

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2020

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2020	December 31, 2019	June 30, 2020	December 31, 2019
ASSETS				
CASH	65,817,694	58,090,112	61,769,397	58,012,561
INTERBANK AND MONEY MARKET ITEMS, NET	586,911,314	472,349,351	501,792,532	442,584,108
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	65,168,193	-	57,720,671	-
DERIVATIVES ASSETS	59,788,958	49,807,012	58,918,512	49,687,316
INVESTMENTS, NET	683,587,148	647,696,626	601,277,549	610,535,400
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,744,792	1,737,450	121,085,789	38,414,900
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,182,458,565	1,891,046,281	1,919,453,359	1,836,721,735
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	-	1,626,872	-	103,722
PROPERTIES FOR SALE, NET	10,314,611	9,362,849	8,542,984	8,368,141
PREMISES AND EQUIPMENT, NET	65,082,879	40,753,955	56,711,282	39,504,853
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	33,993,853	1,760,117	1,566,883	1,673,358
DEFERRED TAX ASSETS	10,255,761	4,542,443	5,926,249	3,360,374
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	13,498,847	17,506,277	13,397,088	17,419,107
OTHER ASSETS, NET	27,740,702	20,463,750	15,028,528	16,975,764
TOTAL ASSETS	3,806,363,317	3,216,743,095	3,423,190,823	3,123,361,339

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	CONSOLIDATED		THE BANK	
	June 30, 2020	December 31, 2019	June 30, 2020	December 31, 2019
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,852,295,325	2,370,792,167	2,529,002,156	2,316,034,607
INTERBANK AND MONEY MARKET ITEMS	167,335,906	134,346,323	160,098,342	129,277,274
LIABILITY PAYABLE ON DEMAND	6,409,673	5,523,288	5,689,800	5,488,403
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	19,203,616	-	18,904,053	-
DERIVATIVES LIABILITIES	56,036,155	37,837,421	55,599,724	37,370,815
DEBT ISSUED AND BORROWINGS	142,657,067	144,680,567	139,432,944	144,315,507
BANK'S LIABILITY UNDER ACCEPTANCES	-	1,626,872	-	103,722
PROVISIONS	24,279,186	18,701,528	22,919,065	18,428,103
DEFERRED TAX LIABILITIES	3,933,317	2,364,416	3,726,164	2,158,732
OTHER LIABILITIES	95,499,717	72,754,204	59,378,312	51,721,099
TOTAL LIABILITIES	3,367,649,962	2,788,626,786	2,994,750,560	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	40,546,160	34,471,457	46,191,511	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	191,359,138	187,345,092	175,814,091	172,144,820
TOTAL BANK'S EQUITY	438,339,959	427,751,210	428,440,263	418,463,077
NON-CONTROLLING INTEREST	373,396	365,099	-	-
TOTAL SHAREHOLDERS' EQUITY	438,713,355	428,116,309	428,440,263	418,463,077
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,806,363,317	3,216,743,095	3,423,190,823	3,123,361,339

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		
	June 30, 2020	March 31, 2020	June 30, 2019	June 30, 2020	March 31, 2020	June 30, 2019
INTEREST INCOME	27,199,886	28,625,157	28,014,594	23,612,215	27,586,599	26,891,270
INTEREST EXPENSES	9,089,546	8,805,355	10,379,228	7,440,824	8,412,821	9,980,067
NET INTEREST INCOME	18,110,340	19,819,802	17,635,366	16,171,391	19,173,778	16,911,203
FEES AND SERVICE INCOME	7,434,281	9,082,977	9,139,964	5,795,794	7,423,061	7,957,749
FEES AND SERVICE EXPENSES	1,813,426	2,729,081	2,524,849	1,727,510	2,680,675	2,479,461
NET FEES AND SERVICE INCOME	5,620,855	6,353,896	6,615,115	4,068,284	4,742,386	5,478,288
GAINS (LOSSES) ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	7,061,589	(1,689,429)	-	6,766,408	(1,202,097)	-
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS	-	-	1,864,690	-	-	1,571,417
GAINS ON INVESTMENTS	316,905	1,150,513	2,470,699	316,894	1,150,509	2,363,175
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	36,124	12,127	45,631	-	-	-
GAINS ON DISPOSAL OF ASSETS	44,892	58,144	522,675	37,632	48,137	512,047
DIVIDEND INCOME	882,028	485,967	1,849,266	1,893,666	485,967	4,274,979
OTHER OPERATING INCOME	212,181	203,473	165,851	108,790	134,071	136,104
TOTAL OPERATING INCOME	32,284,914	26,394,493	31,169,293	29,363,065	24,532,751	31,247,213
OTHER OPERATING EXPENSES						
Employee's expenses	7,519,619	6,836,054	6,675,980	6,194,424	6,221,518	6,049,233
Directors' remuneration	65,658	33,274	54,360	46,000	14,850	47,630
Premises and equipment expenses	3,828,725	2,295,767	3,147,108	3,394,938	2,113,285	2,977,265
Taxes and duties	762,639	780,823	849,548	747,086	768,959	833,403
Others	2,849,401	1,431,385	3,381,455	2,461,444	1,229,171	3,176,092
TOTAL OTHER OPERATING EXPENSES	15,026,042	11,377,303	14,108,451	12,843,892	10,347,783	13,083,623
EXPECTED CREDIT LOSS	13,237,816	5,087,268	-	13,103,408	4,952,846	-
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	-	-	5,549,135	-	-	5,396,021
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	4,021,056	9,929,922	11,511,707	3,415,765	9,232,122	12,767,569
INCOME TAX EXPENSES	834,141	2,168,655	2,064,885	503,243	2,035,606	1,847,103
NET PROFIT	3,186,915	7,761,267	9,446,822	2,912,522	7,196,516	10,920,466

