

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2020

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	March 31, 2020	December 31, 2019	March 31, 2020	December 31, 2019
ASSETS				
CASH	72,794,840	58,090,112	72,754,322	58,012,561
INTERBANK AND MONEY MARKET ITEMS, NET	505,155,836	472,349,351	478,995,413	442,584,108
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	71,634,419	-	67,820,952	-
DERIVATIVES ASSETS	59,124,666	49,807,012	58,976,819	49,687,316
INVESTMENTS, NET	615,787,980	647,696,626	575,231,385	610,535,400
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,750,424	1,737,450	38,414,900	38,414,900
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	1,955,202,281	1,891,046,281	1,901,024,153	1,836,721,735
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	-	1,626,872	-	103,722
PROPERTIES FOR SALE, NET	9,503,474	9,362,849	8,515,183	8,368,141
PREMISES AND EQUIPMENT, NET	45,428,666	40,753,955	43,630,367	39,504,853
OTHER INTANGIBLE ASSETS, NET	1,719,866	1,760,117	1,626,709	1,673,358
DEFERRED TAX ASSETS	9,218,933	4,542,443	7,971,337	3,360,374
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	28,170,432	17,506,277	28,086,082	17,419,107
OTHER ASSETS, NET	19,798,265	20,463,750	12,924,175	16,975,764
TOTAL ASSETS	3,395,290,082	3,216,743,095	3,295,971,797	3,123,361,339

Note: In 2020 the Bank has adopted a pack of Thai Financial Reporting Standards in relation to financial instruments, which provide an alternative not restate comparative financial statements.

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	CONSOLIDATED		THE BANK	
	March 31, 2020	December 31, 2019	March 31, 2020	December 31, 2019
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,514,330,947	2,370,792,167	2,460,442,007	2,316,034,607
INTERBANK AND MONEY MARKET ITEMS	108,594,933	134,346,323	106,934,697	129,277,274
LIABILITY PAYABLE ON DEMAND	4,563,127	5,523,288	4,557,252	5,488,403
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	21,045,983	-	20,114,243	-
DERIVATIVES LIABILITIES	71,559,624	37,837,421	71,029,154	37,370,815
DEBT ISSUED AND BORROWINGS	147,693,187	144,680,567	147,480,511	144,315,507
BANK'S LIABILITY UNDER ACCEPTANCES	-	1,626,872	-	103,722
PROVISIONS	23,993,299	18,701,528	23,225,966	18,428,103
DEFERRED TAX LIABILITIES	-	2,364,416	-	2,158,732
OTHER LIABILITIES	88,203,854	72,754,204	58,151,639	51,721,099
TOTAL LIABILITIES	2,979,984,954	2,788,626,786	2,891,935,469	2,704,898,262
SHAREHOLDERS' EQUITY				
SHARE CAPITAL				
Authorized share capital				
1,655,000 preferred shares of Baht 10 each	16,550	16,550	16,550	16,550
3,998,345,000 common shares of Baht 10 each	39,983,450	39,983,450	39,983,450	39,983,450
Issued and paid-up share capital				
1,908,842,894 common shares of Baht 10 each	19,088,429	19,088,429	19,088,429	19,088,429
PREMIUM ON COMMON SHARES	56,346,232	56,346,232	56,346,232	56,346,232
OTHER RESERVES	20,247,776	34,471,457	24,787,590	40,383,596
RETAINED EARNINGS				
Appropriated				
Legal reserve	24,500,000	24,000,000	24,500,000	24,000,000
Others	106,500,000	106,500,000	106,500,000	106,500,000
Unappropriated	188,166,095	187,345,092	172,814,077	172,144,820
TOTAL BANK'S EQUITY	414,848,532	427,751,210	404,036,328	418,463,077
NON-CONTROLLING INTEREST	456,596	365,099	-	-
TOTAL SHAREHOLDERS' EQUITY	415,305,128	428,116,309	404,036,328	418,463,077
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,395,290,082	3,216,743,095	3,295,971,797	3,123,361,339

Note: In 2020 the Bank has adopted a pack of Thai Financial Reporting Standards in relation to financial instruments, which provide an alternative not restate comparative financial statements.

