

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2016

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	September 30, 2016	December 31, 2015	September 30, 2016	December 31, 2015
ASSETS				
CASH	29,725,316	33,689,886	29,255,242	33,595,831
INTERBANK AND MONEY MARKET ITEMS, NET	194,267,201	194,094,463	188,378,015	192,212,476
CLAIM ON SECURITY	27,724,871	-	27,724,871	-
DERIVATIVES ASSETS	24,939,331	35,657,181	24,942,468	35,657,181
INVESTMENTS, NET	115,154,591	110,026,901	115,135,356	110,010,315
INVESTMENTS IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES, NET	1,842,003	1,575,581	54,073,941	48,895,618
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	1,459,012,649	1,353,558,616	1,328,514,716	1,238,706,187
Accrued interest receivables	4,079,625	3,572,495	2,497,014	2,359,771
Total loans to customers and accrued interest receivables	1,463,092,274	1,357,131,111	1,331,011,730	1,241,065,958
<u>Less</u> Deferred revenue	(55,073,824)	(50,104,606)	(34,419,726)	(27,093,462)
<u>Less</u> Allowance for doubtful accounts	(47,542,203)	(43,218,108)	(31,636,314)	(26,286,904)
<u>Less</u> Revaluation allowance for debt restructuring	(1,466,047)	(1,725,739)	(355,490)	(412,397)
Net loans and accrued interest receivables	1,359,010,200	1,262,082,658	1,264,600,200	1,187,273,195
CUSTOMERS' LIABILITY UNDER ACCEPTANCE	515,786	558,322	515,786	558,322
PROPERTIES FOR SALE, NET	4,511,732	5,049,764	2,497,984	2,857,041
PREMISES AND EQUIPMENT, NET	24,081,150	20,993,113	22,276,617	19,320,134
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	16,972,713	14,477,378	3,528,157	3,831,864
DEFERRED TAX ASSETS	4,727,425	5,369,190	-	703,283
ACCOUNTS RECEIVABLE FOR INVESTMENTS	6,196,023	1,036,546	6,196,023	1,036,546
OTHER ASSETS, NET	18,202,348	20,905,527	14,538,282	16,599,421
TOTAL ASSETS	1,827,870,690	1,705,516,510	1,753,662,942	1,652,551,227

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION (CONTINUED)
AS AT SEPTEMBER 30, 2016

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	September 30, 2016	December 31, 2015	September 30, 2016	December 31, 2015
LIABILITIES AND EQUITY				
DEPOSITS	1,085,551,316	1,046,289,670	1,079,709,968	1,052,071,691
INTERBANK AND MONEY MARKET ITEMS, NET	302,253,749	275,059,500	304,765,416	277,245,782
LIABILITY PAYABLE ON DEMAND	5,504,443	3,210,983	5,504,396	3,210,983
LIABILITY TO DELIVER SECURITY	27,724,871	-	27,724,871	-
DERIVATIVES LIABILITIES	20,076,831	26,692,658	20,078,906	26,692,658
DEBT ISSUED AND BORROWINGS	133,712,325	108,120,551	107,903,234	88,277,551
BANK'S LIABILITY UNDER ACCEPTANCE	515,786	558,322	515,786	558,322
PROVISIONS	7,180,670	6,758,757	6,419,009	6,138,420
DEFERRED TAX LIABILITIES	393,740	32,179	352,080	-
ACCOUNTS PAYABLE FOR INVESTMENTS	3,271,848	1,118,197	3,271,848	1,118,197
OTHER LIABILITIES	37,967,446	46,927,975	22,486,747	30,658,643
TOTAL LIABILITIES	1,624,153,025	1,514,768,792	1,578,732,261	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	4,266,427	1,981,132	4,268,232	1,958,374
RETAINED EARNINGS				
Appropriated				
Legal reserve	3,584,800	3,584,800	3,584,800	3,584,800
Unappropriated	68,906,984	58,352,894	40,641,282	34,599,439
TOTAL BANK'S EQUITY	203,194,578	190,355,193	174,930,681	166,578,980
NON-CONTROLLING INTEREST	523,087	392,525	-	-
TOTAL EQUITY	203,717,665	190,747,718	174,930,681	166,578,980
TOTAL LIABILITIES AND EQUITY	1,827,870,690	1,705,516,510	1,753,662,942	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 SEPTEMBER 30, 2016

