# BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES STATEMENTS OF FINANCIAL POSITION

AS AT MARCH 31, 2020

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S	
			FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	March 31, 2020	December 31, 2019	March 31, 2020	December 31, 2019
ASSETS				
CASH	32,955,882	33,830,336	32,045,159	32,784,600
INTERBANK AND MONEY MARKET ITEMS, NET	388,574,142	331,431,378	383,879,704	325,689,873
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	12,947,482	-	12,940,850	-
CLAIM ON SECURITY	-	9,611,500	-	9,611,500
DERIVATIVES ASSETS	46,161,504	21,841,044	46,439,397	21,896,417
INVESTMENTS, NET	131,406,467	118,340,121	125,220,068	117,908,466
INVESTMENTS IN SUBSIDIARIES				
AND JOINT VENTURES, NET	12,291,112	11,952,177	60,448,692	59,956,092
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	1,803,657,249	1,754,976,035	1,662,080,191	1,612,854,454
CUSTOMERS' LIABILITY UNDER ACCEPTANCE	-	299,089	-	299,089
PROPERTIES FOR SALE, NET	3,341,061	3,500,200	2,425,120	2,394,813
PREMISES AND EQUIPMENT, NET	31,176,625	29,029,494	29,520,115	27,075,050
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	17,089,466	16,902,975	4,223,188	4,199,366
DEFERRED TAX ASSETS	4,525,620	4,479,273	150,912	-
OTHER ASSETS, NET	30,288,499	23,397,974	25,447,334	20,055,709
TOTAL ASSETS	2,514,415,109	2,359,591,596	2,384,820,730	2,234,725,429

# BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES STATEMENTS OF FINANCIAL POSITION (CONTINUED) AS AT MARCH 31, 2020

	CONSO	CONSOLIDATED		THE BANK'S		
	FINANCIAL	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS		
	"Unreviewed"		"Unreviewed"			
	As at	As at	As at	As at		
	March 31, 2020	December 31, 2019	March 31, 2020	December 31, 2019		
LIABILITIES AND EQUITY						
DEPOSITS	1,667,371,188	1,566,884,776	1,658,632,902	1,558,780,159		
INTERBANK AND MONEY MARKET ITEMS	308,937,456	252,121,143	300,490,136	252,076,777		
LIABILITY PAYABLE ON DEMAND	4,087,899	3,802,060	4,087,813	3,801,985		
LIABILITY TO DELIVER SECURITY	-	9,611,500	-	9,611,500		
DERIVATIVES LIABILITIES	35,736,390	23,326,062	35,942,473	23,325,475		
DEBT ISSUED AND BORROWINGS	166,750,335	175,667,180	136,142,323	139,003,569		
BANK'S LIABILITY UNDER ACCEPTANCE	-	299,089	-	299,089		
PROVISIONS	12,842,468	9,717,481	10,357,084	8,165,452		
DEFERRED TAX LIABILITIES	935,081	1,823,357	-	803,296		
OTHER LIABILITIES	44,670,749	44,223,303	30,367,967	27,148,687		
TOTAL LIABILITIES	2,241,331,566	2,087,475,951	2,176,020,698	2,023,015,989		
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	3,861,215	4,312,103	4,113,680	5,326,327		
RETAINED EARNINGS						
Appropriated						
Legal reserve	6,870,800	6,870,800	6,870,800	6,870,800		
Unappropriated	134,532,778	133,170,675	71,379,185	73,075,946		
TOTAL BANK'S EQUITY	271,701,160	270,789,945	208,800,032	211,709,440		
NON-CONTROLLING INTEREST	1,382,383	1,325,700	-	-		
TOTAL EQUITY	273,083,543	272,115,645	208,800,032	211,709,440		
TOTAL LIABILITIES AND EQUITY	2,514,415,109	2,359,591,596	2,384,820,730	2,234,725,429		

## BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

#### STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

#### FOR THE THREE-MONTH PERIODS ENDED MARCH 31, 2020

PINANCIAL STATESTAND   PURP   PURP		CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
NTEREST INCOME   29,817,865   27,488,402   21,369,869   19,555,641     NTEREST INCOME   29,817,865   37,488,402   21,369,869   19,555,641     NTEREST INCOME, NET   22,333,015   19,41,885   14,646,454   12,064,509     FEES AND SERVICE INCOME   25,233,015   19,41,885   14,646,454   12,064,509     FEES AND SERVICE EXPENSES   1,970,676   2,014,330   1,418,865   1,486,084     FEES AND SERVICE EXPENSES   1,970,676   2,014,330   1,418,865   1,486,084     FEES AND SERVICE INCOME, NET   4,554,287   3,693,70   2,248,111   2,392,961     FEES AND SERVICE INCOME, NET   36,183   8,670,645   663,317   5,064,330     SANS ON FINANCIAL INSTRUMENTS   36,183   8,670,645   663,317   5,064,330     SANS ON FINANCIAL INSTRUMENTS   36,183   8,670,645   663,317   5,064,330     SANS ON FINANCIAL INSTRUMENTS   36,183   8,670,645   663,317   5,064,330     SHARE OF PROFIT FROM INVESTMENT USING   393,568   191,773   -					
ENTEREST INCOME   29,817,865   27,488,402   21,369,869   19,555,41   20,401,100		"Unreviewed"		"Unreviewed"	
Triest Expenses   7,484,850   8,076,17   6,723,415   1,2064,050     Triest Income, net   22,333,015   19,411,885   14,646,454   12,064,050     FEES AND SERVICE INCOME   6,524,963   7,309,943   3,666,976   3,879,945     FEES AND SERVICE EXPENSES   1,970,676   2,014,330   1,418,865   1,486,080     FEES AND SERVICE INCOME, NET   4,554,287   5,295,613   2,248,111   2,392,050     FEES AND SERVICE INCOME, NET   4,554,287   5,295,613   2,248,111   2,392,050     FEES AND SERVICE INCOME, NET   4,554,287   5,295,613   2,248,111   2,392,050     FEES AND SERVICE INCOME, NET   4,554,287   5,295,613   2,248,111   2,392,050     FEES AND SERVICE INCOME, NET   4,554,287   5,295,613   2,248,111   2,392,050     FEES AND SERVICE INCOME, NET   4,554,287   5,064,330     FEES AND SERVICE INCOME   393,568   191,773   5		2020	2019	2020	2019
NTEREST INCOME, NET   22,333,015   19,411,885   14,646,454   12,064,050     FEES AND SERVICE INCOME   6,524,963   7,309,43   3,666,976   3,879,045     FEES AND SERVICE EXPENSES   1,970,676   2,014,330   1,418,865   1,486,084     FEES AND SERVICE INCOME, NET   4,554,287   3,295,613   2,248,111   2,392,961     GAINS ON FINANCIAL DISTRUMENTS	INTEREST INCOME	29,817,865	27,488,402	21,369,869	19,555,643
FEES AND SERVICE INCOME         6,524,963         7,309,943         3,666,976         3,879,045           FEES AND SERVICE EXPENSES         1,970,676         2,014,330         1,418,865         1,486,084           FEES AND SERVICE INCOME, NET         4,554,287         5,295,613         2,248,111         2,392,961           GAINS ON FINANCIAL INSTRUMENTS         TOTAL ORDER OF THE ORDIT ORDER OF THE ORDER OF THE ORDER OF THE ORDER OF THE ORDER OF	INTEREST EXPENSES	7,484,850	8,076,517	6,723,415	7,491,134
FEES AND SERVICE EXPENSES   1,970,676   2,014,330   1,418,865   1,486,084     FEES AND SERVICE INCOME, NET   4,554,287   5,295,613   2,248,111   2,392,961     GAINS ON FINANCIAL INSTRUMENTS     MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS   1,599,134   1,159,478   1,704,060   1,173,987     GAINS (LOSSES) ON INVESTMENTS, NET   36,183   8,670,645   (683,817)   5,064,530     SHARE OF PROFIT FROM INVESTMENT USING     EQUITY METHOD   393,568   191,773   -	INTEREST INCOME, NET	22,333,015	19,411,885	14,646,454	12,064,509
FEES AND SERVICE INCOME, NET         4,554,287         5,295,613         2,248,111         2,392,961           GAINS ON FINANCIAL INSTRUMENTS         30,183         1,159,478         1,704,060         1,173,877           GAINS (LOSSES) ON INVESTMENTS, NET         36,183         8,670,645         (683,817)         5,064,530           SHARE OF PROFIT FROM INVESTMENT USING         EQUITY METHOD         393,568         191,773         -         -           DIVIDEND INCOME         69,641         42,661         769,856         1,142,421           BAD DEBTS RECOVERIES         1,659,755         1,599,748         526,810         388,391           GAINS ON SALE PROPERTIES FOR SALE         15,574         224,249         85,384         189,476           OTHER OPERATING INCOME         280,868         149,857         214,231         166,463           TOTAL OPERATING EXPENSES         Employee's expenses         6,311,850         7,951,457         4,597,428         5,504,098           Director's remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,676         2,077,589         1,593,206         1,592,206           Taxes and duties         713,766         750,207         487,691 <t< td=""><td>FEES AND SERVICE INCOME</td><td>6,524,963</td><td>7,309,943</td><td>3,666,976</td><td>3,879,045</td></t<>	FEES AND SERVICE INCOME	6,524,963	7,309,943	3,666,976	3,879,045
GAINS ON FINANCIAL INSTRUMENTS           MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS         1,599,134         1,159,478         1,704,060         1,173,987           GAINS (LOSSES) ON INVESTMENTS, NET         36,183         8,670,645         (683,817)         5,064,530           SHARE OF PROFIT FROM INVESTMENT USING         TOPERATION OF CONTROL OF CO	FEES AND SERVICE EXPENSES	1,970,676	2,014,330	1,418,865	1,486,084
