

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2013

BAHT: '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	As at	As at	As at	As at
	September 30, 2013	December 31, 2012	September 30, 2013	December 31, 2012
	"Unreviewed"		"Unreviewed"	
ASSETS				
CASH	23,817,610	25,078,920	23,773,952	25,060,003
INTERBANK AND MONEY MARKET ITEMS, NET	88,003,094	79,389,674	86,550,726	78,155,680
CLAIMS ON SECURITY	25,533,252	13,592,478	25,533,252	13,592,478
DERIVATIVES ASSETS	4,075,634	3,414,492	4,075,634	3,414,492
INVESTMENTS, NET	83,384,810	78,302,398	82,803,684	77,829,013
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,101,080	946,637	32,115,747	32,482,962
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET				
Loans to customers	934,187,205	869,382,125	767,986,624	733,870,285
Accrued interest receivables	2,465,498	2,256,924	1,450,375	1,417,982
Total loans to customers and accrued interest receivables	936,652,703	871,639,049	769,436,999	735,288,267
<u>Less</u> Deferred revenue	(44,980,457)	(39,374,222)	(82,867)	(38,868)
<u>Less</u> Allowance for doubtful accounts	(34,173,461)	(30,305,602)	(20,008,098)	(19,409,266)
<u>Less</u> Revaluation allowance for debt restructuring	(1,480,868)	(723,410)	(696,076)	(17,364)
Net loans and accrued interest receivables	856,017,917	801,235,815	748,649,958	715,822,769
CUSTOMERS' LIABILITY UNDER ACCEPTANCE	870,709	682,147	870,709	682,147
PROPERTIES FOR SALE, NET	8,462,301	9,451,647	3,478,484	4,704,803
PREMISES AND EQUIPMENT, NET	19,805,735	18,299,724	18,267,365	16,893,475
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	14,942,075	15,435,423	3,044,512	3,068,498
DEFERRED TAX ASSETS	6,629,598	6,060,689	2,368,957	2,637,131
ACCOUNTS RECEIVABLE FOR INVESTMENT	2,593,995	7,777,647	2,593,995	7,777,647
OTHER ASSETS, NET	9,928,783	12,297,804	3,458,586	4,345,637
TOTAL ASSETS	1,145,166,593	1,071,965,495	1,037,585,561	986,466,735

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION (CONTINUED)
AS AT SEPTEMBER 30, 2013

BAHT: '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	As at	As at	As at	As at
	September 30, 2013	December 31, 2012	September 30, 2013	December 31, 2012
	"Unreviewed"		"Unreviewed"	
LIABILITIES AND EQUITY				
DEPOSITS	736,438,814	687,159,328	739,616,171	692,994,007
INTERBANK AND MONEY MARKET ITEMS, NET	63,500,971	48,821,459	64,105,573	48,366,000
LIABILITY PAYABLE ON DEMAND	2,865,329	2,776,041	2,865,329	2,776,041
LIABILITY TO DELIVER SECURITY	25,533,252	13,592,478	25,533,252	13,592,478
DERIVATIVES LIABILITIES	3,671,394	3,508,210	3,671,394	3,508,210
DEBT ISSUED AND BORROWINGS	151,862,473	154,628,639	81,304,575	103,738,778
BANK'S LIABILITY UNDER ACCEPTANCE	870,709	682,147	870,709	682,147
PROVISIONS	7,485,690	7,334,404	5,166,795	5,175,737
DEFERRED TAX LIABILITIES	2,679,284	2,505,437	1,899,723	1,617,322
ACCOUNTS PAYABLE FOR INVESTMENTS	2,627,260	5,694,321	2,627,260	5,694,321
OTHER LIABILITIES	27,046,730	31,776,917	10,475,762	13,064,908
TOTAL LIABILITIES	1,024,581,906	958,479,381	938,136,543	891,209,949
EQUITY				
SHARE CAPITAL				
Authorized share capital				
7,089,392,755 ordinary shares of				
Baht 10 each	70,893,928	70,893,928	70,893,928	70,893,928
Issued and paid-up share capital				
6,074,143,747 ordinary shares of				
Baht 10 each	60,741,437	60,741,437	60,741,437	60,741,437
PREMIUM ON ORDINARY SHARES	13,802,216	13,802,216	13,802,216	13,802,216
OTHER RESERVES	6,820,439	5,983,000	6,785,108	5,985,325
RETAINED EARNINGS				
Appropriated				
Legal reserve	1,641,500	1,641,500	1,641,500	1,641,500
Unappropriated	37,318,929	31,154,242	16,478,757	13,086,308
TOTAL BANK'S EQUITY	120,324,521	113,322,395	99,449,018	95,256,786
NON-CONTROLLING INTEREST	260,166	163,719	-	-
TOTAL EQUITY	120,584,687	113,486,114	99,449,018	95,256,786
TOTAL LIABILITIES AND EQUITY	1,145,166,593	1,071,965,495	1,037,585,561	986,466,735

