other assets	26	66
Increase (decrease) in operating liabilities		
Other liabilities	(22)	14
Net cash from operating activities	358	1,474
Cash flows from investing activities		
Cash paid for purchases of equipment	(1)	-
Net cash from investing activities	(1)	-
Cash flows from financing activities		
Proceeds from bill of exchange issued	-	55
Cash paid for repayment of bill of exchange	-	(609)
Cash paid for repatriation capital	(1,435)	-
Net cash from financing activities	(1,435)	(554)
Net increase (decrease) in cash and cash equivalents	(1,078)	920
Cash and cash equivalents as at January 1,	1,451	20
Cash and cash equivalents as at September 30,	373	940

7.4 Loans to customers and accrued interest receivables, net

Loans to customers and accrued interest receivables, net as at September 30, 2015 and December 31, 2014 are as follows:

(1) Classified by products

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	September 30, 2015	**December 31, 2014**	**September 30, 2015**	**December 31, 2014**
Overdrafts	57,463	59,049	57,353	58,918
Loan against contract	623,976	468,548	728,759	583,006
Trade bill	244,737	180,136	244,706	180,094
Hire-purchase receivable	295,416	279,665	138,606	81,095
Lease contract receivable	14,629	18,713	1,940	1,158
Credit card receivable	44,988	50,291	-	-
Others	3,375	1,234	2,439	198
Total	1,284,584	1,057,636	1,173,803	904,469
Less Deferred revenue	(47,841)	(44,875)	(23,321)	(14,279)
Loans to customers after deferred revenue, net	1,236,743	1,012,761	1,150,482	890,190
Add Accrued interest receivables	3,722	2,636	2,496	1,557
Loans to customers and accrued interest receivable after deferred revenue, net	1,240,465	1,015,397	1,152,978	891,747
Less Allowance for doubtful accounts				
1) BOT requirement :				
Individual approach	(21,980)	(19,099)	(16,394)	(12,966)
Collective approach	(6,603)	(5,556)	(2,913)	(1,267)
2) Surplus reserve	(15,102)	(13,504)	(6,926)	(5,564)
Less Revaluation allowance for debt restructuring	(1,697)	(1,617)	(423)	(563)
Total loans to customers, net	1,195,083	975,621	1,126,322	871,387

(2) Classified by currency and residence of debtors

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	September 30, 2015			December 31, 2014		
	Domestic	Foreign	Total	Domestic	Foreign	Total
Baht	1,163,708	8,544	1,172,252	979,088	10,521	989,609
US Dollar	52,561	6,739	59,300	14,057	7,301	21,358
Other currencies	1,756	3,435	5,191	516	1,278	1,794
Total	1,218,025	18,718	1,236,743	993,661	19,100	1,012,761

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS					
	September 30, 2015			December 31, 2014		
	Domestic	Foreign	Total	Domestic	Foreign	Total
Baht	1,077,468	8,544	1,086,012	856,518	10,520	867,038
US Dollar	52,561	6,715	59,276	14,057	7,301	21,358
Other currencies	1,756	3,438	5,194	516	1,278	1,794
Total	1,131,785	18,697	1,150,482	871,091	19,099	890,190

(3) Classified by business type and classification

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	September 30, 2015					
	Normal	Special Mention	Substandard	Doubtful	Doubtful of Loss	Total
Agriculture and mining	15,264	491	80	79	779	16,693
Manufacturing and trading	331,691	11,651	2,430	2,468	3,066	351,306
Real estate and construction	66,180	1,355	894	1,884	1,386	71,699
Public utilities and services	124,045	6,962	317	366	1,868	133,558
Housing loans	141,911	1,469	975	1,267	2,111	147,733
Others	478,794	24,028	5,439	2,892	4,601	515,754
Total	1,157,885	45,956	10,135	8,956	13,811	1,236,743

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	December 31, 2014					
	Normal	Special Mention	Substandard	Doubtful	Doubtful of Loss	Total
Agriculture and mining	9,857	289	76	127	758	11,107
Manufacturing and trading	251,983	6,022	1,812	1,679	2,146	263,642
Real estate and construction	61,685	1,524	943	2,038	1,149	67,339
Public utilities and services	92,565	3,990	936	668	1,103	99,262
Housing loans	127,778	1,718	1,009	1,241	1,216	132,962
Others	405,878	19,484	5,255	2,848	4,984	438,449
Total	949,746	33,027	10,031	8,601	11,356	1,012,761

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS					
	September 30, 2015					
	Normal	**Special Mention**	**Substandard**	**Doubtful**	**Doubtful of Loss**	**Total**
Agriculture and mining	15,249	491	80	79	131	16,030
Manufacturing and trading	331,395	11,632	2,150	2,444	2,225	349,846
Real estate and construction	65,992	1,353	869	1,884	1,375	71,473
Public utilities and services	124,040	6,961	317	366	1,459	133,143
Housing loans	141,911	1,469	975	1,267	2,064	147,686
Others	419,942	8,696	1,898	1,294	474	432,304
Total	1,098,529	30,602	6,289	7,334	7,728	1,150,482

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS					
	December 31, 2014					
	Normal	**Special Mention**	**Substandard**	**Doubtful**	**Doubtful of Loss**	**Total**
Agriculture and mining	9,857	271	76	126	93	10,423
Manufacturing and trading	251,424	5,996	1,571	1,615	1,190	261,796
Real estate and construction	61,351	1,523	943	2,008	1,061	66,886
Public utilities and services	92,550	3,990	936	616	727	98,819
Housing loans	127,778	1,718	1,009	1,241	1,143	132,889
Others	314,111	3,169	1,405	505	187	319,377
Total	857,071	16,667	5,940	6,111	4,401	890,190

(4) Classified by type of classification

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	September 30, 2015			
	Loans to Customers and Accrued Interest Receivables	**Outstanding Balance Use for Calculation Allowance**	**% Use for Calculation Allowance(3)**	**Allowance for Doubtful Accounts(4)**
1. Minimum allowance per BOT guideline				
Normal	1,161,423	794,368	1	8,517
Special mention	46,137	36,404	2, 13	3,818
Substandard	10,135	6,899	50, 100	5,798
Doubtful	8,956	4,123	47, 100	3,640
Doubtful of loss	13,814	5,914	100	6,810
Total	1,240,465	847,708		28,583(1)
2. Surplus Reserve				15,102(2)
Total				43,685

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	December 31, 2014			
	Loans to Customers and Accrued Interest Receivables	**Outstanding Balance Use for Calculation Allowance**	**% Use for Calculation Allowance(3)**	**Allowance for Doubtful Accounts(4)**
1. Minimum allowance per BOT guideline				
Normal	952,203	593,981	1	6,665
Special mention	33,202	21,223	2, 13	3,239
Substandard	10,031	5,710	47, 100	4,969
Doubtful	8,601	3,519	47, 100	3,341
Doubtful of loss	11,360	5,866	100	6,441
Total	1,015,397	630,299		24,655(1)
2. Surplus Reserve				13,504(2)
Total				38,159

(1) Including allowance for doubtful accounts on a collective approach for hire-purchase loans as at September 30, 2015 and December 31, 2014, of Baht 6,603 million and Baht 5,556 million, respectively.

(2) Including allowance for doubtful accounts of loans granted to subsidiaries as at September 30, 2015 and December 31, 2014, at the rate of 1% of Baht 152,601 million and Baht 160,837 million equal to Baht 1,526 million and Baht 1,608 million, respectively, which are not eliminated but treated as surplus reserve in the consolidated financial statements.

(3) % set up are the minimum rates required by the Bank of Thailand for loans to customers and the rates used for the collective approach valuation.

(4) Excluding revaluation allowance for debt restructuring as at September 30, 2015 and December 31, 2014, of Baht 1,697 million and Baht 1,617 million, respectively, and excluding allowance for doubtful accounts for interbank and money market items as at September 30, 2015 and December 31, 2014, of Baht 394 million and Baht 182 million, respectively.

