

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION
AS AT MARCH 31, 2016

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	March 31, 2016	December 31, 2015	March 31, 2016	December 31, 2015
ASSETS				
CASH	31,196,676	33,689,886	31,070,691	33,595,831
INTERBANK AND MONEY MARKET ITEMS, NET	220,833,090	194,094,463	219,288,070	192,212,476
CLAIMS ON SECURITY	32,545,318	-	32,545,318	-
DERIVATIVES ASSETS	30,133,335	35,657,181	30,133,335	35,657,181
INVESTMENTS, NET	103,251,094	110,026,901	103,234,507	110,010,315
INVESTMENTS IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES, NET	1,646,452	1,575,581	48,895,618	48,895,618
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	1,354,075,654	1,353,558,616	1,240,112,029	1,238,706,187
Accrued interest receivables	3,758,130	3,572,495	2,487,555	2,359,771
Total loans to customers and accrued interest receivables	1,357,833,784	1,357,131,111	1,242,599,584	1,241,065,958
Less Deferred revenue	(51,895,769)	(50,104,606)	(29,944,087)	(27,093,462)
Less Allowance for doubtful accounts	(45,380,926)	(43,218,108)	(28,366,178)	(26,286,904)
Less Revaluation allowance for debt restructuring	(1,445,265)	(1,725,739)	(391,615)	(412,397)
Net loans and accrued interest receivables	1,259,111,824	1,262,082,658	1,183,897,704	1,187,273,195
CUSTOMERS' LIABILITY UNDER ACCEPTANCE	569,975	558,322	569,975	558,322
PROPERTIES FOR SALE, NET	4,870,856	5,049,764	2,770,365	2,857,041
PREMISES AND EQUIPMENT, NET	20,708,086	20,993,113	19,113,187	19,320,134
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	14,262,569	14,477,378	3,701,704	3,831,864
DEFERRED TAX ASSETS	5,252,060	5,369,190	574,882	703,283
ACCOUNTS RECEIVABLE FOR INVESTMENTS	11,678,864	1,036,546	11,678,864	1,036,546
OTHER ASSETS, NET	17,795,838	20,905,527	13,138,363	16,599,421
TOTAL ASSETS	1,753,856,037	1,705,516,510	1,700,612,583	1,652,551,227

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION (CONTINUED)
AS AT MARCH 31, 2016

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	March 31, 2016	December 31, 2015	March 31, 2016	December 31, 2015
LIABILITIES AND EQUITY				
DEPOSITS	1,032,472,959	1,046,289,670	1,037,576,076	1,052,071,691
INTERBANK AND MONEY MARKET ITEMS, NET	303,162,135	275,059,500	305,746,080	277,245,782
LIABILITY PAYABLE ON DEMAND	7,629,836	3,210,983	7,629,836	3,210,983
LIABILITY TO DELIVER SECURITY	32,545,318	-	32,545,318	-
DERIVATIVES LIABILITIES	24,147,792	26,692,658	24,147,792	26,692,658
DEBT ISSUED AND BORROWINGS	109,315,261	108,120,551	88,972,261	88,277,551
BANK'S LIABILITY UNDER ACCEPTANCE	569,975	558,322	569,975	558,322
PROVISIONS	6,890,440	6,758,757	6,249,220	6,138,420
DEFERRED TAX LIABILITIES	34,589	32,179	-	-
ACCOUNTS PAYABLE FOR INVESTMENTS	3,688,043	1,118,197	3,688,043	1,118,197
OTHER LIABILITIES	36,800,607	46,927,975	21,150,184	30,658,643
TOTAL LIABILITIES	1,557,256,955	1,514,768,792	1,528,274,785	1,485,972,247
EQUITY				
SHARE CAPITAL				
Authorized share capital				
7,574,143,747 ordinary shares of				
Baht 10 each	75,741,437	75,741,437	75,741,437	75,741,437
Issued and paid-up share capital				
7,355,761,773 ordinary shares of				
Baht 10 each	73,557,618	73,557,618	73,557,618	73,557,618
PREMIUM ON ORDINARY SHARES	52,878,749	52,878,749	52,878,749	52,878,749
OTHER RESERVES	2,584,053	1,981,132	2,561,961	1,958,374
RETAINED EARNINGS				
Appropriated				
Legal reserve	3,584,800	3,584,800	3,584,800	3,584,800
Unappropriated	63,537,550	58,352,894	39,754,670	34,599,439
TOTAL BANK'S EQUITY	196,142,770	190,355,193	172,337,798	166,578,980
NON-CONTROLLING INTEREST	456,312	392,525	-	-
TOTAL EQUITY	196,599,082	190,747,718	172,337,798	166,578,980
TOTAL LIABILITIES AND EQUITY	1,753,856,037	1,705,516,510	1,700,612,583	1,652,551,227