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS         1,599,134         1,159,478         1,704,060         1,173,987           GAINS (LOSSES) ON INVESTMENTS, NET         36,183         8,670,645         (683,817)         5,064,530           SHARE OF PROFIT FROM INVESTMENT USING         TOTAL ORDER         191,773         -         -           EQUITY METHOD         393,568         191,773         -         -           DIVIDEND INCOME         69,641         42,661         769,856         1,142,421           BAD DEBTS RECOVERIES         1,659,755         1,599,748         526,810         388,391           GAINS ON SALE PROPERTIES FOR SALE         15,574         224,249         85,384         189,476           OTHER OPERATING INCOME         280,868         149,857         214,231         166,463           TOTAL OPERATING EXPENSES         6,311,850         7,951,457         4,597,428         5,504,098           Directors' remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,676         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,41	FEES AND SERVICE INCOME, NET	4,554,287	5,295,613	2,248,111	2,392,961
GAINS (LOSSES) ON INVESTMENTS, NET         36,183         8,670,645         (683,817)         5,064,530           SHARE OF PROFIT FROM INVESTMENT USING         TOP TROM INVESTMENT USING         191,773         -         -           EQUITY METHOD         393,568         191,773         -         -           DIVIDEND INCOME         69,641         42,661         769,856         1,142,421           BAD DEBTS RECOVERIES         1,659,755         1,599,748         526,810         388,391           GAINS ON SALE PROPERTIES FOR SALE         15,574         224,249         85,384         189,476           OTHER OPERATING INCOME         280,868         149,857         214,231         166,463           TOTAL OPERATING EXPENSES         5,504,098         19,511,089         22,582,738           OTHER OPERATING EXPENSES         6,311,850         7,951,457         4,597,428         5,504,098           Directors' remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,767         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830 <td>GAINS ON FINANCIAL INSTRUMENTS</td> <td></td> <td></td> <td></td> <td></td>	GAINS ON FINANCIAL INSTRUMENTS				
SHARE OF PROFIT FROM INVESTMENT USING           EQUITY METHOD         393,568         191,773         -         -           DIVIDEND INCOME         69,641         42,661         769,856         1,142,421           BAD DEBTS RECOVERIES         1,659,755         1,599,748         526,810         388,391           GAINS ON SALE PROPERTIES FOR SALE         15,574         224,249         85,384         189,476           OTHER OPERATING INCOME         280,868         149,857         214,231         166,463           TOTAL OPERATING INCOME         30,942,025         36,745,909         19,511,089         22,582,738           OTHER OPERATING EXPENSES         Employee's expenses         6,311,850         7,951,457         4,597,428         5,504,098           Directors' remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,767         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830         1,826,949           Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095	MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	1,599,134	1,159,478	1,704,060	1,173,987
EQUITY METHOD         393,568         191,773         -         -           DIVIDEND INCOME         69,641         42,661         769,856         1,142,421           BAD DEBTS RECOVERIES         1,659,755         1,599,748         526,810         388,391           GAINS ON SALE PROPERTIES FOR SALE         15,574         224,249         85,384         189,476           OTHER OPERATING INCOME         280,868         149,857         214,231         166,463           TOTAL OPERATING EXPENSES         TOTAL OPERATING EXPENSES         TOTAL OPERATING EXPENSES         4,597,428         5,504,098           Directors' remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,767         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830         1,826,949           Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         9,006,196	GAINS (LOSSES) ON INVESTMENTS, NET	36,183	8,670,645	(683,817)	5,064,530
DIVIDEND INCOME         69,641         42,661         769,856         1,142,421           BAD DEBTS RECOVERIES         1,659,755         1,599,748         526,810         388,391           GAINS ON SALE PROPERTIES FOR SALE         15,574         224,249         85,384         189,476           OTHER OPERATING INCOME         280,868         149,857         214,231         166,463           TOTAL OPERATING EXPENSES         TOTAL OPERATING EXPENSES         8,311,850         7,951,457         4,597,428         5,504,098           Directors' remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,767         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830         1,826,949           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES<	SHARE OF PROFIT FROM INVESTMENT USING				
BAD DEBTS RECOVERIES         1,659,755         1,599,748         526,810         388,391           GAINS ON SALE PROPERTIES FOR SALE         15,574         224,249         85,384         189,476           OTHER OPERATING INCOME         280,868         149,857         214,231         166,463           TOTAL OPERATING INCOME         30,942,025         36,745,909         19,511,089         22,582,738           OTHER OPERATING EXPENSES         Employee's expenses         6,311,850         7,951,457         4,597,428         5,504,098           Directors' remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,767         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830         1,826,949           Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING B	EQUITY METHOD	393,568	191,773	-	-
