

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION
AS AT DECEMBER 31, 2015

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unaudited"		"Unaudited"	
	As at	As at	As at	As at
	December 31, 2015	December 31, 2014	December 31, 2015	December 31, 2014
ASSETS				
CASH	33,689,886	31,154,503	33,595,831	31,077,762
INTERBANK AND MONEY MARKET ITEMS, NET	194,094,463	80,363,742	192,212,476	77,210,265
DERIVATIVES ASSETS	35,657,181	2,653,196	35,657,181	2,653,196
INVESTMENTS, NET	110,026,901	60,572,815	110,010,315	60,852,251
INVESTMENTS IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES, NET	1,575,581	1,217,448	48,895,618	48,231,169
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	1,353,558,616	1,057,635,974	1,238,706,187	904,469,031
Accrued interest receivables	3,572,495	2,636,440	2,359,771	1,557,735
Total loans to customers and accrued interest receivables	1,357,131,111	1,060,272,414	1,241,065,958	906,026,766
Less Deferred revenue	(50,104,606)	(44,875,328)	(27,093,462)	(14,279,451)
Less Allowance for doubtful accounts	(43,218,108)	(38,159,030)	(26,286,904)	(19,796,925)
Less Revaluation allowance for debt restructuring	(1,725,739)	(1,616,773)	(412,397)	(563,209)
Net loans and accrued interest receivables	1,262,082,658	975,621,283	1,187,273,195	871,387,181
CUSTOMERS' LIABILITY UNDER ACCEPTANCE	558,322	508,328	558,322	508,328
PROPERTIES FOR SALE, NET	5,049,764	5,456,180	2,857,041	2,842,702
PREMISES AND EQUIPMENT, NET	20,993,113	19,952,366	19,320,134	18,219,369
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	14,477,378	14,583,611	3,831,864	3,394,164
DEFERRED TAX ASSETS	5,369,190	4,982,739	703,283	485,060
ACCOUNTS RECEIVABLE FOR INVESTMENTS	1,036,546	2,133,297	1,036,546	2,133,297
OTHER ASSETS, NET	20,905,527	12,162,110	16,599,421	7,745,702
TOTAL ASSETS	1,705,516,510	1,211,361,618	1,652,551,227	1,126,740,446

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION (CONTINUED)
AS AT DECEMBER 31, 2015

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unaudited"		"Unaudited"	
	As at	As at	As at	As at
	December 31, 2015	December 31, 2014	December 31, 2015	December 31, 2014
LIABILITIES AND EQUITY				
DEPOSITS	1,046,289,670	837,555,978	1,052,071,691	843,747,653
INTERBANK AND MONEY MARKET ITEMS, NET	275,059,500	46,612,062	277,245,782	48,256,752
LIABILITY PAYABLE ON DEMAND	3,210,983	1,935,682	3,210,983	1,935,682
DERIVATIVES LIABILITIES	26,692,658	2,159,708	26,692,658	2,159,708
DEBT ISSUED AND BORROWINGS	108,120,551	151,805,341	88,277,551	97,267,531
BANK'S LIABILITY UNDER ACCEPTANCE	558,322	508,328	558,322	508,328
PROVISIONS	6,758,757	5,450,935	6,138,420	4,931,302
DEFERRED TAX LIABILITIES	32,179	24,036	-	-
ACCOUNTS PAYABLE FOR INVESTMENTS	1,118,197	518	1,118,197	518
OTHER LIABILITIES	46,927,975	33,639,023	30,658,643	16,023,896
TOTAL LIABILITIES	1,514,768,792	1,079,691,611	1,485,972,247	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	1,981,132	7,337,670	1,958,374	7,310,755
RETAINED EARNINGS				
Appropriated				
Legal reserve	3,584,800	2,877,700	3,584,800	2,877,700
Unappropriated	58,352,894	46,451,470	34,599,439	27,176,968
TOTAL BANK'S EQUITY	190,355,193	131,210,493	166,578,980	111,909,076
NON-CONTROLLING INTEREST	392,525	459,514	-	-
TOTAL EQUITY	190,747,718	131,670,007	166,578,980	111,909,076
TOTAL LIABILITIES AND EQUITY	1,705,516,510	1,211,361,618	1,652,551,227	1,126,740,446