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	September 30, 2015			
	Loans to Customers and Accrued Interest Receivables	**Outstanding Balance Use for Calculation Allowance**	**% Use for Calculation Allowance(3)**	**Allowance for Doubtful Accounts(4)**
1. Minimum allowance per BOT guideline				
Normal	1,100,944	738,259	1	7,939
Special mention	30,683	22,266	2, 12	2,421
Substandard	6,289	3,278	43, 100	3,299
Doubtful	7,334	2,808	43, 100	2,970
Doubtful of loss	7,728	1,803	100	2,678
Total	1,152,978	768,414		19,307(1)
2. Surplus Reserve				6,926(2)
Total				26,233

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	December 31, 2014			
	Loans to Customers and Accrued Interest Receivables	**Outstanding Balance Use for Calculation Allowance**	**% Use for Calculation Allowance**[(3)]	**Allowance for Doubtful Accounts**[(4)]
1. Minimum allowance per BOT guideline				
Normal	858,545	507,013	1	5,956
Special mention	16,750	6,051	2, 13	1,635
Substandard	5,940	2,143	40, 100	2,532
Doubtful	6,111	1,753	40, 100	2,307
Doubtful of loss	4,401	1,306	100	1,803
Total	891,747	518,266		14,233[(1)]
2. Surplus Reserve				5,564[(2)]
Total				19,797

(1) Including allowance for doubtful accounts on a collective approach for hire-purchase loans as at September 30, 2015 and December 31, 2014 of Baht 2,913 million and Baht 1,267 million, respectively.

(2) Including allowance for doubtful accounts of loan granted to subsidiaries as at September 30, 2015 and December 31, 2014, at the rate of 1% of Baht 152,601 million and Baht 160,837 million, equal to Baht 1,526 million and Baht 1,608 million, respectively.

(3) % set up are the minimum rates required by the Bank of Thailand for loans to customers and the rates used for the collective approach valuation.

(4) Excluding revaluation allowance for debt restructuring as at September 30, 2015 and December 31, 2014, of Baht 423 million and Baht 563 million, respectively and excluding allowance for doubtful accounts for interbank and money market items as at September 30, 2015 and December 31, 2014, of Baht 394 million and Baht 182 million, respectively.

For the nine-month periods ended September 30, 2015 and 2014, the Bank and a subsidiary entered into agreements to sell non-performing loans (NPLs) to the third parties as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2015	**2014**	**2015**	**2014**
Book value	1,396	1,260	1,396	1,579
Net book value	954	974	954	732
Sale price	954	1,151	954	732

As at September 30, 2015 and December 31, 2014, the Bank and Krungsri Ayudhya AMC Limited ("AMC") had non-performing loans which included interbank and money market items as follows:

Unit: Million Baht

	September 30, 2015		
	The Bank	**AMC**	**The Bank and AMC**
Non-performing loans	21,351	649	22,000
Percentage of total loans	1.69	100.00	1.74
Non-performing loans, net	12,404	452	12,856
Percentage of total loans, net	0.99	100.00	1.03

	Unit: Million Baht		
	December 31, 2014		
	The Bank	**AMC**	**The Bank and AMC**
Non-performing loans	16,452	742	17,194
Percentage of total loans	1.73	100.00	1.81
Non-performing loans, net	9,745	485	10,230
Percentage of total loans, net	1.03	100.00	1.08

As at September 30, 2015 and December 31, 2014, the Bank and its subsidiaries' non-performing loans are Baht 32,902 million and Baht 29,988 million, respectively.

(5) Troubled debt restructuring

For the three-month and nine-month periods ended September 30, 2015 and 2014, the Bank and its subsidiaries had restructured the following debts:

Unit: Million Baht

CONSOLIDATED FINANCIAL STATEMENTS

Form of Restructuring	For the three-month period ended September 30, 2015 Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value	For the three-month period ended September 30, 2014 Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value
Debt equity convertion	-	-	-	-	-	-	-	-
Modification of terms	6,935	1,101	-	-	6,211	1,428	-	-
Reduction of principal and interest	1,583	283	-	-	1,970	241	-	-
Various forms of restructuring	126	608	-	-	64	355	-	-
Total	8,644	1,992		-	8,245	2,024		-

Unit: Million Baht

CONSOLIDATED FINANCIAL STATEMENTS

Form of Restructuring	For the nine-month period ended September 30, 2015 Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value	For the nine-month period ended September 30, 2014 Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value
Debt equity convertion	3	2	-	-	-	-	-	-
Modification of terms	17,536	2,924	-	-	15,667	3,324	-	-
Reduction of principal and interest	4,940	618	-	-	7,186	750	-	-
Various forms of restructuring	209	1,190	-	-	142	583	-	-
Total	22,688	4,734		-	22,995	4,657		-

Unit : Million Baht

Form of Restructuring	THE BANK'S FINANCIAL STATEMENTS For the three-month period ended September 30, 2015 Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value	For the three-month period ended September 30, 2014 Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value
Debt equity convertion	-	-	-	-	-	-	-	-
Modification of terms	160	298	-	-	177	590	-	-
Reduction of principal and interest	25	207	-	-	68	151	-	-
Various forms of restructuring	126	608	-	-	64	355	-	-
Total	311	1,113		-	309	1,096		-

Unit : Million Baht

Form of Restructuring	THE BANK'S FINANCIAL STATEMENTS For the nine-month period ended September 30, 2015 Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value	For the nine-month period ended September 30, 2014 Number of Debtors	Amount of Debt Before Restructuring	Type of Assets Acquired	Fair Value
Debt equity convertion	3	2	-	-	-	-	-	-
Modification of terms	418	998	-	-	521	1,580	-	-
Reduction of principal and interest	95	385	-	-	210	425	-	-
Various forms of restructuring	209	1,190	-	-	142	583	-	-
Total	725	2,575		-	873	2,588		-

For the nine-month periods ended September 30, 2015 and 2014, the Bank and its subsidiaries calculated the net realizable value for the trouble debt restructured by the modification of terms using the present value of future cash flows under the restructured loan agreement, discounted by the market rate, together with the fair value of collateral as follows:

Unit: Million Baht

Method	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month period ended September 30, 2015 Average Aging (Year)	Number of Debtor	Amount of Debt Before Restructuring	After Restructuring	For the nine-month period ended September 30, 2014 Average Aging (Year)	Number of Debtor	Amount of Debt Before Restructuring	After Restructuring
Present value of future cash flows	4.62	17,078	1,976	2,034	4.47	15,083	2,059	2,057
Fair value of collateral	7.84	458	948	948	6.13	584	1,265	1,196

Unit: Million Baht

Method	THE BANK'S FINANCIAL STATEMENTS							
	For the nine-month period ended September 30, 2015				For the nine-month period ended September 30, 2014			
	Average Aging (Year)	Number of Debtor	Amount of Debt Before Restructuring	Amount of Debt After Restructuring	Average Aging (Year)	Number of Debtor	Amount of Debt Before Restructuring	Amount of Debt After Restructuring
Present value of future cash flows	4.67	5	52	52	4.48	19	384	384
Fair value of collateral	8.70	413	946	946	7.13	502	1,196	1,196

For the three-month and nine-month periods ended September 30, 2015 and 2014, the Bank and its subsidiaries recognized losses on debt restructured and interest received from debt restructured in the statements of profit or loss and other comprehensive income as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the three-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the three-month periods ended September 30,	
	2015	2014	2015	2014
Losses on debt restructured (reversal)	389	341	(17)	(29)
Interest received from debt restructured	217	263	146	186

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the nine-month periods ended September 30,	
	2015	2014	2015	2014
Losses on debt restructured (reversal)	968	1,068	(136)	(66)
Interest received from debt restructured	623	740	445	536

As at September 30, 2015 and December 31, 2014, the Bank and its subsidiaries recorded balances of total debt restructured and debt restructured during the nine-month period ended September 30, 2015 and during the year ended December 31, 2014, in the statements of financial position as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
Balances of total debt restructured	18,033	19,112	13,108	14,503
Balances of debt restructured during the period / year	4,002	5,914	1,861	2,749

(6) Lease receivables (Included hire-purchase receivables and finance lease)

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	September 30, 2015			
	Amount due per agreements			
	Within 1 Year	Greater than 1-5 Years	Greater than 5 Years	Total
Minimum lease payments	90,584	178,294	41,167	310,045
Less Unearned interest income				(47,764)
Present value of the minimum lease payments				262,281
Less Allowance for doubtful accounts				(12,879)
Total lease receivables, net				249,402

