

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2018

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	March 31, 2018	December 31, 2017	March 31, 2018	December 31, 2017
ASSETS				
CASH	57,979,597	65,472,802	57,880,851	65,382,699
INTERBANK AND MONEY MARKET ITEMS, NET	634,236,620	437,738,297	585,670,705	385,771,851
DERIVATIVES ASSETS	37,525,263	27,359,581	37,165,424	27,047,821
INVESTMENTS, NET	523,258,812	591,719,967	494,413,159	563,445,386
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,494,642	1,460,090	37,090,632	37,090,632
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET				
Loans to customers	1,979,184,380	2,004,496,384	1,929,263,777	1,954,426,697
Accrued interest receivables	4,850,612	5,061,073	4,727,658	4,953,268
Total loans to customers and accrued interest receivables	1,984,034,992	2,009,557,457	1,933,991,435	1,959,379,965
<u>Less</u> Deferred revenue	(672,899)	(507,523)	(634,179)	(469,345)
<u>Less</u> Allowance for doubtful accounts	(144,555,613)	(137,710,621)	(141,050,931)	(134,510,776)
<u>Less</u> Revaluation allowance for debt restructuring	(2,251,352)	(2,310,372)	(2,251,352)	(2,310,372)
Total loans to customers and accrued interest receivables, net	1,836,555,128	1,869,028,941	1,790,054,973	1,822,089,472
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	1,573,216	1,432,858	144,513	128,232
PROPERTIES FOR SALE, NET	10,546,480	11,415,102	8,497,867	8,529,592
PREMISES AND EQUIPMENT, NET	43,409,118	43,834,022	41,961,631	42,368,555
OTHER INTANGIBLE ASSETS, NET	1,001,603	1,032,300	921,162	951,853
DEFERRED TAX ASSETS	3,559,591	3,676,165	2,486,872	2,686,368
SECURITIES BUSINESS RECEIVABLES-CASH ACCOUNTS	3,943,827	5,301,324	-	-
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	3,323,888	3,203,364	3,099,607	3,077,643
OTHER ASSETS, NET	15,507,729	13,635,575	11,722,549	11,466,882
TOTAL ASSETS	3,173,915,514	3,076,310,388	3,071,109,945	2,970,036,986

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LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,334,078,358	2,310,743,284	2,278,220,858	2,252,421,001
INTERBANK AND MONEY MARKET ITEMS	213,009,223	133,583,866	206,890,479	127,212,537
LIABILITY PAYABLE ON DEMAND	14,736,335	13,643,338	14,714,046	13,596,284
LIABILITY TO DELIVER SECURITY	303,028	421,410	-	-
DERIVATIVES LIABILITIES	26,480,925	21,001,637	25,223,523	20,213,259
DEBT ISSUED AND BORROWINGS	89,777,163	107,189,917	89,627,441	106,963,811
BANK'S LIABILITY UNDER ACCEPTANCES	1,573,216	1,432,858	144,513	128,232
PROVISIONS	13,673,711	13,504,271	13,485,177	13,323,068
DEFERRED TAX LIABILITIES	4,086,314	5,742,629	3,858,093	5,527,563
OTHER LIABILITIES	70,506,947	67,040,142	48,621,531	44,549,927
TOTAL LIABILITIES	2,768,225,220	2,674,303,352	2,680,785,661	2,583,935,682
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	50,783,510	56,282,626	52,509,330	57,886,128
RETAINED EARNINGS				
Appropriated				
Legal reserve	22,000,000	22,000,000	22,000,000	22,000,000
Others	96,500,000	96,500,000	96,500,000	96,500,000
Unappropriated	160,743,883	151,506,327	143,880,293	134,280,515
TOTAL BANK'S EQUITY	405,462,054	401,723,614	390,324,284	386,101,304
NON-CONTROLLING INTEREST	228,240	283,422	-	-
TOTAL SHAREHOLDERS' EQUITY	405,690,294	402,007,036	390,324,284	386,101,304
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,173,915,514	3,076,310,388	3,071,109,945	2,970,036,986

