

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION
AS AT JUNE 30, 2015

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unaudited"		"Unaudited"	
	As at	As at	As at	As at
	June 30, 2015	December 31, 2014	June 30, 2015	December 31, 2014
ASSETS				
CASH	27,666,912	31,154,503	27,571,759	31,077,762
INTERBANK AND MONEY MARKET ITEMS, NET	180,565,818	80,363,742	177,536,310	77,210,265
DERIVATIVES ASSETS	25,975,756	2,653,196	25,975,756	2,653,196
INVESTMENTS, NET	109,095,168	60,572,815	109,078,581	60,852,251
INVESTMENTS IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES, NET	1,402,971	1,217,448	48,231,169	48,231,169
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	1,291,300,903	1,057,635,974	1,172,545,576	904,469,031
Accrued interest receivables	3,708,515	2,636,440	2,544,638	1,557,735
Total loans to customers and accrued interest receivables	1,295,009,418	1,060,272,414	1,175,090,214	906,026,766
Less Deferred revenue	(46,430,454)	(44,875,328)	(20,447,392)	(14,279,451)
Less Allowance for doubtful accounts	(43,113,844)	(38,159,030)	(24,905,690)	(19,796,925)
Less Revaluation allowance for debt restructuring	(1,614,053)	(1,616,773)	(441,712)	(563,209)
Net loans and accrued interest receivables	1,203,851,067	975,621,283	1,129,295,420	871,387,181
CUSTOMERS' LIABILITY UNDER ACCEPTANCE	556,174	508,328	556,174	508,328
PROPERTIES FOR SALE, NET	5,182,873	5,456,180	2,789,806	2,842,702
PREMISES AND EQUIPMENT, NET	20,344,113	19,952,366	18,759,470	18,219,369
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	14,490,710	14,583,611	3,580,170	3,394,164
DEFERRED TAX ASSETS	5,147,970	4,982,739	639,436	485,060
ACCOUNTS RECEIVABLE FOR INVESTMENTS	1,521,362	2,133,297	1,521,362	2,133,297
OTHER ASSETS, NET	16,508,856	12,162,110	12,113,719	7,745,702
TOTAL ASSETS	1,612,309,750	1,211,361,618	1,557,649,132	1,126,740,446

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION (CONTINUED)
AS AT JUNE 30, 2015

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unaudited"		"Unaudited"	
	As at	As at	As at	As at
	June 30, 2015	December 31, 2014	June 30, 2015	December 31, 2014
LIABILITIES AND EQUITY				
DEPOSITS	1,007,314,904	837,555,978	1,013,138,020	843,747,653
INTERBANK AND MONEY MARKET ITEMS, NET	270,056,213	46,612,062	272,168,121	48,256,752
LIABILITY PAYABLE ON DEMAND	3,629,175	1,935,682	3,629,175	1,935,682
DERIVATIVES LIABILITIES	20,879,874	2,159,708	20,879,874	2,159,708
DEBT ISSUED AND BORROWINGS	81,296,815	151,805,341	60,140,011	97,267,531
BANK'S LIABILITY UNDER ACCEPTANCE	556,174	508,328	556,174	508,328
PROVISIONS	6,243,610	5,450,935	5,683,504	4,931,302
DEFERRED TAX LIABILITIES	27,996	24,036	-	-
ACCOUNTS PAYABLE FOR INVESTMENTS	1,249,086	518	1,249,086	518
OTHER LIABILITIES	36,748,008	33,639,023	20,668,388	16,023,896
TOTAL LIABILITIES	1,428,001,855	1,079,691,611	1,398,112,353	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	2,224,952	7,337,670	2,197,593	7,310,755
RETAINED EARNINGS				
Appropriated				
Legal reserve	2,877,700	2,877,700	2,877,700	2,877,700
Unappropriated	52,197,039	46,451,470	28,025,119	27,176,968
TOTAL BANK'S EQUITY	183,736,058	131,210,493	159,536,779	111,909,076
NON-CONTROLLING INTEREST	571,837	459,514	-	-
TOTAL EQUITY	184,307,895	131,670,007	159,536,779	111,909,076
TOTAL LIABILITIES AND EQUITY	1,612,309,750	1,211,361,618	1,557,649,132	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 JUNE 30, 2015

