BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION

AS AT MARCH 31, 2020

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	"Unreviewed" As at March 31, 2020	As at December 31, 2019	"Unreviewed" As at March 31, 2020	As at 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

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at March 31, 2020	As at December 31, 2019	As at March 31, 2020	As at 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

BAHT : '000

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2020	2019	2020	2019
INTEREST INCOME	29,817,865	27,488,402	21,369,869	19,555,643
INTEREST EXPENSES	7,484,850	8,076,517	6,723,415	7,491,134
INTEREST INCOME, NET	22,333,015	19,411,885	14,646,454	12,064,509
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				
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	-	-
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
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
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

BAHT : '000

	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