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	December 31, 2014			
	Amount due per agreements			
	Within 1 year	Greater than 1-5 Years	Greater than 5 Years	Total
Minimum lease payments	91,597	176,554	30,227	298,378
Less Unearned interest income				(44,836)
Present value of the minimum lease payments				253,542
Less Allowance for doubtful accounts				(12,115)
Total lease receivables, net				241,427

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	September 30, 2015			
	Amount due per agreements			
	Within 1 Year	Greater than 1-5 Years	Greater than 5 Years	Total
Minimum lease payments	22,630	83,646	34,270	140,546
Less Unearned interest income				(23,266)
Present value of the minimum lease payments				117,280
Less Allowance for doubtful accounts				(2,913)
Total lease receivables, net				114,367

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	December 31, 2014			
	Amount due per agreements			
	Within 1 Year	Greater than 1-5 Years	Greater than 5 Years	Total
Minimum lease payments	12,137	48,127	21,989	82,253
Less Unearned interest income				(14,249)
Present value of the minimum lease payments				68,004
Less Allowance for doubtful accounts				(1,267)
Total lease receivables, net				66,737

7.5 Allowance for doubtful accounts

Allowance for doubtful accounts as at September 30, 2015 and December 31, 2014 are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS September 30, 2015						
	Normal	Special Mention	Substandard	Doubtful	Doubtful of Loss	Surplus Reserve	Total
Beginning balance	6,665	3,239	4,969	3,341	6,441	13,504	38,159
Items arising from business combination	1,991	155	-	377	-	-	2,523
Doubtful accounts (reversal)	(128)	569	4,472	786	7,028	1,587	14,314
Bad debts written off	(11)	(145)	(3,643)	(832)	(6,244)	-	(10,875)
Bad debts written off from sales of NPLs	-	-	-	(32)	(415)	-	(447)
Other	-	-	-	-	-	11	11
Ending balance	8,517	3,818	5,798	3,640	6,810	15,102	43,685

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS December 31, 2014						
	Normal	Special Mention	Substandard	Doubtful	Doubtful of Loss	Surplus Reserve	Total
Beginning balance	5,713	3,664	4,419	5,706	3,197	14,767	37,466
Doubtful accounts (reversal)	953	(425)	4,932	(697)	13,257	(1,264)	16,756
Bad debts written off	(1)	-	(4,381)	(1,153)	(9,229)	-	(14,764)
Bad debts written off from sales of NPLs	-	-	(1)	(515)	(784)	-	(1,300)
Other	-	-	-	-	-	1	1
Ending balance	6,665	3,239	4,969	3,341	6,441	13,504	38,159

As at September 30, 2015 and December 31, 2014 , the consolidated financial statements included the allowance for doubtful account of hire-purchase loans applying a collective approach basis in the amounts of Baht 6,603 million and Baht 5,556 million, respectively.

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS September 30, 2015						
	Normal	Special Mention	Substandard	Doubtful	Doubtful of Loss	Surplus Reserve	Total
Beginning balance	5,956	1,635	2,532	2,307	1,803	5,564	19,797
Items arising from business combination	1,991	155	-	377	-	-	2,523
Doubtful accounts	3	776	932	1,150	2,834	1,357	7,052
Bad debts written off	(11)	(145)	(165)	(832)	(1,544)	-	(2,697)
Bad debts written off from sales of NPLs	-	-	-	(32)	(415)	-	(447)
Other	-	-	-	-	-	5	5
Ending balance	7,939	2,421	3,299	2,970	2,678	6,926	26,233

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS December 31, 2014						
	Normal	Special Mention	Substandard	Doubtful	Doubtful of Loss	Surplus Reserve	Total
Beginning balance	4,957	1,654	1,718	4,167	1,181	6,242	19,919
Doubtful accounts (reversal)	1,000	(19)	942	(192)	4,108	(679)	5,160
Bad debts written off	(1)	-	(127)	(1,153)	(2,702)	-	(3,983)
Bad debts written off from sales of NPLs	-	-	(1)	(515)	(784)	-	(1,300)
Other	-	-	-	-	-	1	1
Ending balance	5,956	1,635	2,532	2,307	1,803	5,564	19,797

As at September 30, 2015 and December 31, 2014, the Bank and its subsidiaries estimated the minimum total allowance under the BOT Guidelines as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
Allowance for doubtful accounts*	30,674	26,453	20,124	14,978

* Such allowance for doubtful accounts consists of allowance for doubtful accounts for loans to customers and accrued interest receivables, allowance for doubtful accounts for interbank and money market items and revaluation allowance for debt restructuring

The Bank and its subsidiaries recorded allowance for doubtful accounts* in the financial statements as follows:

Unit: Million Baht

	September 30, 2015	December 31, 2014
Consolidated financial statements	45,775	39,958
The Bank and Krungsri Ayudhya AMC Limited	27,405	20,947
The Bank's financial statements	27,050	20,542

* Such allowance for doubtful accounts consists of allowance for doubtful accounts for loans to customers and accrued interest receivables, allowance for doubtful accounts for interbank and money market items and revaluation allowance for debt restructuring

As at September 30, 2015 and December 31, 2014 , the Bank and its subsidiaries had loans to customers and accrued interest receivables to companies which have certain problems in financial position and result of operations as defined in the Guideline of SET dated July 8, 1998 regarding the Quality of Assets and Transactions with Related Parties and the allowance for doubtful accounts for such loans as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS September 30, 2015			
	Number	Outstanding Balance	Collateral	Allowance for Doubtful Accounts
Companies subject to be delisted by SET	1	2,243	845	1,291
Total	1	2,243	845	1,291

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS December 31, 2014			
	Number	**Outstanding Balance**	**Collateral**	**Allowance for Doubtful Accounts**
Companies subject to be delisted by SET	3	2,440	940	1,393
Total	3	2,440	940	1,393

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS September 30, 2015			
	Number	**Outstanding Balance**	**Collateral**	**Allowance for Doubtful Accounts**
Companies subject to be delisted by SET	1	2,243	845	1,291
Total	1	2,243	845	1,291

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS December 31, 2014			
	Number	**Outstanding Balance**	**Collateral**	**Allowance for Doubtful Accounts**
Companies subject to be delisted by SET	1	2,333	923	1,291
Total	1	2,333	923	1,291

7.6 Revaluation allowance for debt restructuring

Revaluation allowance for debt restructuring as at September 30, 2015 and December 31, 2014 are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	September 30, 2015	**December 31, 2014**	**September 30, 2015**	**December 31, 2014**
Beginning balance	1,617	1,520	563	659
Increase (decrease) during the period / year	968	1,368	(136)	(93)
Amount written off	(888)	(1,271)	(4)	(3)
Ending balance	1,697	1,617	423	563

7.7 Debt issued and borrowings

Debt issued and borrowings as at September 30, 2015 and December 31, 2014 are as follows:

Unit: Million Baht

				CONSOLIDATED FINANCIAL STATEMENTS					
				September 30, 2015			December 31, 2014		
	Currency	Interest rate (%)	Maturity	Domestic	Foreign	Total	Domestic	Foreign	Total
Subordinated debentures	THB	4.70	2022	14,844	-	14,844	34,844	-	34,844
Senior securities	THB	2.00-4.50	2015-2019	53,343	-	53,343	90,983	-	90,983
Bill of exchange	THB	0.50-2.90	2015-2016	24,751	-	24,751	25,949	-	25,949
Other borrowings	THB	0.50	2017	15	-	15	29	-	29
				92,953	-	92,953	151,805	-	151,805

Unit: Million Baht

				THE BANK'S FINANCIAL STATEMENTS					
				September 30, 2015			December 31, 2014		
	Currency	Interest rate (%)	Maturity	Domestic	Foreign	Total	Domestic	Foreign	Total
Subordinated debentures	THB	4.70	2022	14,844	-	14,844	34,844	-	34,844
Senior securities	THB	2.00-3.59	2016-2017	36,000	-	36,000	62,387	-	62,387
Bill of exchange	THB	0.50-1.59	2015-2016	24,303	-	24,303	8	-	8
Other borrowings	THB	0.50	2017	15	-	15	29	-	29
				75,162	-	75,162	97,268	-	97,268

Additional information on debts issued and borrowings is as follows:

1. On June 23, 2010, the Bank issued subordinated debentures No. 1/2010 in the amount of Baht 20,000 million with maturity on June 23, 2020 at the fixed interest rates of 4.35% per annum for years 1-3, 4.75% per annum for years 4-6 and 5.50% per annum for years 7-10, payable quarterly on the 23rd of March, June, September and December of each year. The Bank has the right to redeem debentures No. 1/2010 before the maturity date subject to the approval of the BOT. The Bank may redeem the debentures prior to the fifth anniversary of the issued date if the Bank is notified by the BOT that the debentures shall not be treated as tier 2 capital or the debentures shall be treated as tier 2 capital less than 50% of tier 1 capital of the Bank.