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED
(UNAUDITED)

Baht : '000

	CONSOLIDATED			THE BANK		
	March 31, 2020	December 31, 2019	March 31, 2019	March 31, 2020	December 31, 2019	March 31, 2019
INTEREST INCOME	28,625,157	27,714,685	28,365,067	27,586,599	26,674,779	27,160,651
INTEREST EXPENSES	8,805,355	10,521,522	10,065,661	8,412,821	10,158,095	9,599,981
NET INTEREST INCOME	19,819,802	17,193,163	18,299,406	19,173,778	16,516,684	17,560,670
FEES AND SERVICE INCOME	9,082,977	11,075,688	9,586,961	7,423,061	9,327,465	8,434,514
FEES AND SERVICE EXPENSES	2,729,081	2,890,282	2,746,630	2,680,675	2,847,676	2,689,541
NET FEES AND SERVICE INCOME	6,353,896	8,185,406	6,840,331	4,742,386	6,479,789	5,744,973
LOSSES ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT AND LOSS	(1,689,429)	-	-	(1,202,097)	-	-
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS	-	2,172,316	1,758,556	-	2,033,755	1,810,177
GAINS ON INVESTMENTS	1,150,513	14,987,745	774,674	1,150,509	14,911,825	319,448
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	12,127	4,826	44,197	-	-	-
GAINS ON DISPOSAL OF ASSETS	58,144	434,875	155,839	48,137	320,747	147,419
DIVIDEND INCOME	485,967	615,731	637,152	485,967	579,332	609,476
OTHER OPERATING INCOME	203,473	129,280	117,295	134,071	72,626	96,299
TOTAL OPERATION INCOME	26,394,493	43,723,342	28,627,450	24,532,751	40,914,758	26,288,462
OTHER OPERATING EXPENSES						
Employee's expenses	6,836,054	6,817,354	6,562,675	6,221,518	6,066,454	5,955,359
Directors' remuneration	33,274	55,946	34,157	14,850	48,510	14,800
Premises and equipment expenses	2,295,767	3,462,686	2,738,130	2,113,285	3,284,478	2,518,404
Taxes and duties	780,823	855,450	816,504	768,959	841,486	804,936
Others	1,431,385	4,796,169	2,050,037	1,229,171	4,099,161	1,835,371
TOTAL OTHER OPERATING EXPENSES	11,377,303	15,987,605	12,201,503	10,347,783	14,340,089	11,128,870
EXPECTED CREDIT LOSS	5,087,268	-	-	4,952,846	-	-
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	-	16,342,265	5,078,319	-	16,103,310	5,136,035
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	9,929,922	11,393,472	11,347,628	9,232,122	10,471,359	10,023,557
INCOME TAX EXPENSES	2,168,655	3,290,293	2,224,469	2,035,606	3,134,392	2,006,213
NET PROFIT	7,761,267	8,103,179	9,123,159	7,196,516	7,336,967	8,017,344

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FOR THE THREE-MONTH PERIOD ENDED
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	CONSOLIDATED			THE BANK		
	March 31, 2020	December 31, 2019	March 31, 2019	March 31, 2020	December 31, 2019	March 31, 2019
OTHER COMPREHENSIVE INCOME (LOSSES)						
Items that will be reclassified subsequently to profit or loss						
Losses on investments in debt instruments at fair value through other comprehensive income	(152,159)	-	-	(274,060)	-	-
Gains (losses) on remeasuring available-for-sale investment	-	(11,083,140)	5,290,780	-	(11,090,143)	5,240,144
Losses on cash flow hedges	(88,623)	-	-	(88,623)	-	-
Gains (losses) arising from translating the financial statements of foreign operations	4,130,323	(247,342)	(802,461)	2,349,648	(360,083)	(773,462)
Share of other comprehensive income of associate	-	402	314	-	-	-
Income tax relating to components of other comprehensive income (losses)	107,735	2,264,838	(1,077,535)	132,965	2,266,528	(1,066,038)
Items that will not be reclassified subsequently to profit or loss						
Losses on investment in equity instruments designates at fair value through other comprehensive income	(23,516,952)	-	-	(22,677,077)	-	-
Gains on financial liabilities designated at fair value through profit or loss	2,012,358	-	-	2,012,358	-	-
Actuarial gains (losses) on defined benefit plans	(2,296)	(1,699,691)	4,433	(2,296)	(1,707,070)	3,356
Share of other comprehensive income of associate	847	-	-	-	-	-
Income tax relating to components of other comprehensive income (losses)	4,322,017	340,023	(2,081)	4,153,655	341,543	(1,866)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(13,186,750)	(10,424,910)	3,413,450	(14,393,430)	(10,549,225)	3,402,134
TOTAL COMPREHENSIVE INCOME (LOSSES)	(5,425,483)	(2,321,731)	12,536,609	(7,196,914)	(3,212,258)	11,419,478
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	7,670,508	8,002,381	9,028,296	7,196,516	7,336,967	8,017,344
Non-controlling interest	90,759	100,798	94,863	-	-	-
	7,761,267	8,103,179	9,123,159	7,196,516	7,336,967	8,017,344
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE						
Owners of the Bank	(5,515,659)	(2,427,070)	12,441,746	(7,196,914)	(3,212,258)	11,419,478
Non-controlling interest	90,176	105,339	94,863	-	-	-
	(5,425,483)	(2,321,731)	12,536,609	(7,196,914)	(3,212,258)	11,419,478
BASIC EARNINGS PER SHARE (BAHT)	4.02	4.19	4.73	3.77	3.84	4.20
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843	1,908,843	1,908,843

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