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2015

BAHT : '000

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unaudited"		"Unaudited"	
	2015	2014	2015	2014
INTEREST INCOME	81,946,689	74,608,546	57,426,564	49,117,190
INTEREST EXPENSES	25,596,345	26,665,047	24,637,285	24,698,154
INTEREST INCOME, NET	56,350,344	47,943,499	32,789,279	24,419,036
FEES AND SERVICE INCOME	22,670,208	19,191,682	11,260,771	9,130,605
FEES AND SERVICE EXPENSES	5,440,602	4,421,274	2,814,706	2,144,900
FEES AND SERVICE INCOME, NET	17,229,606	14,770,408	8,446,065	6,985,705
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	3,215,541	1,574,183	3,230,853	1,581,358
GAINS ON INVESTMENTS, NET	409,042	1,237,125	409,042	1,197,636
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	358,241	159,285	-	-
DIVIDEND INCOME	170,908	239,461	5,476,532	9,957,016
BAD DEBTS RECOVERIES	3,042,248	3,054,245	118,930	46,774
GAINS OF SALE PROPERTIES FOR SALE	995,968	655,673	456,864	250,233
OTHER OPERATING INCOME	1,001,184	1,126,505	970,127	541,362
TOTAL OPERATING INCOME	82,773,082	70,760,384	51,897,692	44,979,120
OTHER OPERATING EXPENSES				
Employee's expenses	18,914,085	16,101,921	13,619,533	10,481,916
Directors' remuneration	48,242	48,445	45,332	42,930
Premises and equipment expenses	6,830,942	6,451,861	5,308,066	4,808,536
Taxes and duties	2,548,037	2,114,760	1,830,085	1,420,777
Others	10,605,817	9,582,924	5,555,001	4,776,899
Total other operating expenses	38,947,123	34,299,911	26,358,017	21,531,058
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	20,185,840	18,106,553	9,192,820	5,050,000
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	23,640,119	18,353,920	16,346,855	18,398,062
INCOME TAX EXPENSES	4,787,816	4,030,750	2,206,800	1,701,204
NET PROFIT	18,852,303	14,323,170	14,140,055	16,696,858
OTHER COMPREHENSIVE INCOME				
Items that will reclassified subsequently to profit or loss:				
Gains on remeasuring available-for-sale investment	6,251	1,309,425	6,251	1,326,008
Gains arising from translating the financial statements of a foreign operation	3,896	630	-	-
Income tax relating to components of other comprehensive income	(1,250)	(261,885)	(1,250)	(265,202)
Items that will not be reclassified subsequently to profit or loss:				
Actuarial losses on defined benefit plans	(289,131)	(527,908)	(262,342)	(470,151)
Share of other comprehensive income of joint venture	(108)	-	-	-
Income tax relating to components of other comprehensive income	57,840	105,582	52,468	94,030
Total other comprehensive income, net	(222,502)	625,844	(204,873)	684,685
TOTAL COMPREHENSIVE INCOME	18,629,801	14,949,014	13,935,182	17,381,543
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	18,634,185	14,169,527	14,140,055	16,696,858
Non-controlling interest	218,118	153,643	-	-
	18,852,303	14,323,170	14,140,055	16,696,858
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	18,410,036	14,796,139	13,935,182	17,381,543
Non-controlling interest	219,765	152,875	-	-
	18,629,801	14,949,014	13,935,182	17,381,543
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	2.53	2.33	1.92	2.75
DILUTED EARNINGS PER SHARE (BAHT)	2.54	2.33	1.93	2.75
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,341,716,644	6,074,143,747	7,341,716,644	6,074,143,747