The BOT has granted the early redemption to the Bank for the whole amount of the subordinated debentures on March 19, 2015. Therefore, the Bank had exercised the right to redeem the subordinated debentures on June 23, 2015.

2. On November 7, 2012, the Bank issued subordinated debentures No. 1/2012 in the amount of Baht 14,844 million for a 10-year tenor at the fixed interest rate of 4.7 % per annum, payable quarterly in February, May, August and November of each year. The Bank has the right to redeem subordinated debentures on the fifth anniversary of the issued date or on any interest payment date after the fifth anniversary subject to the approval of the BOT.

7.8 Provisions

Provisions for the nine-month period ended September 30, 2015 and for the year ended December 31, 2014 are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS				
	Balance at January 1, 2014	**Increase (Decrease)**	**Balance at December 31, 2014**	**Increase (Decrease)**	**Balance at September 30, 2015**
Provision for post-employment benefits obligation	2,892	818	3,710	688	4,398
Others	1,691	50	1,741	251	1,992
Total	4,583	868	5,451	939	6,390

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS				
	Balance at January 1, 2014	**Increase (Decrease)**	**Balance at December 31, 2014**	**Increase (Decrease)**	**Balance at September 30, 2015**
Provision for post-employment benefits obligation	2,365	845	3,210	631	3,841
Others	1,688	33	1,721	245	1,966
Total	4,053	878	4,931	876	5,807

7.9 Share capital

7.9.1 Issued and paid-up share capital

The Board of Directors Meeting No. 12/2014 held on December 17, 2014 resolved to approve the allotment of 1,281,618,026 newly issued ordinary shares as a private placement to The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU") with the par value of Baht 10 per share and the offering price of Baht 40.49 per share as consideration and/or exchange for the transfer of business of The Bank of Tokyo-Mitsubishi UFJ, Ltd. Bangkok Branch ("BTMU's Bangkok Branch") in accordance with the resolution of the Extraordinary General Meeting of Shareholders No. 1/2013 held on October 31, 2013.

On January 5, 2015, the Bank has completed the business transfer of BTMU's Bangkok Branch, then allotted 1,281,618,026 newly issued ordinary shares as a private placement to BTMU with the par value of Baht 10 per share. In this regards, the Bank has received payment for these shares in kind by net asset of BTMU's Bangkok Branch and has completed the registration of paid-up share capital with the Ministry of Commerce. As a result, the issued and paid-up share capital and premium on ordinary shares will be increased as follows:

Unit: Million Baht

	January 5, 2015 (After allotment)	**December 31, 2014 (Before allotment)**
Issued and paid-up share capital	73,558	60,741
Premium on ordinary shares	52,879	13,802

7.9.2 Dividend payment

The Annual General Meeting of Shareholders No. 102 held on April 9, 2014, approved the dividend payment for the six-month period ended December 31, 2013 to the shareholders of 6,074,143,747 ordinary shares at Baht 0.40 per share totaling Baht 2,430 million with payment date on May 7, 2014.

The Board of Directors' Meeting No. 8/2014 held on August 27, 2014, approved the interim dividend payment for the six-month period ended June 30, 2014 to the shareholders of 6,074,143,747 ordinary shares at Baht 0.40 per share totaling Baht 2,430 million with payment date on September 25, 2014.

The Annual General Meeting of Shareholders No. 103 held on April 23, 2015, approved the dividend payment for the six-month period ended December 31, 2014 to the shareholders of 7,355,761,773 ordinary shares at Baht 0.40 per share totaling Baht 2,942 million with payment date on May 22, 2015.

The Board of Directors' Meeting No. 8/2015 held on August 26, 2015, approved the interim dividend payment for the six-month period ended June 30, 2015 to the shareholders of 7,355,761,773 ordinary shares at Baht 0.40 per share totaling Baht 2,942 million with payment date on September 24, 2015.

7.10 Assets with obligations and restrictions

As at September 30, 2015 and December 31, 2014, government and state enterprise securities with book value of Baht 22,908 million and Baht 4,995 million, respectively, are used as collateral for other commitments with government departments and state enterprises.

7.11 Contingencies

Contingencies as at September 30, 2015 and December 31, 2014 are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
Avals to bills	1,771	1,893	1,771	1,893
Guarantees of loans	88	54	88	54
Liability under unmatured import bills	2,098	7,688	2,098	7,688
Letters of credit	4,255	5,701	4,255	5,701
Other contingencies				
- Unused overdraft limit	68,614	61,583	68,744	61,713
- Other guarantees	56,218	46,397	56,218	46,397
- Others	155	139	155	139
Total	133,199	123,455	133,329	123,585

The Bank and its subsidiaries have entered into a long-term information technology service agreement, which will be expired in 2020 with a local company. As at September 30, 2015 and December 31, 2014 , the Bank and its subsidiaries have a commitment to pay in the amounts of Baht 2,879 million and Baht 3,445 million, respectively.

As at September 30, 2015 and December 31, 2014 , the Bank has commitments to pay regarding the information technology services the amounts of Baht 1,110 million and Baht 762 million, respectively.

As at September 30, 2015, the Bank has commitment payment amount of Baht 1,648 million as a result of entering to the construction agreement of the office building.

7.12 Related party transactions

The Bank has business transactions with subsidiaries, associates, joint ventures and related companies. These transactions are with companies that have shareholding and/or major shareholders and/or joint directors with the Bank and with related persons. Such loans to related party have the allowance for doubtful accounts policy which comply with the same BOT regulations as those granted to other debtors.

According to the Bank of Thailand's Notification Sor.Nor.Sor. 19/2555 regarding the "Guideline on Consolidated Supervision (No.2)" dated December 17, 2012, and Sor.Nor.Sor. 6/2553 regarding the "Guideline on Consolidated Supervision" dated June 28, 2010, the Bank is required to disclose the Inter-Group Transactions in the Financial Business Group Policy and the Risk Management for Inter-Group Transactions in the Financial Business Group Policy as follows:

1. The Inter-Group Transactions in the Financial Business Group Policy

   The inter-group transactions shall be the same conditions or criteria, including interest rate or service fee charged, as applied when the Bank conducts the transactions with general customers with the same risk level and the Bank does not allow the companies in the financial business group borrow from or lend to each other.

2. The Risk Management for Inter-Group Transactions in the Financial Business Group Policy

   The Bank manages risk for all inter-group transactions based on the Credit Risk Management for the Financial Business Policy which covers the key credit risk management process, namely credit risk control, credit risk measurement, and credit risk monitoring, in accordance with the Bank's policy and the Bank of Thailand's requirements.

