

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2017

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2017	December 31, 2016	June 30, 2017	December 31, 2016
ASSETS				
CASH	51,781,577	66,338,317	51,694,137	66,261,272
INTERBANK AND MONEY MARKET ITEMS, NET	514,487,972	394,612,287	464,086,764	342,757,301
CLAIMS ON SECURITY	7,667	7,449	-	-
DERIVATIVES ASSETS	26,103,405	24,471,159	25,968,496	24,040,842
INVESTMENTS, NET	514,825,448	546,613,858	485,640,540	518,115,767
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,362,455	1,327,421	37,019,855	33,680,877
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	1,978,947,573	1,941,586,291	1,929,816,117	1,893,632,507
Accrued interest receivables	3,887,898	4,652,521	3,795,838	4,536,487
Total loans to customers and accrued interest receivables	1,982,835,471	1,946,238,812	1,933,611,955	1,898,168,994
<u>Less</u> Deferred revenue	(556,226)	(493,063)	(515,246)	(450,949)
<u>Less</u> Allowance for doubtful accounts	(127,396,039)	(116,808,546)	(124,017,149)	(113,368,416)
<u>Less</u> Revaluation allowance for debt restructuring	(2,522,448)	(2,709,754)	(2,522,448)	(2,709,754)
Total loans to customers and accrued interest receivables, net	1,852,360,758	1,826,227,449	1,806,557,112	1,781,639,875
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	1,291,076	686,373	108,454	116,245
PROPERTIES FOR SALE, NET	11,297,638	12,262,492	8,349,975	8,776,512
PREMISES AND EQUIPMENT, NET	44,365,570	45,230,550	42,908,915	43,767,374
OTHER INTANGIBLE ASSETS, NET	704,448	828,594	636,104	774,276
DEFERRED TAX ASSETS	3,535,061	3,347,566	2,468,524	2,355,259
SECURITIES BUSINESS RECEIVABLES-CASH ACCOUNTS	3,928,373	3,541,325	-	-
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	2,697,534	4,366,690	2,590,053	4,328,555
OTHER ASSETS, NET	12,383,139	14,368,259	10,467,539	12,184,928
TOTAL ASSETS	3,041,132,121	2,944,229,789	2,938,496,468	2,838,799,083

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STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2017

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2017	December 31, 2016	June 30, 2017	December 31, 2016
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,297,917,600	2,178,140,784	2,239,151,219	2,116,658,689
INTERBANK AND MONEY MARKET ITEMS	114,537,579	130,927,972	106,671,474	122,899,921
LIABILITY PAYABLE ON DEMAND	13,065,286	12,326,299	13,052,834	12,305,367
LIABILITY TO DELIVER SECURITY	869,067	272,400	-	-
DERIVATIVES LIABILITIES	19,530,254	26,713,721	19,186,238	26,153,232
DEBT ISSUED AND BORROWINGS	131,594,658	137,815,211	131,380,977	137,624,479
BANK'S LIABILITY UNDER ACCEPTANCES	1,291,076	686,373	108,454	116,245
PROVISIONS	12,847,778	12,941,250	12,674,312	12,777,872
DEFERRED TAX LIABILITIES	5,750,771	5,702,331	5,541,144	5,468,140
OTHER LIABILITIES	58,938,588	59,458,565	40,312,542	40,453,713
TOTAL LIABILITIES	2,656,342,657	2,564,984,906	2,568,079,194	2,474,457,658
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	52,281,614	55,239,381	54,058,574	56,354,551
RETAINED EARNINGS				
Appropriated				
Legal reserve	21,500,000	21,000,000	21,500,000	21,000,000
Others	91,500,000	91,500,000	91,500,000	91,500,000
Unappropriated	143,815,710	135,841,529	127,924,039	120,052,213
TOTAL BANK'S EQUITY	384,531,985	379,015,571	370,417,274	364,341,425
NON-CONTROLLING INTEREST	257,479	229,312	-	-
TOTAL SHAREHOLDERS' EQUITY	384,789,464	379,244,883	370,417,274	364,341,425
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,041,132,121	2,944,229,789	2,938,496,468	2,838,799,083