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2020
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2020	2019	2020	2019
INTEREST INCOME	55,825,043	56,379,661	51,198,814	54,051,921
INTEREST EXPENSES	17,894,901	20,444,889	15,853,645	19,580,048
NET INTEREST INCOME	37,930,142	35,934,772	35,345,169	34,471,873
FEES AND SERVICE INCOME	16,517,258	18,726,925	13,218,856	16,392,264
FEES AND SERVICE EXPENSES	4,542,507	5,271,479	4,408,185	5,169,002
NET FEES AND SERVICE INCOME	11,974,751	13,455,446	8,810,671	11,223,262
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	5,372,161	-	5,564,311	-
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS	-	3,623,246	-	3,381,594
GAINS ON INVESTMENTS	1,467,417	3,245,372	1,467,402	2,682,623
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	48,252	89,829	-	-
GAINS ON DISPOSAL OF ASSETS	103,036	678,513	85,769	659,466
DIVIDEND INCOME	1,367,994	2,486,418	2,379,633	4,884,455
OTHER OPERATING INCOME	415,654	283,147	242,861	232,403
TOTAL OPERATING INCOME	58,679,407	59,796,743	53,895,816	57,535,676
OTHER OPERATING EXPENSES				
Employee's expenses	14,355,673	13,238,656	12,415,942	12,004,592
Directors' remuneration	98,932	88,517	60,850	62,430
Premises and equipment expenses	6,124,491	5,885,238	5,508,222	5,495,669
Taxes and duties	1,543,462	1,666,051	1,516,045	1,638,339
Others	4,280,787	5,431,492	3,690,616	5,011,463
TOTAL OTHER OPERATING EXPENSES	26,403,345	26,309,954	23,191,675	24,212,493
EXPECTED CREDIT LOSS	18,325,084	-	18,056,254	-
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	-	10,627,453	-	10,532,056
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	13,950,978	22,859,336	12,647,887	22,791,127
INCOME TAX EXPENSES	3,002,796	4,289,355	2,538,849	3,853,317
NET PROFIT	10,948,182	18,569,981	10,109,038	18,937,810

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2020
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2020	2019	2020	2019
OTHER COMPREHENSIVE INCOME (LOSSES)				
Items that will be reclassified subsequently to profit or loss				
Gains on investments in debt instruments at fair value through other comprehensive income	856,458	-	341,135	-
Gains on remeasuring available-for-sale investment	-	5,513,727	-	5,515,899
Gains on cash flow hedges	229,356	-	229,356	-
Gains (losses) arising from translating the financial statements of foreign operations	310,623	(4,058,433)	621,389	(2,346,348)
Share of other comprehensive income of associate	-	901	-	-
Income tax relating to components of other comprehensive income (losses)	124,969	(1,116,558)	236,316	(1,115,061)
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	14,395,161	-	13,987,474	-
Losses on investment in equity instruments designates at fair value through other comprehensive income	(9,270,680)	-	(8,892,181)	-
Gains on financial liabilities designated at fair value through profit or loss	2,183,998	-	2,183,998	-
Actuarial gains on defined benefit plans	30,558	4,433	30,558	3,356
Share of other comprehensive income of associate	602	-	-	-
Income tax relating to components of other comprehensive income (losses)	(1,480,382)	(2,081)	(1,469,408)	(1,866)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	7,380,663	341,989	7,268,637	2,055,980
TOTAL COMPREHENSIVE INCOME (LOSSES)	18,328,845	18,911,970	17,377,675	20,993,790
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	10,765,492	18,375,301	10,109,038	18,937,810
Non-controlling interest	182,690	194,680	-	-
	10,948,182	18,569,981	10,109,038	18,937,810
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE				
Owners of the Bank	18,146,422	18,717,290	17,377,675	20,993,790
Non-controlling interest	182,423	194,680	-	-
	18,328,845	18,911,970	17,377,675	20,993,790
BASIC EARNINGS PER SHARE (BAHT)	5.64	9.63	5.30	9.92
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843