

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

BAHT : '000

CONSOLIDATED		THE BANK'S	
FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
"Unreviewed"		"Unreviewed"	
As at	As at	As at	As at
September 30, 2015	December 31, 2014	September 30, 2015	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	112,711,826	60,572,815	112,695,239	60,852,251
INVESTMENTS IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES, NET	1,486,958	1,217,448	47,095,618	48,231,169
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
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	(43,684,894)	(38,159,030)	(26,232,502)	(19,796,925)
Less Revaluation allowance for debt restructuring	(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

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

BAHT : '000

CONSOLIDATED		THE BANK'S	
FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
"Unreviewed"		"Unreviewed"	
As at	As at	As at	As at
September 30, 2015	December 31, 2014	September 30, 2015	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	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	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

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

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2015	2014	2015	2014
INTEREST INCOME	20,084,144	18,937,022	13,994,509	12,560,355
INTEREST EXPENSES	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 OF 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
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	-	-	-
Gains (Losses) on remeasuring available-for-sale 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

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

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2015	2014	2015	2014
INTEREST INCOME	61,261,163	55,563,991	42,826,689	36,434,666
INTEREST EXPENSES	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 OF 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
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	-	-	-
Gains on remeasuring available-for-sale 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