Baht : '000

	CONSOLIDATED			THE BANK		
	June 30, 2017	March 31, 2017	June 30, 2016	June 30, 2017	March 31, 2017	June 30, 2016
Interest income	26,213,643	25,649,377	25,578,056	25,073,798	24,598,003	24,595,621
Interest expenses	9,645,705	9,372,017	9,982,200	9,182,942	8,931,397	9,573,573
Net interest income	16,567,938	16,277,360	15,595,856	15,890,856	15,666,606	15,022,048
Fees and service income	8,501,081	9,030,201	7,973,303	7,492,199	7,986,901	6,994,510
Fees and service expenses	2,128,985	2,310,756	1,997,482	2,107,063	2,281,335	1,972,695
Net fees and service income	6,372,096	6,719,445	5,975,821	5,385,136	5,705,566	5,021,815
Gains on tradings and foreign exchange transactions	1,399,500	1,629,333	1,554,245	1,517,197	1,548,371	1,137,443
Gains on investments	1,633,475	1,328,786	50,662	1,628,628	1,328,786	46,227
Share of profit (loss) from investment using equity method	53,729	81,996	(55,393)	-	-	-
Gains on disposal of assets	585,160	203,953	220,674	246,147	197,556	202,071
Dividend income	1,316,338	868,641	1,380,625	2,027,711	1,194,013	1,298,493
Other operating income	112,633	106,319	123,529	86,520	74,258	91,749
Total operating income	28,040,869	27,215,833	24,846,019	26,782,195	25,715,156	22,819,848
Other operating expenses						
Employee's expenses	6,273,386	6,218,865	6,299,800	5,687,203	5,621,862	5,706,849
Directors' remuneration	46,497	33,215	43,602	40,430	14,700	38,270
Premises and equipment expenses	2,916,087	2,190,823	2,820,761	2,733,240	2,010,371	2,645,153
Taxes and duties	862,564	864,523	836,704	825,086	848,068	817,181
Others	2,747,449	1,774,705	2,598,216	2,556,315	1,587,544	2,393,283
Total other operating expenses	12,845,983	11,082,131	12,599,083	11,842,274	10,082,545	11,600,736
Impairment loss of loans and debt securities	5,688,387	5,805,674	3,541,605	5,715,267	5,519,109	3,415,978
Profit from operating before income tax expenses	9,506,499	10,328,028	8,705,331	9,224,654	10,113,502	7,803,134
Income tax expenses	1,388,090	1,951,349	1,473,203	1,232,478	1,854,515	1,227,133
Net profit	8,118,409	8,376,679	7,232,128	7,992,176	8,258,987	6,576,001
Other comprehensive income (losses)						
Items that will be reclassified subsequently to profit or loss						
Gains (losses) on remeasuring available-for-sale investment						
Net change in fair value	(502,589)	1,303,090	908,866	(529,423)	1,265,905	626,719
Net amount transferred to profit or loss	(208,914)	156,519	(291,493)	(204,093)	156,519	(287,130)
Gains (losses) arising from translating the financial statements of foreign operations	(506,889)	(2,539,323)	(683,666)	(703,851)	(1,634,886)	199,842
Income tax relating to components of other comprehensive income (losses)	138,784	(330,351)	(214,646)	142,818	(322,491)	(151,221)
Items that will not be reclassified subsequently to profit or loss						
Actuarial gains on defined benefit plans	-	226	1,739	-	226	1,739
Income tax relating to components of other comprehensive income (losses)	18	(190)	(933)	18	(190)	(933)
Total other comprehensive income (losses)	(1,079,590)	(1,410,029)	(280,133)	(1,294,531)	(534,917)	389,016
Total comprehensive income	7,038,819	6,966,650	6,951,995	6,697,645	7,724,070	6,965,017
Net profit attributable						
Owners of the Bank	8,047,006	8,304,700	7,169,413	7,992,176	8,258,987	6,576,001
Non-controlling interest	71,403	71,979	62,715	-	-	-
	8,118,409	8,376,679	7,232,128	7,992,176	8,258,987	6,576,001
Total comprehensive income attributable						