Related party transactions are as follows:

7.12.1 Assets, liabilities and contingencies with certain officers from the levels of Bank's Directors, Executive Vice Presidents and higher, and Vice Presidents/equivalent positions and higher in the Finance and Accounting Functions and the companies in which they and/or the Bank directors and/or their related parties and/or the Bank owned and the companies in which the directors and/or shareholders of the Bank have significant voting right either directly and indirectly, as at September 30, 2015 and December 31, 2014 are as follows:

Unit: Million Baht

CONSOLIDATED FINANCIAL STATEMENTS

September 30, 2015

	Interbank and money market items (Assets)	Loans	Accrued Interest Receivables	Derivative (Assets)	Other assets	Deposits	Interbank and money market items (Liabilities)	Borrowings	Derivative (Liabilities)	Other Liabilities	Derivative (Notional amount)	Others*
Parent company												
The Bank of Tokyo-Mitsubishi UFJ Ltd.	22,846	-	-	2,773	4,700	-	230,671	-	7,557	147	635,103	6,608
Total	22,846	-	-	2,773	4,700	-	230,671	-	7,557	147	635,103	6,608
Joint ventures												
Tesco Card Services Limited	-	8,282	29	-	490	327	-	-	-	-	-	-
Tesco Life Assurance Broker Limited	-	-	-	-	3	129	-	-	-	-	-	-
Tesco General Insurance Broker Limited	-	-	-	-	12	458	-	-	-	1	-	-
Less Allowance for doubtful accounts	-	(83)	-	-	-	-	-	-	-	-	-	-
Total	-	8,199	29	-	505	914	-	-	-	1	-	-
Related companies having joint major shareholders or directors	28	8,065	32	230	-	5,777	306	843	277	25	11,261	3,186
Less Allowance for doubtful accounts	-	(79)	-	-	-	-	-	-	-	-	-	-
Total	28	7,986	32	230	-	5,777	306	843	277	25	11,261	3,186
Individual and related parties	-	268	-	-	-	801	-	-	-	448	-	-
Less Allowance for doubtful accounts	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	268	-	-	-	801	-	-	-	448	-	-
Total	22,874	16,453	61	3,003	5,205	7,492	230,977	843	7,834	621	646,364	9,794

* Others contain investment and contingencies

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS December 31, 2014								
	Interbank and money market items (Assets)	**Loans**	**Derivative (Assets)**	**Deposits**	**Interbank and money market items (Liabilities)**	**Borrowings**	**Derivative (Liabilities)**	**Derivative (Notional amount)**	**Others***
Parent company									
The Bank of Tokyo-Mitsubishi UFJ Ltd.	-	-	10	-	2	-	1	1,535	-
Total	-	-	10	-	2	-	1	1,535	-
Associates									
Tesco Card Services Limited	-	10,864	-	395	-	-	-	-	-
Tesco Life Assurance Broker Limited	-	-	-	94	-	-	-	-	-
Tesco General Insurance Broker Limited	-	-	-	392	-	-	-	-	-
Less Allowance for doubtful accounts	-	(109)	-	-	-	-	-	-	-
Total	-	10,755	-	881	-	-	-	-	-
Related companies having joint major shareholders or directors	-	2,972	-	3,705	-	-	-	-	5,716
Less Allowance for doubtful accounts	-	(27)	-	-	-	-	-	-	-
Total	-	2,945	-	3,705	-	-	-	-	5,716
Individual and related parties		294	-	638	-	-	-	-	-
Less Allowance for doubtful accounts	-	(1)	-	-	-	-	-	-	-
Total	-	293	-	638	-	-	-	-	-
Total	-	13,993	10	5,224	2	-	1	1,535	5,716

* Others contain investment and contingencies

Unit: Million Baht

THE BANK'S FINANCIAL STATEMENTS

September 30, 2015

	Interbank and money market items (Assets)	Loans	Accrued Interest Receivables	Derivative (Assets)	Other assets	Deposits	Interbank and money market items (Liabilities)	Borrowings	Derivative (Liabilities)	Other Liabilities	Derivative (Notional amount)	Others*
Parent company												
The Bank of Tokyo-Mitsubishi UFJ Ltd.	22,846	-	-	2,773	4,700	-	230,671	-	7,557	147	635,103	6,608
Total	22,846	-	-	2,773	4,700	-	230,671	-	7,557	147	635,103	6,608
Subsidiaries												
Ayudhya Development Leasing Company Limited	-	5,331	1	-	12	7	-	-	-	-	-	1
Ayudhya Capital Auto Lease Public Company	-	79,104	203	-	606	152	-	-	-	163	-	-
Ngern Tid Lor Company Limited (Formerly CFG Services Company Limited)	-	5,946	3	-	5	64	-	-	-	-	-	2
Ayudhya Capital Services Company Limited	-	24,935	103	-	58	333	-	-	-	19	-	3
General Card Services Limited	-	10,866	36	-	8	218	-	-	-	-	-	-
Krungsriayudhya Card Company Limited	-	25,658	40	-	107	566	-	-	-	2	-	1
Siam Realty and Services Company Limited	-	515	-	-	-	40	-	-	-	41	-	-
Total Services Solutions Public Company Limited	-	-	-	-	2	993	-	-	-	20	-	-
Krungsri Asset Management Company Limited	-	-	-	-	52	-	821	-	-	2	-	727
Krungsri Ayudhya AMC Limited	-	-	-	-	2	372	-	-	-	82	-	38
Krungsri Securities Public Company Limited	-	-	-	-	5	5	1,222	-	-	7	-	-
Krungsri Factoring Company Limited	-	-	-	-	-	209	-	-	-	-	-	-
Krungsri Life Assurance Broker Company Limited	-	-	-	-	-	558	-	-	-	-	-	-
Krungsri General Insurance Broker Company Limited	-	-	-	-	-	919	-	-	-	1	-	-
Krungsri Leasing Services Company Limited	-	242	-	-	-	8	-	-	-	-	-	-
Total	-	152,597	386	-	857	4,444	2,043	-	-	337	-	772
Less Allowance for doubtful accounts	-	(1,526)	-	-	-	-	-	-	-	-	-	-
Total	-	151,071	386	-	857	4,444	2,043	-	-	337	-	772

Unit: Million Baht

THE BANK'S FINANCIAL STATEMENTS (CONTINUED)

September 30, 2015

	Interbank and money market items (Assets)	Loans	Accrued Interest Receivables	Derivative (Assets)	Other assets	Deposits	Interbank and money market items (Liabilities)	Borrowings	Derivative (Liabilities)	Other Liabilities	Derivative (Notional amount)	Others*
Joint ventures												
Tesco Card Services Limited	-	8,282	29	-	7	327	-	-	-	-	-	-
Tesco Life Assurance Broker Limited	-	-	-	-	-	129	-	-	-	-	-	-
Tesco General Insurance Broker Limited	-	-	-	-	-	458	-	-	-	1	-	-
Less Allowance for doubtful accounts	-	(83)	-	-	-	-	-	-	-	-	-	-
Total	-	8,199	29	-	7	914	-	-	-	1	-	-
Related companies having joint major shareholders or directors	28	8,065	32	230	-	5,777	306	843	277	25	11,261	3,186
Less Allowance for doubtful accounts	-	(79)	-	-	-	-	-	-	-	-	-	-
Total	28	7,986	32	230	-	5,777	306	843	277	25	11,261	3,186
Individual and related parties	-	230	-	-	-	801	-	-	-	326	-	-
Total	22,874	167,486	447	3,003	5,564	11,936	233,020	843	7,834	836	646,364	10,566

* Others contain investment and contingencies

Unit: Million Baht

THE BANK'S FINANCIAL STATEMENTS

December 31, 2014

	Interbank and money market items (Assets)	Loans	Derivative (Assets)	Deposits	Interbank and money market items (Liabilities)	Borrowings	Derivative (Liabilities)	Derivative (Notional amount)	Others*
Parent company									
The Bank of Tokyo-Mitsubishi UFJ Ltd.	-	-	10	-	2	-	1	1,535	-
Total	-	-	10	-	2	-	1	1,535	-
Subsidiaries									
Ayudhya Development Leasing Company Limited	-	6,819	-	9	-	-	-	-	1
Ayudhya Capital Auto Lease Public Company	-	78,583	-	406	-	-	-	-	296
Ngern Tid Lor Company Limited (Formerly CFG Services Company Limited)	-	6,430	-	72	-	-	-	-	2
Ayudhya Capital Services Company Limited	-	25,013	-	870	-	-	-	-	3
General Card Services Limited	-	12,472	-	261	-	-	-	-	-
Krungsriayudhya Card Company Limited	-	30,943	-	720	-	-	-	-	1
Siam Realty and Services Company Limited	-	577	-	30	-	-	-	-	-
Total Services Solutions Public Company Limited	-	-	-	899	-	-	-	-	-
Krungsri Asset Management Company Limited	-	-	-	150	-	-	-	-	659
Krungsri Ayudhya AMC Limited	-	-	-	1,450	-	-	-	-	38
Krungsri Securities Public Company Limited	-	-	-	1,496	-	-	-	-	-
Krungsri Factoring Company Limited	-	-	-	188	-	-	-	-	-
Krungsri Life Assurance Broker Company Limited	-	-	-	501	-	-	-	-	-
Krungsri General Insurance Broker Company Limited	-	-	-	784	-	-	-	-	-
Total	-	160,837	-	7,836	-	-	-	-	1,000
Less Allowance for doubtful accounts	-	(1,608)	-	-	-	-	-	-	-
Total	-	159,229	-	7,836	-	-	-	-	1,000