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIODS ENDED SEPTEMBER 30, 2013

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2013	2012	2013	2012
	"Unreviewed"		"Unreviewed"	
INTEREST INCOME	18,078,089	16,512,025	11,722,900	11,053,934
INTEREST EXPENSES	6,831,811	6,291,596	6,244,776	5,867,589
INTEREST INCOME, NET	<u>11,246,278</u>	<u>10,220,429</u>	<u>5,478,124</u>	<u>5,186,345</u>
FEES AND SERVICE INCOME	4,647,343	4,189,320	1,921,811	1,848,817
FEES AND SERVICE EXPENSES	1,057,444	960,303	447,118	362,651
FEES AND SERVICE INCOME, NET	<u>3,589,899</u>	<u>3,229,017</u>	<u>1,474,693</u>	<u>1,486,166</u>
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	381,934	398,395	375,462	390,603
GAINS ON INVESTMENTS	71,758	150,485	1,779,037	149,903
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	49,302	23,737	-	-
DIVIDEND INCOME	98,345	217,515	335,153	217,235
BAD DEBTS RECOVERIES	821,667	825,928	10,160	17,823
GAINS OF SALE PROPERTIES FOR SALE	126,119	143,687	113,927	94,411
OTHER OPERATING INCOME	193,753	206,297	94,022	99,366
TOTAL OPERATING INCOME	<u>16,579,055</u>	<u>15,415,490</u>	<u>9,660,578</u>	<u>7,641,852</u>
OTHER OPERATING EXPENSES				
Employee's expenses	3,768,687	3,486,222	2,469,896	2,310,527
Directors' remuneration	9,203	8,752	8,199	8,199
Premises and equipment expenses	1,443,575	1,458,038	1,072,945	1,081,599
Taxes and duties	550,092	530,485	390,847	373,912
Reversal loss on impairment of assets transferred				
to the Thai Asset Management Corporation	11,129	-	11,129	-
Provision for contingent liabilities	(46,253)	-	(46,253)	-
Others	2,738,116	2,243,977	915,026	902,843
Total other operating expenses	<u>8,474,549</u>	<u>7,727,474</u>	<u>4,821,789</u>	<u>4,677,080</u>
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	<u>3,148,231</u>	<u>2,784,878</u>	<u>298,000</u>	<u>850,000</u>
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	4,956,275	4,903,138	4,540,789	2,114,772
INCOME TAX EXPENSES	1,126,130	1,146,494	527,516	472,671
NET PROFIT	<u>3,830,145</u>	<u>3,756,644</u>	<u>4,013,273</u>	<u>1,642,101</u>
OTHER COMPREHENSIVE INCOME				
Changes in assets revaluation surplus	(67)	-	-	-
Gains (losses) on remeasuring available-for-sale investment	(542,535)	7,989	(538,689)	7,696
Income tax relating to components of other comprehensive income	108,520	(1,603)	107,738	(1,545)
Total other comprehensive income, net	<u>(434,082)</u>	<u>6,386</u>	<u>(430,951)</u>	<u>6,151</u>
TOTAL COMPREHENSIVE INCOME	<u>3,396,063</u>	<u>3,763,030</u>	<u>3,582,322</u>	<u>1,648,252</u>
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	3,793,924	3,742,077	4,013,273	1,642,101
Non-controlling interest	36,221	14,567	-	-
	<u>3,830,145</u>	<u>3,756,644</u>	<u>4,013,273</u>	<u>1,642,101</u>
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	3,359,842	3,748,463	3,582,322	1,648,252
Non-controlling interest	36,221	14,567	-	-
	<u>3,396,063</u>	<u>3,763,030</u>	<u>3,582,322</u>	<u>1,648,252</u>
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	0.62	0.62	0.66	0.27
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	6,074,143,747	6,074,143,747	6,074,143,747	6,074,143,747