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, 2018	December 31, 2017	March 31, 2017	March 31, 2018	December 31, 2017	March 31, 2017
Interest income	26,583,320	26,860,172	25,649,377	25,467,964	25,745,005	24,598,003
Interest expenses	9,460,244	9,905,578	9,372,017	9,018,198	9,453,707	8,931,397
Net interest income	17,123,076	16,954,594	16,277,360	16,449,766	16,291,298	15,666,606
Fees and service income	10,013,150	10,121,287	9,030,201	8,476,786	8,645,276	7,986,901
Fees and service expenses	2,410,905	2,285,562	2,310,756	2,381,402	2,276,958	2,281,335
Net fees and service income	7,602,245	7,835,725	6,719,445	6,095,384	6,368,318	5,705,566
Gains on tradings and foreign exchange transactions	1,653,849	1,735,977	1,629,333	1,970,624	1,771,756	1,548,371
Gains on investments	3,527,465	964,648	1,328,786	3,515,460	965,141	1,328,786
Share of profit from investment using equity method	34,552	16,562	81,996	-	-	-
Gains on disposal of assets	349,291	208,971	203,953	107,787	96,082	197,556
Dividend income	591,590	892,039	868,641	933,049	883,562	1,194,013
Other operating income	655,235	134,841	106,319	617,107	85,711	74,258
Total operating income	31,537,303	28,743,357	27,215,833	29,689,177	26,461,868	25,715,156
Other operating expenses						
Employee's expenses	6,669,940	6,602,569	6,218,865	5,904,522	5,914,290	5,621,862
Directors' remuneration	34,670	45,803	33,215	15,600	39,710	14,700
Premises and equipment expenses	2,222,996	2,736,135	2,190,823	2,043,644	2,548,292	2,010,371
Taxes and duties	862,034	840,394	864,523	819,624	818,364	848,068
Others	2,804,599	2,864,760	1,774,705	2,112,816	2,711,634	1,587,544
Total other operating expenses	12,594,239	13,089,661	11,082,131	10,896,206	12,032,290	10,082,545
Impairment loss of loans and debt securities	7,321,547	4,616,675	5,805,674	7,018,290	4,855,888	5,519,109
Profit from operating before income tax expenses	11,621,517	11,037,021	10,328,028	11,774,681	9,573,690	10,113,502
Income tax expenses	2,522,041	2,456,718	1,951,349	2,406,880	2,157,361	1,854,515
Net profit	9,099,476	8,580,303	8,376,679	9,367,801	7,416,329	8,258,987

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STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED
(UNAUDITED)

Baht : '000

	CONSOLIDATED			THE BANK		
	March 31, 2018	December 31, 2017	March 31, 2017	March 31, 2018	December 31, 2017	March 31, 2017
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	88,319	3,011,207	1,303,090	32,411	3,006,984	1,265,905
Net amount transferred to profit or loss	(3,607,600)	(1,411,124)	156,519	(3,595,608)	(1,411,647)	156,519
Losses arising from translating the						
financial statements of foreign operations	(2,475,107)	(826,476)	(2,539,323)	(2,319,223)	(1,032,138)	(1,634,886)
Income tax relating to components of						
other comprehensive income (losses)	727,893	(332,039)	(330,351)	737,319	(330,009)	(322,491)
Items that will not be reclassified subsequently						
to profit or loss						
Actuarial gains (losses) on defined benefit plans	734	(283,047)	226	734	(288,771)	226
Income tax relating to components of						
other comprehensive income (losses)	(454)	50,720	(190)	(454)	51,865	(190)
Total other comprehensive income (losses)	(5,266,215)	209,241	(1,410,029)	(5,144,821)	(3,716)	(534,917)
Total comprehensive income	3,833,261	8,789,544	6,966,650	4,222,980	7,412,613	7,724,070
Net profit attributable						
Owners of the Bank	9,004,656	8,495,693	8,304,700	9,367,801	7,416,329	8,258,987
Non-controlling interest	94,820	84,610	71,979	-	-	-
	9,099,476	8,580,303	8,376,679	9,367,801	7,416,329	8,258,987
Total comprehensive income attributable						
Owners of the Bank	3,738,440	8,704,940	6,894,670	4,222,980	7,412,613	7,724,070
Non-controlling interest	94,821	84,604	71,980	-	-	-
	3,833,261	8,789,544	6,966,650	4,222,980	7,412,613	7,724,070
Basic earnings per share (Baht)	4.72	4.45	4.35	4.91	3.89	4.33
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