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, 2016

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2016	2015	2016	2015
INTEREST INCOME	20,874,858	20,776,348	14,651,624	14,557,874
INTEREST EXPENSES	5,882,305	6,919,602	5,733,465	6,549,899
INTEREST INCOME, NET	14,992,553	13,856,746	8,918,159	8,007,975
FEES AND SERVICE INCOME	6,030,670	5,571,522	3,078,650	2,851,932
FEES AND SERVICE EXPENSES	1,486,914	1,279,826	868,274	661,932
FEES AND SERVICE INCOME, NET	4,543,756	4,291,696	2,210,376	2,190,000
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	851,224	441,369	851,777	444,846
GAINS ON INVESTMENTS, NET	199,053	279,355	199,053	279,355
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	70,871	106,304	-	-
DIVIDEND INCOME	37,970	67,026	3,052,280	67,026
BAD DEBTS RECOVERIES	926,826	717,306	64,670	18,936
GAINS OF SALE PROPERTIES FOR SALE	240,124	144,508	84,573	40,130
OTHER OPERATING INCOME	214,987	214,986	194,900	214,838
TOTAL OPERATING INCOME	22,077,364	20,119,296	15,575,788	11,263,106
OTHER OPERATING EXPENSES				
Employee's expenses	5,160,081	4,574,727	3,714,464	3,315,972
Directors' remuneration	11,207	10,915	10,795	9,870
Premises and equipment expenses	1,748,799	1,696,485	1,370,629	1,309,596
Taxes and duties	630,841	634,862	440,791	454,992
Others	2,578,959	2,404,149	1,431,317	1,319,562
Total other operating expenses	10,129,887	9,321,138	6,967,996	6,409,992
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	5,414,041	5,252,664	2,961,274	2,659,614
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	6,533,436	5,545,494	5,646,518	2,193,500
INCOME TAX EXPENSES	1,319,203	1,166,162	525,535	436,967
NET PROFIT	5,214,233	4,379,332	5,120,983	1,756,533
OTHER COMPREHENSIVE INCOME				
Items that will reclassified subsequently to profit or loss:				
Gains on remeasuring available-for-sale investment	797,296	123,926	797,296	123,926
Losses arising from translating the financial statements of a foreign operation	(704)	(923)	-	-
Income tax relating to components of other comprehensive income	(159,461)	(24,785)	(159,461)	(24,785)
Total other comprehensive income, net	637,131	98,218	637,835	99,141
TOTAL COMPREHENSIVE INCOME	5,851,364	4,477,550	5,758,818	1,855,674
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	5,150,235	4,325,984	5,120,983	1,756,533
Non-controlling interest	63,998	53,348	-	-
	5,214,233	4,379,332	5,120,983	1,756,533
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	5,787,577	4,424,479	5,758,818	1,855,674
Non-controlling interest	63,787	53,071	-	-
	5,851,364	4,477,550	5,758,818	1,855,674
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	0.70	0.59	0.70	0.24
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,355,761,773	7,298,800,972	7,355,761,773	7,298,800,972