Unit: Million Baht

THE BANK'S FINANCIAL STATEMENTS (CONTINUED)

December 31, 2014

	Interbank and money market items (Assets)	Loans	Derivative (Assets)	Deposits	Interbank and money market items (Liabilities)	Borrowings	Derivative (Liabilities)	Derivative (Notional amount)	Others*
Associates									
Tesco Card Services Limited	-	10,864	-	395	-	-	-	-	-
Tesco Life Assurance Broker Limited	-	-	-	94	-	-	-	-	-
Tesco General Insurance Broker Limited	-	-	-	392	-	-	-	-	-
Less Allowance for doubtful accounts	-	(109)	-	-	-	-	-	-	-
Total	-	10,755	-	881	-	-	-	-	-
Related companies having joint major shareholders or directors	-	2,972	-	3,705	-	-	-	-	5,716
Less Allowance for doubtful accounts	-	(27)	-	-	-	-	-	-	-
Total	-	2,945	-	3,705	-	-	-	-	5,716
Individual and related parties	-	240	-	638	-	-	-	-	-
Total	-	173,169	10	13,060	2	-	1	1,535	6,716

* Others contain investment and contingencies

As at September 30, 2015 and December 31, 2014, the Bank charges interest rates to the officer or related parties at 1.00% - 21.43% p.a. and 1.0% - 15.99% p.a., respectively.

As at September 30, 2015 and December 31, 2014, the allowance for doubtful accounts of loans granted to subsidiaries of Baht 1,526 million and Baht 1,608 million, respectively, are not eliminated but treated as surplus reserve in the consolidated financial statements.

7.12.2 The Bank has investments in subsidiaries, associates and joint ventures as disclosed in Note 7.3 and has investments in related companies as follows:

Unit: Million Baht

				CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS			
				September 30, 2015		December 31, 2014	
	Business Type	Registered Share Capital	Ownership (%)	Investment Cost	Dividend Amount	Investment Cost	Dividend Amount
Related company							
Sri Ayudhya Capital Public Company Limited	Investment holding company	250	8.50	326	53	326	51
Less Allowance for impairment				(5)	-	(5)	-
Investment in related company, net				321	53	321	51

7.12.3 Income and expenses between the Bank and its subsidiaries, associates and related companies for the three-month and nine-month periods ended September 30, 2015 and 2014 are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS							
	For the three-month period ended September 30, 2015				For the three-month period ended September 30, 2014			
	Income		Expenses		Income		Expenses	
	Interest income	Non-interest income	Interest expenses	Non-interest expenses	Interest income	Non-interest income	Interest expenses	Non-interest expenses
Parent company								
The Bank of Tokyo-Mitsubishi UFJ Ltd.	1	(1,962)	285	(139)	-	-	-	35
Total	1	(1,962)	285	(139)	-	-	-	35
Joint ventures / associates								
Tesco Card Services Limited	67	120	-	2	95	121	-	1
Tesco Life Assurance Broker Limited	-	1	-	-	-	-	-	-
Tesco General Insurance Broker Limited	-	3	1	-	-	5	1	-
Total	67	124	1	2	95	126	1	1
Related companies having joint major shareholders or directors	62	(127)	18	44	26	12	13	15
Total	62	(127)	18	44	26	12	13	15
Individual and related parties	2	-	3	-	3	3	3	-
Total	132	(1,965)	307	(93)	124	141	17	51

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS							
	For the nine-month period ended September 30, 2015				For the nine-month period ended September 30, 2014			
	Income		Expenses		Income		Expenses	
	Interest income	Non-interest income	Interest expenses	Non-interest expenses	Interest income	Non-interest income	Interest expenses	Non-interest expenses
Parent company								
The Bank of Tokyo-Mitsubishi UFJ Ltd.	5	(2,128)	659	261	1	-	-	125
Total	5	(2,128)	659	261	1	-	-	125
Joint ventures / associates								
Tesco Card Services Limited	224	364	-	3	288	309	1	2
Tesco Life Assurance Broker Company Limited	-	1	1	-	-	-	-	-
Tesco General Insurance Broker Limited	-	10	2	-	-	14	1	-
Total	224	375	3	3	288	323	2	2
Related companies having joint major shareholders or directors	198	(44)	57	165	92	33	41	100
Total	198	(44)	57	165	92	33	41	100
Individual and related parties	7	1	10	-	7	8	9	-
Total	434	(1,796)	729	429	388	364	52	227

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS							
	For the three-month period ended September 30, 2015				For the three-month period ended September 30, 2014			
	Income		Expenses		Income		Expenses	
	Interest income	Non-interest income	Interest expenses	Non-interest expenses	Interest income	Non-interest income	Interest expenses	Non-interest expenses
Parent company								
The Bank of Tokyo-Mitsubishi UFJ Ltd.	1	(1,962)	285	(139)	-	-	-	35
Total	1	(1,962)	285	(139)	-	-	-	35
Subsidiaries								
Ayudhya Development Leasing Company Limited	47	2	-	-	70	2	-	-
Ayudhya Capital Auto Lease Public Company Limited	807	185	-	84	1,034	15	1	186
Ngern Tid Lor Company Limited (Formerly CFG Services Company Limited	64	11	-	-	84	2	-	-
Ayudhya Capital Services Company Limited	205	63	-	8	228	53	-	8
General Card Services Limited	80	8	-	1	96	5	-	1
Krungsriayudhya Card Company Limited	179	47	-	33	211	37	-	25
Siam Realty and Services Company Limited	3	1	-	125	4	1	-	118
Total Services Solutions Public Company Limited	-	-	2	24	-	-	4	16
Krungsri Asset Management Company Limited	-	141	3	1	-	92	1	3
Krungsri Ayudhya AMC Limited	-	3	-	-	-	3	1	-
Krungsri Securities Public Company Limited	-	6	4	1	-	2	4	3
Krungsri Factoring Company Limited	-	2	-	-	-	3	-	-
Krungsri Life Assurance Broker Company Limited	-	-	2	-	-	1	-	-
Krungsri General Insurance Broker Company Limited	-	-	2	-	-	-	-	-
Krungsri Leasing Services Company Limited	5	-	-	-	-	-	-	-
Total	1,390	469	13	277	1,727	216	11	360

Unit: Million Baht

THE BANK'S FINANCIAL STATEMENTS (CONTINUED)

	For the three-month period ended September 30, 2015				For the three-month period ended September 30, 2014			
	Income		Expenses		Income		Expenses	
	Interest income	Non-interest income	Interest expenses	Non- interest expenses	Interest income	Non-interest income	Interest expenses	Non-interest expenses
Joint ventures / associates								
Tesco Card Services Limited	67	7	-	1	95	6	-	1
Tesco Life Assurance Broker Limited	-	1	-	-	-	-	-	-
Tesco General Insurance Broker Limited	-	2	1	-	-	2	1	-
Total	67	10	1	1	95	8	1	1
Related companies having joint major shareholders or directors	62	(127)	18	44	26	12	13	15
Total	62	(127)	18	44	26	12	13	15
Individual and related parties	2	-	2	-	3	3	3	-
Total	1,522	(1,610)	319	183	1,851	239	28	411