GAINS ON SALE PROPERTIES FOR SALE         15,574         224,249         85,384         189,476           OTHER OPERATING INCOME         280,868         149,857         214,231         166,463           TOTAL OPERATING INCOME         30,942,025         36,745,909         19,511,089         22,582,738           OTHER OPERATING EXPENSES         Employee's expenses         6,311,850         7,951,457         4,597,428         5,504,098           Directors' remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,767         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830         1,826,949           Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196	DIVIDEND INCOME	69,641	42,661	769,856	1,142,421
OTHER OPERATING INCOME         280,868         149,857         214,231         166,463           TOTAL OPERATING INCOME         30,942,025         36,745,909         19,511,089         22,582,738           OTHER OPERATING EXPENSES         Employee's expenses         6,311,850         7,951,457         4,597,428         5,504,098           Directors' remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,767         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830         1,826,949           Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES         1,653,312         3,361,017         764,693         1,656,011	BAD DEBTS RECOVERIES	1,659,755	1,599,748	526,810	388,391
TOTAL OPERATING INCOME         30,942,025         36,745,909         19,511,089         22,582,738           OTHER OPERATING EXPENSES         Employee's expenses         6,311,850         7,951,457         4,597,428         5,504,098           Directors' remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,767         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830         1,826,949           Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES         1,653,312         3,361,017         764,693         1,656,011	GAINS ON SALE PROPERTIES FOR SALE	15,574	224,249	85,384	189,476
OTHER OPERATING EXPENSES           Employee's expenses         6,311,850         7,951,457         4,597,428         5,504,098           Directors' remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,767         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830         1,826,949           Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES         1,653,312         3,361,017         764,693         1,656,011	OTHER OPERATING INCOME	280,868	149,857	214,231	166,463
Employee's expenses         6,311,850         7,951,457         4,597,428         5,504,098           Directors' remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,767         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830         1,826,949           Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES         1,653,312         3,361,017         764,693         1,656,011	TOTAL OPERATING INCOME	30,942,025	36,745,909	19,511,089	22,582,738
Directors' remuneration         15,859         14,808         14,455         13,614           Premises and equipment expenses         1,977,767         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830         1,826,949           Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES         1,653,312         3,361,017         764,693         1,656,011	OTHER OPERATING EXPENSES				
Premises and equipment expenses         1,977,767         2,077,589         1,593,206         1,569,262           Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830         1,826,949           Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES         1,653,312         3,361,017         764,693         1,656,011	Employee's expenses	6,311,850	7,951,457	4,597,428	5,504,098
Taxes and duties         713,766         750,207         487,691         494,172           Others         3,669,912         3,427,416         2,325,830         1,826,949           Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES         1,653,312         3,361,017         764,693         1,656,011	Directors' remuneration	15,859	14,808	14,455	13,614
Others         3,669,912         3,427,416         2,325,830         1,826,949           Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES         1,653,312         3,361,017         764,693         1,656,011	Premises and equipment expenses	1,977,767	2,077,589	1,593,206	1,569,262
Total other operating expenses         12,689,154         14,221,477         9,018,610         9,408,095           EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES         1,653,312         3,361,017         764,693         1,656,011	Taxes and duties	713,766	750,207	487,691	494,172
EXPECTED CREDIT LOSS         9,509,990         -         6,524,537         -           IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES         1,653,312         3,361,017         764,693         1,656,011	Others	3,669,912	3,427,416	2,325,830	1,826,949
IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES         -         6,348,647         -         4,168,447           PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES         1,653,312         3,361,017         764,693         1,656,011	Total other operating expenses	12,689,154	14,221,477	9,018,610	9,408,095
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES         8,742,881         16,175,785         3,967,942         9,006,196           INCOME TAX EXPENSES         1,653,312         3,361,017         764,693         1,656,011	EXPECTED CREDIT LOSS	9,509,990	-	6,524,537	-
INCOME TAX EXPENSES 1,653,312 3,361,017 764,693 1,656,011	IMPAIRMENT LOSS ON LOANS AND DEBT SECURITIES	-	6,348,647	-	4,168,447
	PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	8,742,881	16,175,785	3,967,942	9,006,196
NET PROFIT 7,089,569 12,814,768 3,203,249 7,350,185	INCOME TAX EXPENSES	1,653,312	3,361,017	764,693	1,656,011
	NET PROFIT	7,089,569	12,814,768	3,203,249	7,350,185

## BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

#### STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)

#### FOR THE THREE-MONTH PERIODS ENDED MARCH 31, 2020

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2020	2019	2020	2019
OTHER COMPREHENSIVE INCOME				
Items that will be reclassified subsequently to profit or loss:				
Gain on investments in debt instruments at fair value				
through other comprehensive income	89,326	-	89,326	-
Loss on cash flow hedges	(447,044)	-	(447,044)	-
Gain on remeasuring available-for-sale investments	-	555,351	-	555,351
Gain (Loss) arising from translating the financial statements				
of a foreign operation	898,801	(188,083)	-	-
Income tax relating to components of other comprehensive income	(84,693)	(75,784)	71,543	(111,070)
Items that will not be reclassified subsequently to profit or loss:				
Loss on investments designated at fair value				
through other comprehensive income	(1,284,274)	-	(1,282,681)	-
Income tax relating to components of other comprehensive income	256,855	-	256,536	-
Total other comprehensive income, net	(571,029)	291,484	(1,312,320)	444,281
TOTAL COMPREHENSIVE INCOME	6,518,540	13,106,252	1,890,929	7,794,466
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	7,032,587	12,736,746	3,203,249	7,350,185
Non-controlling interest	56,982	78,022	-	-
	7,089,569	12,814,768	3,203,249	7,350,185
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	6,461,857	13,028,230	1,890,929	7,794,466
Non-controlling interest	56,683	78,022	-	-
	6,518,540	13,106,252	1,890,929	7,794,466
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	0.96	1.73	0.44	1.00
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,355,761,773	7,355,761,773	7,355,761,773	7,355,761,773