Owners of the Bank	6,967,416	6,894,670	6,889,066	6,697,645	7,724,070	6,965,017
Non-controlling interest	71,403	71,980	62,929	-	-	-
	7,038,819	6,966,650	6,951,995	6,697,645	7,724,070	6,965,017
Basic earnings per share (Baht)	4.22	4.35	3.76	4.19	4.33	3.45
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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2017
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2017	2016	2017	2016
Interest income	51,863,020	51,421,117	49,671,801	49,426,595
Interest expenses	19,017,722	19,791,794	18,114,339	18,953,978
Net interest income	32,845,298	31,629,323	31,557,462	30,472,617
Fees and service income	17,531,282	16,230,681	15,479,100	14,366,672
Fees and service expenses	4,439,741	4,151,348	4,388,398	4,101,399
Net fees and service income	13,091,541	12,079,333	11,090,702	10,265,273
Gains on tradings and foreign exchange transactions	3,028,833	3,509,597	3,065,568	3,021,708
Gains on investments	2,962,261	1,581,298	2,957,413	649,732
Share of profit from investment using equity method	135,725	5,443	-	-
Gains on disposal of assets	789,114	321,138	443,703	301,267
Dividend income	2,184,979	2,168,108	3,221,724	2,357,903
Other operating income	215,793	250,804	157,394	195,868
Total operating income	55,253,544	51,545,044	52,493,966	47,264,368
Other operating expenses				
Employee's expenses	12,492,251	12,537,992	11,309,066	11,397,336
Directors' remuneration	79,712	62,766	55,130	52,970
Premises and equipment expenses	5,106,910	5,005,902	4,743,611	4,647,168
Taxes and duties	1,727,087	1,717,328	1,673,154	1,668,513
Others	4,518,996	6,124,301	4,140,474	5,762,720
Total other operating expenses	23,924,956	25,448,289	21,921,435	23,528,707
Impairment loss of loans and debt securities	11,494,060	7,185,771	11,234,375	7,037,739
Profit from operating before income tax expenses	19,834,528	18,910,984	19,338,156	16,697,922
Income tax expenses	3,339,439	3,301,404	3,086,992	2,744,436
Net profit	16,495,089	15,609,580	16,251,164	13,953,486
Other comprehensive income (losses)				
Items that will be reclassified subsequently to profit or loss				
Gains on remeasuring available-for-sale investment				
Net change in fair value	800,501	3,340,071	736,482	2,180,833
Net amount transferred to profit or loss	(52,395)	(1,721,220)	(47,575)	(789,726)
Losses arising from translating the financial statements of foreign operations	(3,046,212)	(1,108,178)	(2,338,737)	(205,725)
Income tax relating to components of other comprehensive income (losses)	(191,567)	(423,703)	(179,673)	(370,990)
Items that will not be reclassified subsequently to profit or loss				
Actuarial gains on defined benefit plans	226	1,739	226	1,739
Income tax relating to components of other comprehensive income (losses)	(172)	(933)	(172)	(933)
Total other comprehensive income (losses)	(2,489,619)	87,776	(1,829,449)	815,198
Total comprehensive income	14,005,470	15,697,356	14,421,715	14,768,684
Net profit attributable				
Owners of the Bank	16,351,706	15,486,597	16,251,164	13,953,486
Non-controlling interest	143,383	122,983	-	-
	16,495,089	15,609,580	16,251,164	13,953,486
Total comprehensive income attributable				
Owners of the Bank	13,862,087	15,574,206	14,421,715	14,768,684
Non-controlling interest	143,383	123,150	-	-
	14,005,470	15,697,356	14,421,715	14,768,684
Basic earnings per share (Baht)	8.57	8.11	8.51	7.31
Weighted average number of ordinary shares (Thousand shares)	1,908,843	1,908,843	1,908,843	1,908,843