Unit: Million Baht

THE BANK'S FINANCIAL STATEMENTS

	For the nine-month period ended September 30, 2015				For the nine-month period ended September 30, 2014			
	Income		Expenses		Income		Expenses	
	Interest income	Non-interest income	Interest expenses	Non- interest expenses	Interest income	Non-interest income	Interest expenses	Non-interest expenses
Parent company								
The Bank of Tokyo-Mitsubishi UFJ Ltd.	5	(2,128)	659	261	1	-	-	125
Total	5	(2,128)	659	261	1	-	-	125
Subsidiaries								
Ayudhya Development Leasing Company Limited	154	6	-	-	238	6	-	-
Ayudhya Capital Auto Lease Public Company Limited	2,434	497	1	227	3,415	49	2	440
Ngern Tid Lor Company Limited (Formerly CFG Services Company Limited)	206	32	-	-	278	5	-	-
Ayudhya Capital Services Company Limited	632	176	-	22	682	161	1	15
General Card Services Limited	258	23	-	3	290	10	1	4
Krungsriayudhya Card Company Limited	577	129	1	89	679	104	2	70
Siam Realty and Services Company Limited	10	2	-	377	13	2	-	349
Total Services Solutions Public Company Limited	-	1	7	76	-	1	11	49
Krungsri Asset Management Company Limited	-	383	3	6	-	229	4	9
Krungsri Ayudhya AMC Limited	-	9	1	-	5	11	1	-
Krungsri Securities Public Company Limited	-	13	13	6	-	13	11	9
Krungsri Factoring Company Limited	-	7	-	-	-	6	1	-
Krungsri Life Assurance Broker Limited	-	1	4	-	-	1	1	-
Krungsri General Insurance Broker Limited	-	1	5	-	-	1	1	-
Krungsri Leasing Services Company Limited	7	-	-	-	-	-	-	-
Total	4,278	1,280	35	806	5,600	599	36	945
Joint ventures / associates								
Tesco Card Services Limited	224	19	-	2	288	17	1	2
Tesco Life Assurance Broker Company Limited	-	-	1	-	-	-	-	-
Tesco General Insurance Broker Limited	-	7	2	-	-	6	1	-
Total	224	26	3	2	288	23	2	2
Related companies having joint major shareholders or directors	198	(44)	57	165	92	33	41	100
Total	198	(44)	57	165	92	33	41	100
Individual and related parties	5	1	7	-	7	8	9	-
Total	4,710	(865)	761	1,234	5,988	663	88	1,172

7.12.4 For the nine-month periods ended September 30, 2015 and 2014, related party transactions among subsidiaries included collection services and other services of Baht 682 million and Baht 655 million, respectively, and office and vehicle rental and facilities service of Baht 47 million and Baht 51 million, respectively.

7.12.5 For the nine-month periods ended September 30, 2015 and 2014, subsidiaries had related party transactions from the licenses relevant to technology and software for Baht 33 million and Baht 52 million, respectively.

7.12.6 For the nine-month periods ended September 30, 2015 and 2014, related party transactions among subsidiaries from other services were Baht 1,020 million and Baht 984 million, respectively.

7.13 Management compensation

For the three-month and nine-month periods ended September 30, 2015 and 2014, compensations paid to key management personnel under TAS 24 (Revised 2014) “Related Party Disclosures” are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the three-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the three-month periods ended September 30,	
	2015	**2014**	**2015**	**2014**
Short-term employee benefits	51	382	(43)	217
Post-employment benefits	12	9	8	5
Total	63	391	(35)	222

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the nine-month periods ended September 30,	
	2015	**2014**	**2015**	**2014**
Short-term employee benefits	1,148	1,131	839	765
Post-employment benefits	36	28	25	15
Total	1,184	1,159	864	780

7.14 Operating segments

The business segment results are prepared based on the Bank and its subsidiaries' internal management reporting which reflects the organizational management structure. The operating results by business segment provided to Chief Operating Decision Maker to make decision about resources allocations, and assess the performance of, operating segments. The operating segment results are measured in accordance with Thai Financial Reporting Standards, which are also adjusted in accordance with internal management accounting rules and practices. Amounts for each business segment are shown after the allocation of certain centralized costs, income from investment, and the application of transfer pricing, where appropriate. Transactions between segments are recorded on the same basis as the transaction conducted with the third party transactions. Transactions between segments are eliminated on consolidation.

The business segments are described below:

Retail: provides individual customers with a diverse range of banking and related financial services. The products and services available to customers include current and savings accounts, fixed deposits, bill of exchange, housing loan, credit cards, personal loans and sale finance loans, hire-purchase and leasing, wealth management and bancassurance products.

Commercial: provides financial services and products to institutional clients including corporate, small and medium-sized businesses and financial institutions. Products and services comprise the full range of credit facilities from short term working capital, cash management, trade finance, transactional banking, advisory services, and treasury and money markets products.

Others: encompasses other income and expenses generating activities that are not attributed to the business segments described above and eliminated transactions for preparation of consolidated financial statements.

During the three-month and nine-month periods ended September 30, 2015 and 2014, no revenue from transactions with a single external customer or counter party amounted to 10% or more of the Bank's total revenue.

Operating segment by businesses for the three-month and nine-month periods ended September 30, 2015 and 2014 are as follows:

Unit: Million Baht

CONSOLIDATED FINANCIAL STATEMENTS

For the three-month period ended September 30, 2015

	Retail	**Commercial**	**Others**	**Total**
Interest income, net	8,481	5,580	-	14,061
Other operating income	5,254	1,814	(357)	6,711
Total operating income	13,735	7,394	(357)	20,772
Operating expenses	7,526	2,298	(36)	9,788
Impairment loss of loans and debt securities	4,620	(635)	854	4,839
Profit (loss) before tax	1,589	5,731	(1,175)	6,145
Taxation	325	1,127	(222)	1,230
Net Profit (loss)	1,264	4,604	(953)	4,915

Unit: Million Baht

CONSOLIDATED FINANCIAL STATEMENTS

For the three-month period ended September 30, 2014

	Retail	**Commercial**	**Others**	**Total**
Interest income, net	8,025	4,155	27	12,207
Other operating income	4,521	1,653	(344)	5,830
Total operating income	12,546	5,808	(317)	18,037
Operating expenses	6,601	2,085	(127)	8,559
Impairment loss of loans and debt securities	4,118	774	(3)	4,889
Profit (loss) before tax	1,827	2,949	(187)	4,589
Taxation	421	639	(25)	1,035
Net Profit (loss)	1,406	2,310	(162)	3,554

Unit: Million Baht

CONSOLIDATED FINANCIAL STATEMENTS

For the nine-month period ended September 30, 2015

	Retail	**Commercial**	**Others**	**Total**
Interest income, net	24,726	16,986	-	41,712
Other operating income	15,179	5,290	(996)	19,473
Total operating income	39,905	22,276	(996)	61,185
Operating expenses	21,902	6,858	(97)	28,663
Impairment loss of loans and debt securities	12,639	1,202	1,468	15,309
Profit (loss) before tax	5,364	14,216	(2,367)	17,213
Taxation	1,099	2,851	(439)	3,511
Net Profit (loss)	4,265	11,365	(1,928)	13,702

				Unit: Million Baht
	CONSOLIDATED FINANCIAL STATEMENTS			
	For the nine-month period ended September 30, 2014			
	Retail	**Commercial**	**Others**	**Total**
Interest income, net	23,335	12,218	27	35,580
Other operating income	13,018	4,132	(870)	16,280
Total operating income	36,353	16,350	(843)	51,860
Operating expenses	19,324	6,082	(65)	25,341
Impairment loss of loans and debt securities	11,648	1,727	(148)	13,227
Profit (loss) before tax	5,381	8,541	(630)	13,292
Taxation	1,165	1,870	(101)	2,934
Net Profit (loss)	4,216	6,671	(529)	10,358

				Unit: Million Baht
	CONSOLIDATED FINANCIAL STATEMENTS			
	Retail	**Commercial**	**Others**	**Total**
Total assets				
As at September 30, 2015	582,432	1,279,698	(205,351)	1,656,779
As at December 31, 2014	543,367	884,740	(216,745)	1,211,362

7.15 Position and results of operations classified by domestic and foreign business

(1) Position classified by type of business

Position classified by domestic and foreign business as at September 30, 2015 and December 31, 2014 are as follows:

				Unit: Million Baht
	CONSOLIDATED FINANCIAL STATEMENTS			
	September 30, 2015			
	Domestic	**Foreign**	**Elimination**	**Total**
Total assets	1,654,026	17,764	(15,011)	1,656,779
Interbank and money market items, net (Assets)	198,019	5,260	-	203,279
Investments, net*	114,080	119	-	114,199
Loans to customers and accrued interest receivable, net	1,190,470	4,613	-	1,195,083
Deposits	1,010,477	2,064	-	1,012,541
Interbank and money market items, net (Liabilities)	274,991	331	-	275,322
Debt issued and borrowings	92,953	-	-	92,953