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unaudited"		"Unaudited"	
	2015	2014	2015	2014
INTEREST INCOME	20,400,671	18,352,005	14,274,306	11,985,522
INTEREST EXPENSES	6,606,252	6,475,845	6,344,131	5,977,100
INTEREST INCOME, NET	13,794,419	11,876,160	7,930,175	6,008,422
FEES AND SERVICE INCOME	5,509,468	4,632,986	2,643,955	2,131,136
FEES AND SERVICE EXPENSES	1,293,527	1,042,954	640,588	482,515
FEES AND SERVICE INCOME, NET	4,215,941	3,590,032	2,003,367	1,648,621
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	748,887	350,819	750,991	350,188
GAINS ON INVESTMENTS, NET	151,638	115,440	151,638	113,712
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	79,218	58,396	-	-
DIVIDEND INCOME	28,019	48,045	27,843	9,765,935
BAD DEBTS RECOVERIES	718,501	686,554	26,925	10,283
GAINS OF SALE PROPERTIES FOR SALE	346,515	114,758	120,905	61,250
OTHER OPERATING INCOME	210,720	396,524	238,512	90,761
TOTAL OPERATING INCOME	20,293,858	17,236,728	11,250,356	18,049,172
OTHER OPERATING EXPENSES				
Employee's expenses	4,620,569	4,004,347	3,345,747	2,563,730
Directors' remuneration	13,283	12,545	12,258	11,574
Premises and equipment expenses	1,686,858	1,586,261	1,313,738	1,182,744
Taxes and duties	648,579	569,277	476,851	405,567
Others	2,584,384	2,303,846	1,368,502	1,105,426
Total other operating expenses	9,553,673	8,476,276	6,517,096	5,269,041
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	5,217,359	4,254,605	2,220,246	950,000
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	5,522,826	4,505,847	2,513,014	11,830,131
INCOME TAX EXPENSES	1,114,940	1,004,592	491,300	426,671
NET PROFIT	4,407,886	3,501,255	2,021,714	11,403,460
OTHER COMPREHENSIVE INCOME				
Items that may be reclassified subsequently to profit or loss:				
Loss arising from translating the financial statements of a foreign operation	2,136	-	-	-
Gains on remeasuring available-for-sale investment	91,611	535,311	91,611	527,209
Related income tax	(18,323)	(107,062)	(18,323)	(105,442)
Total other comprehensive income, net	75,424	428,249	73,288	421,767
TOTAL COMPREHENSIVE INCOME	4,483,310	3,929,504	2,095,002	11,825,227
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	4,349,275	3,460,392	2,021,714	11,403,460
Non-controlling interest	58,611	40,863	-	-
	4,407,886	3,501,255	2,021,714	11,403,460
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	4,424,058	3,888,641	2,095,002	11,825,227
Non-controlling interest	59,252	40,863	-	-
	4,483,310	3,929,504	2,095,002	11,825,227
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	0.59	0.57	0.27	1.88
DILUTED EARNINGS PER SHARE (BAHT)	0.59	0.57	0.27	1.88
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,355,761,773	6,074,143,747	7,355,761,773	6,074,143,747

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIODS ENDED JUNE 30, 2015

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	"Unaudited"		"Unaudited"	
	2015	2014	2015	2014
INTEREST INCOME	41,177,019	36,626,969	28,832,180	23,874,311
INTEREST EXPENSES	13,525,854	13,254,163	12,894,030	12,201,931
INTEREST INCOME, NET	27,651,165	23,372,806	15,938,150	11,672,380
FEES AND SERVICE INCOME	11,080,990	9,124,036	5,495,887	4,256,207
FEES AND SERVICE EXPENSES	2,573,353	2,086,626	1,302,520	1,002,440
FEES AND SERVICE INCOME, NET	8,507,637	7,037,410	4,193,367	3,253,767
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	1,190,256	775,540	1,195,837	776,493
GAINS ON INVESTMENTS, NET	430,993	139,996	430,993	138,268
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	185,522	120,361	-	-
DIVIDEND INCOME	95,045	130,558	94,869	9,848,448
BAD DEBTS RECOVERIES	1,435,807	1,399,430	45,861	19,651
GAINS OF SALE PROPERTIES FOR SALE	491,023	231,736	161,035	121,992
OTHER OPERATING INCOME	425,706	615,180	453,350	174,943
TOTAL OPERATING INCOME	40,413,154	33,823,017	22,513,462	26,005,942
OTHER OPERATING EXPENSES				
Employee's expenses	9,195,296	8,039,162	6,661,719	5,142,614
Directors' remuneration	24,198	21,814	22,128	19,825
Premises and equipment expenses	3,383,343	3,170,549	2,623,334	2,364,233
Taxes and duties	1,283,441	1,146,339	931,843	813,254
Others	4,988,533	4,404,081	2,688,064	2,179,510
Total other operating expenses	18,874,811	16,781,945	12,927,088	10,519,436
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	10,470,023	8,338,527	4,879,860	1,850,000
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	11,068,320	8,702,545	4,706,514	13,636,506
INCOME TAX EXPENSES	2,281,102	1,898,543	928,267	776,521
NET PROFIT	8,787,218	6,804,002	3,778,247	12,859,985
OTHER COMPREHENSIVE INCOME				
Items that may be reclassified subsequently to profit or loss:				
Loss arising from translating the financial statements of a foreign operation	1,213	-	-	-
Gains on remeasuring available-for-sale investment	215,537	1,250,052	215,537	1,247,712
Related income tax	(43,108)	(250,010)	(43,108)	(249,543)
Total other comprehensive income, net	173,642	1,000,042	172,429	998,169
TOTAL COMPREHENSIVE INCOME	8,960,860	7,804,044	3,950,676	13,858,154
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	8,675,259	6,726,653	3,778,247	12,859,985
Non-controlling interest	111,959	77,349	-	-
	8,787,218	6,804,002	3,778,247	12,859,985
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	8,848,537	7,726,695	3,950,676	13,858,154
Non-controlling interest	112,323	77,349	-	-
	8,960,860	7,804,044	3,950,676	13,858,154
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	1.18	1.11	0.51	2.12
DILUTED EARNINGS PER SHARE (BAHT)	1.18	1.11	0.52	2.12
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,327,438,723	6,074,143,747	7,327,438,723	6,074,143,747