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2016	2015	2016	2015
INTEREST INCOME	21,474,612	20,084,144	14,892,763	13,994,509
INTEREST EXPENSES	5,896,987	6,023,095	5,702,852	5,840,122
INTEREST INCOME, NET	15,577,625	14,061,049	9,189,911	8,154,387
FEES AND SERVICE INCOME	6,082,481	5,678,288	3,189,700	2,731,969
FEES AND SERVICE EXPENSES	1,481,466	1,380,129	911,402	686,877
FEES AND SERVICE INCOME, NET	4,601,015	4,298,159	2,278,298	2,045,092
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	1,022,771	1,170,561	1,009,720	1,170,673
GAINS (LOSSES) ON INVESTMENTS, NET	82,585	(124,330)	82,585	(124,330)
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	92,929	83,988	-	-
DIVIDEND INCOME	63,347	61,881	1,063,409	5,367,681
BAD DEBTS RECOVERIES	1,796,377	760,456	870,769	30,175
GAINS OF SALE PROPERTIES FOR SALE	58,099	151,383	43,451	54,694
OTHER OPERATING INCOME	260,013	309,398	310,776	245,451
TOTAL OPERATING INCOME	23,554,761	20,772,545	14,848,919	16,943,823
OTHER OPERATING EXPENSES				
Employee's expenses	5,430,033	4,630,563	3,882,128	3,315,107
Directors' remuneration	12,405	12,166	11,860	11,871
Premises and equipment expenses	1,831,219	1,688,850	1,420,216	1,307,171
Taxes and duties	632,703	631,275	436,568	452,161
Others	2,973,279	2,824,950	1,715,640	1,550,029
Total other operating expenses	10,879,639	9,787,804	7,466,412	6,636,339
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	5,274,870	4,839,780	3,011,823	2,067,509
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	7,400,252	6,144,961	4,370,684	8,239,975
INCOME TAX EXPENSES	1,494,070	1,230,128	671,123	582,542
NET PROFIT	5,906,182	4,914,833	3,699,561	7,657,433
OTHER COMPREHENSIVE INCOME				
Items that will reclassified subsequently to profit or loss:				
Loss on remeasuring available-for-sales investments	(80,747)	(206,662)	(80,747)	(206,662)
Gain (Loss) arising from translating the financial statements of a foreign operation	(4,606)	3,062	-	-
Income tax relating to components of other comprehensive income	16,149	41,333	16,149	41,333
Items that will not be reclassified subsequently to profit or loss:				
Changes in assets revaluation surplus	3,047,249	-	3,047,249	-
Income tax relating to components of other comprehensive income	(609,450)	-	(609,450)	-
Total other comprehensive income, net	2,368,595	(162,267)	2,373,201	(165,329)
TOTAL COMPREHENSIVE INCOME	8,274,777	4,752,566	6,072,762	7,492,104
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	5,829,265	4,851,901	3,699,561	7,657,433
Non-controlling interest	76,917	62,932	-	-
	5,906,182	4,914,833	3,699,561	7,657,433
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	8,197,983	4,688,715	6,072,762	7,492,104
Non-controlling interest	76,794	63,851	-	-
	8,274,777	4,752,566	6,072,762	7,492,104
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	0.79	0.66	0.50	1.04
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,355,761,773	7,355,761,773	7,355,761,773	7,355,761,733

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, 2016

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2016	2015	2016	2015
INTEREST INCOME	63,435,248	61,261,163	44,366,257	42,826,689
INTEREST EXPENSES	17,609,945	19,548,949	17,140,303	18,734,152
INTEREST INCOME, NET	45,825,303	41,712,214	27,225,954	24,092,537
FEES AND SERVICE INCOME	17,807,709	16,759,278	9,146,284	8,227,856
FEES AND SERVICE EXPENSES	4,355,245	3,953,482	2,594,239	1,989,397
FEES AND SERVICE INCOME, NET	13,452,464	12,805,796	6,552,045	6,238,459
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	2,819,003	2,360,817	2,784,048	2,366,510
GAINS ON INVESTMENTS, NET	613,330	306,663	613,330	306,663
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	266,422	269,510	-	-
DIVIDEND INCOME	140,271	156,926	4,838,589	5,462,550
BAD DEBTS RECOVERIES	3,609,455	2,196,263	1,016,767	76,036
GAINS OF SALE PROPERTIES FOR SALE	556,581	642,406	287,471	215,729
OTHER OPERATING INCOME	691,370	735,104	760,694	698,801
TOTAL OPERATING INCOME	67,974,199	61,185,699	44,078,898	39,457,285
OTHER OPERATING EXPENSES				
Employee's expenses	15,845,029	13,825,859	11,406,630	9,976,826
Directors' remuneration	35,798	36,364	34,526	33,999
Premises and equipment expenses	5,346,299	5,072,193	4,181,049	3,930,505
Taxes and duties	1,903,732	1,914,716	1,326,255	1,384,004
Others	8,218,663	7,813,483	4,673,916	4,238,093
Total other operating expenses	31,349,521	28,662,615	21,622,376	19,563,427
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	15,943,617	15,309,803	8,882,211	6,947,369
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	20,681,061	17,213,281	13,574,311	12,946,489
INCOME TAX EXPENSES	4,219,983	3,511,230	1,818,719	1,510,809
NET PROFIT	16,461,078	13,702,051	11,755,592	11,435,680
OTHER COMPREHENSIVE INCOME				
Items that will reclassified subsequently to profit or loss:				
Gain on remeasuring available-for-sales investments	53,650	8,875	53,650	8,875
Gain (Loss) arising from translating the financial statements of a foreign operation	(5,305)	4,275	-	-
Income tax relating to components of other comprehensive income	(10,730)	(1,775)	(10,730)	(1,775)
Items that will not be reclassified subsequently to profit or loss:				
Changes in assets revaluation surplus	3,047,249	-	3,047,249	-
Income tax relating to components of other comprehensive income	(609,450)	-	(609,450)	-
Total other comprehensive income, net	2,475,414	11,375	2,480,719	7,100
TOTAL COMPREHENSIVE INCOME	18,936,492	13,713,426	14,236,311	11,442,780
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	16,248,248	13,527,160	11,755,592	11,435,680
Non-controlling interest	212,830	174,891	-	-
	16,461,078	13,702,051	11,755,592	11,435,680
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	18,723,995	13,537,252	14,236,311	11,442,780
Non-controlling interest	212,497	176,174	-	-
	18,936,492	13,713,426	14,236,311	11,442,780
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	2.21	1.84	1.60	1.56
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,355,761,773	7,336,983,487	7,355,761,773	7,336,983,487