

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION
AS AT MARCH 31, 2015

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	March 31, 2015	December 31, 2014	March 31, 2015	December 31, 2014
ASSETS				
CASH	26,915,557	31,154,503	26,828,393	31,077,762
INTERBANK AND MONEY MARKET ITEMS, NET	190,590,970	80,363,742	187,714,662	77,210,265
CLAIMS ON SECURITY	20,204,731	-	20,204,731	-
DERIVATIVES ASSETS	21,671,101	2,653,196	21,671,101	2,653,196
INVESTMENTS, NET	112,082,610	60,572,815	112,069,033	60,852,251
INVESTMENTS IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES, NET	1,323,752	1,217,448	48,231,169	48,231,169
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	1,280,203,731	1,057,635,974	1,145,909,710	904,469,031
Accrued interest receivables	3,840,074	2,636,440	2,770,950	1,557,735
Total loans to customers and accrued interest receivables	1,284,043,805	1,060,272,414	1,148,680,660	906,026,766
<u>Less</u> Deferred revenue	(45,441,641)	(44,875,328)	(17,612,130)	(14,279,451)
<u>Less</u> Allowance for doubtful accounts	(42,603,127)	(38,159,030)	(24,549,457)	(19,796,925)
<u>Less</u> Revaluation allowance for debt restructuring	(1,608,650)	(1,616,773)	(480,780)	(563,209)
Net loans and accrued interest receivables	1,194,390,387	975,621,283	1,106,038,293	871,387,181
CUSTOMERS' LIABILITY UNDER ACCEPTANCE	493,336	508,328	493,336	508,328
PROPERTIES FOR SALE, NET	5,298,519	5,456,180	2,824,091	2,842,702
PREMISES AND EQUIPMENT, NET	19,951,873	19,952,366	18,255,655	18,219,369
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	14,793,648	14,583,611	3,738,554	3,394,164
DEFERRED TAX ASSETS	5,034,531	4,982,739	585,682	485,060
ACCOUNTS RECEIVABLE FOR INVESTMENTS	3,994,834	2,133,297	3,994,834	2,133,297
OTHER ASSETS, NET	16,082,071	12,162,110	11,991,876	7,745,702
TOTAL ASSETS	1,632,827,920	1,211,361,618	1,564,641,410	1,126,740,446

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION (CONTINUED)
AS AT MARCH 31, 2015

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	March 31, 2015	December 31, 2014	March 31, 2015	December 31, 2014
LIABILITIES AND EQUITY				
DEPOSITS	1,010,483,809	837,555,978	1,016,329,851	843,747,653
INTERBANK AND MONEY MARKET ITEMS, NET	213,948,462	46,612,062	215,659,361	48,256,752
LIABILITY PAYABLE ON DEMAND	5,195,735	1,935,682	5,195,735	1,935,682
LIABILITY TO DELIVER SECURITY	20,204,731	-	20,204,731	-
DERIVATIVES LIABILITIES	19,169,743	2,159,708	19,169,743	2,159,708
DEBT ISSUED AND BORROWINGS	138,074,358	151,805,341	101,947,681	97,267,531
BANK'S LIABILITY UNDER ACCEPTANCE	493,336	508,328	493,336	508,328
PROVISIONS	6,119,268	5,450,935	5,578,760	4,931,302
DEFERRED TAX LIABILITIES	25,743	24,036	-	-
ACCOUNTS PAYABLE FOR INVESTMENTS	2,786,317	518	2,786,317	518
OTHER LIABILITIES	33,559,528	33,639,023	16,891,813	16,023,896
TOTAL LIABILITIES	1,450,061,030	1,079,691,611	1,404,257,328	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	2,184,730	7,337,670	2,158,662	7,310,755
RETAINED EARNINGS				
Appropriated				
Legal reserve	2,877,700	2,877,700	2,877,700	2,877,700
Unappropriated	50,755,508	46,451,470	28,911,353	27,176,968
TOTAL BANK'S EQUITY	182,254,305	131,210,493	160,384,082	111,909,076
NON-CONTROLLING INTEREST	512,585	459,514	-	-
TOTAL EQUITY	182,766,890	131,670,007	160,384,082	111,909,076
TOTAL LIABILITIES AND EQUITY	1,632,827,920	1,211,361,618	1,564,641,410	1,126,740,446

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2015

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2015	2014	2015	2014
INTEREST INCOME	20,776,348	18,274,964	14,557,874	11,888,789
INTEREST EXPENSES	6,919,602	6,778,318	6,549,899	6,224,831
INTEREST INCOME, NET	13,856,746	11,496,646	8,007,975	5,663,958
FEES AND SERVICE INCOME	5,571,522	4,491,050	2,851,932	2,125,071
FEES AND SERVICE EXPENSES	1,279,826	1,043,672	661,932	519,925
FEES AND SERVICE INCOME, NET	4,291,696	3,447,378	2,190,000	1,605,146
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	441,369	424,721	444,846	426,305
GAINS ON INVESTMENTS, NET	279,355	24,556	279,355	24,556
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	106,304	61,965	-	-
DIVIDEND INCOME	67,026	82,513	67,026	82,513
BAD DEBTS RECOVERIES	717,306	712,876	18,936	9,368
GAINS OF SALE PROPERTIES FOR SALE	144,508	116,978	40,130	60,742
OTHER OPERATING INCOME	214,986	218,656	214,838	84,182
TOTAL OPERATING INCOME	20,119,296	16,586,289	11,263,106	7,956,770
OTHER OPERATING EXPENSES				
Employee's expenses	4,574,727	4,034,815	3,315,972	2,578,884
Directors' remuneration	10,915	9,269	9,870	8,251
Premises and equipment expenses	1,696,485	1,584,288	1,309,596	1,181,489
Taxes and duties	634,862	577,062	454,992	407,687
Others	2,404,149	2,100,235	1,319,562	1,074,084
Total other operating expenses	9,321,138	8,305,669	6,409,992	5,250,395
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	5,252,664	4,083,922	2,659,614	900,000
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	5,545,494	4,196,698	2,193,500	1,806,375
INCOME TAX EXPENSES	1,166,162	893,951	436,967	349,850
NET PROFIT	4,379,332	3,302,747	1,756,533	1,456,525
OTHER COMPREHENSIVE INCOME				
Items that may be reclassified subsequently to profit or loss:				
Loss arising from translating the financial statements of a foreign operation	(923)	-	-	-
Gains on remeasuring available-for-sale investment	123,926	714,741	123,926	720,503
Income tax relating to items that may be reclassified subsequently to profit or loss	(24,785)	(142,948)	(24,785)	(144,101)
Total other comprehensive income, net	98,218	571,793	99,141	576,402
TOTAL COMPREHENSIVE INCOME	4,477,550	3,874,540	1,855,674	2,032,927
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	4,325,984	3,266,261	1,756,533	1,456,525
Non-controlling interest	53,348	36,486	-	-
	4,379,332	3,302,747	1,756,533	1,456,525
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	4,424,479	3,838,054	1,855,674	2,032,927
Non-controlling interest	53,071	36,486	-	-
	4,477,550	3,874,540	1,855,674	2,032,927
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	0.59	0.54	0.24	0.24
DILUTED EARNINGS PER SHARE (BAHT)	0.59	0.54	0.24	0.24
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,298,800,972	6,074,143,747	7,298,800,972	6,074,143,747