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF COMPREHENSIVE INCOME

FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2013

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2013 "Unreviewed"	2012	2013 "Unreviewed"	2012
INTEREST INCOME	52,441,823	47,941,177	34,058,152	32,420,009
INTEREST EXPENSES	19,600,894	18,288,326	18,003,891	17,255,834
INTEREST INCOME, NET	32,840,929	29,652,851	16,054,261	15,164,175
FEES AND SERVICE INCOME	14,009,643	12,048,487	5,803,210	5,375,514
FEES AND SERVICE EXPENSES	3,153,652	2,687,590	1,343,918	1,080,643
FEES AND SERVICE INCOME, NET	10,855,991	9,360,897	4,459,292	4,294,871
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	1,209,961	1,172,704	1,167,490	1,148,994
GAINS ON INVESTMENTS	389,522	611,443	2,096,847	612,881
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	154,444	129,537	-	-
DIVIDEND INCOME	515,857	406,986	1,417,431	667,966
BAD DEBTS RECOVERIES	3,054,566	2,348,450	628,148	171,345
GAINS OF SALE PROPERTIES FOR SALE	852,732	507,817	731,095	258,085
OTHER OPERATING INCOME	611,895	896,153	257,951	262,430
TOTAL OPERATING INCOME	50,485,897	45,086,838	26,812,515	22,580,747
OTHER OPERATING EXPENSES				
Employee's expenses	11,362,799	10,084,866	7,318,185	6,664,567
Directors' remuneration	26,158	25,362	23,704	23,704
Premises and equipment expenses	4,330,438	4,025,623	3,182,495	2,934,853
Taxes and duties	1,615,107	1,559,708	1,147,082	1,123,803
Reversal loss on impairment of assets transferred to the Thai Asset Management Corporation	(1,113,584)	-	(1,056,070)	-
Provision for contingent liabilities	828,339	110,911	828,339	110,911
Others	7,368,628	6,572,874	2,760,722	2,737,363
Total other operating expenses	24,417,885	22,379,344	14,204,457	13,595,201
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	12,136,485	8,486,999	3,148,000	3,275,012
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	13,931,527	14,220,495	9,460,058	5,710,534
INCOME TAX EXPENSES	2,953,194	3,307,174	1,353,660	1,223,689
NET PROFIT	10,978,333	10,913,321	8,106,398	4,486,845
OTHER COMPREHENSIVE INCOME				
Changes in assets revaluation surplus	2,284,482	-	2,249,418	-
Gains (losses) on remeasuring available-for-sale investment	(1,055,212)	389,504	(1,067,982)	388,929
Income tax relating to components of other comprehensive income	(245,829)	(81,269)	(236,287)	(81,926)
Total other comprehensive income, net	983,441	308,235	945,149	307,003
TOTAL COMPREHENSIVE INCOME	11,961,774	11,221,556	9,051,547	4,793,848
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	10,878,000	10,870,697	8,106,398	4,486,845
Non-controlling interest	100,333	42,624	-	-
	10,978,333	10,913,321	8,106,398	4,486,845
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	11,861,441	11,178,932	9,051,547	4,793,848
Non-controlling interest	100,333	42,624	-	-
	11,961,774	11,221,556	9,051,547	4,793,848
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	1.79	1.79	1.33	0.74
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	6,074,143,747	6,074,143,747	6,074,143,747	6,074,143,747