				Unit: Million Baht
	CONSOLIDATED FINANCIAL STATEMENTS			
	December 31, 2014			
	Domestic	**Foreign**	**Elimination**	**Total**
Total assets	1,209,966	17,985	(16,589)	1,211,362
Interbank and money market items, net (Assets)	78,277	2,087	-	80,364
Investments, net*	61,641	149	-	61,790
Loans to customers and accrued interest receivable, net	968,439	7,182	-	975,621
Deposits	836,546	1,010	-	837,556
Interbank and money market items, net (Liabilities)	46,571	41	-	46,612
Debt issued and borrowings	151,805	-	-	151,805

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	September 30, 2015			
	Domestic	Foreign	Elimination	Total
Total assets	1,606,313	17,461	(15,011)	1,608,763
Interbank and money market items, net (Assets)	196,307	5,238	-	201,545
Investments, net*	159,672	119	-	159,791
Loans to customers and accrued interest receivable, net	1,121,954	4,368	-	1,126,322
Deposits	1,014,922	2,064	-	1,016,986
Interbank and money market items, net (Liabilities)	277,275	89	-	277,364
Debt issued and borrowings	75,162	-	-	75,162

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	December 31, 2014			
	Domestic	Foreign	Elimination	Total
Total assets	1,125,442	17,887	(16,589)	1,126,740
Interbank and money market items, net (Assets)	75,186	2,024	-	77,210
Investments, net*	108,934	149	-	109,083
Loans to customers and accrued interest receivable, net	864,206	7,181	-	871,387
Deposits	842,738	1,010	-	843,748
Interbank and money market items, net (Liabilities)	48,216	41	-	48,257
Debt issued and borrowings	97,268	-	-	97,268

*Includes investments in subsidiaries, associates and joint ventures, net

(2) Results of operations classified by business

Results of operations classified by domestic and foreign business for the three-month and nine-month periods ended September 30, 2015 and 2014 are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	For the three-month period ended September 30, 2015			
	Domestic	Foreign	Elimination	Total
Interest income	20,033	51	-	20,084
Interest expenses	6,016	7	-	6,023
Net interest income	14,017	44	-	14,061
Fees and service income, net	4,289	9	-	4,298
Other operating income	4,590	8	(2,185)	2,413
Other operating expenses	16,764	48	(2,185)	14,627
Profit from operating before tax	6,132	13	-	6,145

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	For the three-month period ended September 30, 2014			
	Domestic	Foreign	Elimination	Total
Interest income	18,879	58	-	18,937
Interest expenses	6,728	2	-	6,730
Net interest income	12,151	56	-	12,207
Fees and service income, net	3,761	6	-	3,767
Other operating income	2,943	(18)	(862)	2,063
Other operating expenses	14,262	48	(862)	13,448
Profit (loss) from operating before tax	4,593	(4)	-	4,589

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	For the nine-month period ended September 30, 2015			
	Domestic	Foreign	Elimination	Total
Interest income	61,102	159	-	61,261
Interest expenses	19,537	12	-	19,549
Net interest income	41,565	147	-	41,712
Fees and service income, net	12,779	27	-	12,806
Other operating income	11,928	(10)	(5,251)	6,667
Other operating expenses	49,083	140	(5,251)	43,972
Profit from operating before tax	17,189	24	-	17,213

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	For the nine-month period ended September 30, 2014			
	Domestic	Foreign	Elimination	Total
Interest income	55,401	163	-	55,564
Interest expenses	19,981	3	-	19,984
Net interest income	35,420	160	-	35,580
Fees and service income, net	10,785	20	-	10,805
Other operating income	8,047	(51)	(2,521)	5,475
Other operating expenses	40,946	143	(2,521)	38,568
Profit (loss) from operating before tax	13,306	(14)	-	13,292

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	For the three-month period ended September 30, 2015			
	Domestic	Foreign	Elimination	Total
Interest income	13,955	40	-	13,995
Interest expenses	5,838	2	-	5,840
Net interest income	8,117	38	-	8,155
Fees and service income, net	2,038	7	-	2,045
Other operating income	8,921	8	(2,185)	6,744
Other operating expenses	10,856	33	(2,185)	8,704
Profit from operating before tax	8,220	20	-	8,240

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	For the three-month period ended September 30, 2014			
	Domestic	Foreign	Elimination	Total
Interest income	12,502	58	-	12,560
Interest expenses	6,259	2	-	6,261
Net interest income	6,243	56	-	6,299
Fees and service income, net	1,771	6	-	1,777
Other operating income	1,842	(18)	(862)	962
Other operating expenses	7,806	48	(862)	6,992
Profit (loss) from operating before tax	2,050	(4)	-	2,046

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	For the nine-month period ended September 30, 2015			
	Domestic	Foreign	Elimination	Total
Interest income	42,681	146	-	42,827
Interest expenses	18,729	5	-	18,734
Net interest income	23,952	141	-	24,093
Fees and service income, net	6,215	23	-	6,238
Other operating income	14,386	(9)	(5,251)	9,126
Other operating expenses	31,675	87	(5,251)	26,511
Profit from operating before tax	12,878	68	-	12,946

Unit: Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	For the nine-month period ended September 30, 2014			
	Domestic	Foreign	Elimination	Total
Interest income	36,272	163	-	36,435
Interest expenses	18,460	3	-	18,463
Net interest income	17,812	160	-	17,972
Fees and service income, net	5,011	20	-	5,031
Other operating income	14,613	(51)	(2,521)	12,041
Other operating expenses	21,740	143	(2,521)	19,362
Profit (loss) from operating before tax	15,696	(14)	-	15,682

Income and expenses between the head office and branches or inter-branches are determined by the head office at the rate which approximates actual cost.

7.16 Interest income

Interest income for the three-month and nine-month periods ended September 30, 2015 and 2014 are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the three-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the three-month periods ended September 30,	
	2015	**2014**	**2015**	**2014**
Interbank and money market items	503	787	502	779
Investment and trading transactions	19	40	19	40
Investment in debt securities	606	480	606	480
Loans to customers	13,584	12,548	11,145	10,637
Hire purchase and financial lease	5,372	5,082	1,723	624
Total interest income	20,084	18,937	13,995	12,560

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the nine-month periods ended September 30,	
	2015	**2014**	**2015**	**2014**
Interbank and money market items	2,133	2,022	2,113	2,004
Investment and trading transactions	63	113	64	113
Investment in debt securities	1,876	1,501	1,873	1,499
Loans to customers	41,378	36,859	34,384	31,823
Hire purchase and financial lease	15,811	15,069	4,393	996
Total interest income	61,261	55,564	42,827	36,435

7.17 Interest expenses

Interest expenses for the three-month and nine-month periods ended September 30, 2015 and 2014 are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the three-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the three-month periods ended September 30,	
	2015	**2014**	**2015**	**2014**
Deposits	3,744	3,879	3,750	3,883
Interbank and money market items	455	447	462	451
Contributions to Financial Institution Development Fund and Deposit Protection Agency	1,212	1,032	1,212	1,031
Debt issued and borrowing				
- Subordinated debenture	176	403	176	403
- Other	430	966	239	493
Borrowing fee expenses	3	-	1	-
Other	3	3	-	-
Total interest expenses	6,023	6,730	5,840	6,261

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS For the nine-month periods ended September 30,		THE BANK'S FINANCIAL STATEMENTS For the nine-month periods ended September 30,	
	2015	**2014**	**2015**	**2014**
Deposits	11,834	11,596	11,852	11,606
Interbank and money market items	1,177	1,130	1,193	1,142
Contributions to Financial Institution Development Fund and Deposit Protection Agency	3,680	3,034	3,680	3,034
Debt issued and borrowing				
- Subordinated debenture	949	1,196	949	1,197
- Other	1,879	3,013	1,043	1,479
Borrowing fee expenses	19	4	16	4
Other	11	11	1	1
Total interest expenses	19,549	19,984	18,734	18,463

7.18 Reclassifications

The reclassifications in the statement of financial position as at December 31, 2014, presented for comparison are as follows:

Unit: Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	Current classifications	**Previous classifications**	**Current classifications**	**Previous classifications**
Deferred tax assets	4,983	7,889	485	2,642
Deferred tax liabilities	24	2,931	-	2,157

7.19 Approval of interim financial statements

These interim financial statements have been approved for issue by the Executive Committee on November 11, 2015.