

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2017

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2017	2016	2017	2016
ASSETS				
CASH	65,472,802	66,338,317	65,382,699	66,261,272
INTERBANK AND MONEY MARKET ITEMS, NET	437,738,297	394,612,287	385,771,851	342,757,301
CLAIMS ON SECURITY	6,743	7,449	-	-
DERIVATIVES ASSETS	27,359,581	24,471,159	27,047,821	24,040,842
INVESTMENTS, NET	591,719,967	546,613,858	563,445,386	518,115,767
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,460,090	1,327,421	37,090,632	33,680,877
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	2,004,496,384	1,941,586,291	1,954,426,697	1,893,632,507
Accrued interest receivables	5,061,073	4,652,521	4,953,268	4,536,487
Total loans to customers and accrued interest receivables	2,009,557,457	1,946,238,812	1,959,379,965	1,898,168,994
<u>Less</u> Deferred revenue	(507,523)	(493,063)	(469,345)	(450,949)
<u>Less</u> Allowance for doubtful accounts	(137,710,621)	(116,808,546)	(134,510,776)	(113,368,416)
<u>Less</u> Revaluation allowance for debt restructuring	(2,310,372)	(2,709,754)	(2,310,372)	(2,709,754)
Total loans to customers and accrued interest receivables, net	1,869,028,941	1,826,227,449	1,822,089,472	1,781,639,875
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	1,432,858	686,373	128,232	116,245
PROPERTIES FOR SALE, NET	11,415,102	12,262,492	8,529,592	8,776,512
PREMISES AND EQUIPMENT, NET	43,834,022	45,230,550	42,368,555	43,767,374
OTHER INTANGIBLE ASSETS, NET	1,032,300	828,594	951,853	774,276
DEFERRED TAX ASSETS	3,676,165	3,347,566	2,686,368	2,355,259
SECURITIES BUSINESS RECEIVABLES-CASH ACCOUNTS	5,301,324	3,541,325	-	-
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	3,203,364	4,366,690	3,077,643	4,328,555
OTHER ASSETS, NET	13,628,832	14,368,259	11,466,882	12,184,928
TOTAL ASSETS	3,076,310,388	2,944,229,789	2,970,036,986	2,838,799,083

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STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2017

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2017	2016	2017	2016
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,310,743,284	2,178,140,784	2,252,421,001	2,116,658,689
INTERBANK AND MONEY MARKET ITEMS	133,583,866	130,927,972	127,212,537	122,899,921
LIABILITY PAYABLE ON DEMAND	13,643,338	12,326,299	13,596,284	12,305,367
LIABILITY TO DELIVER SECURITY	421,410	272,400	-	-
DERIVATIVES LIABILITIES	21,001,637	26,713,721	20,213,259	26,153,232
DEBT ISSUED AND BORROWINGS	107,189,917	137,815,211	106,963,811	137,624,479
BANK'S LIABILITY UNDER ACCEPTANCES	1,432,858	686,373	128,232	116,245
PROVISIONS	13,504,271	12,941,250	13,323,068	12,777,872
DEFERRED TAX LIABILITIES	5,742,629	5,702,331	5,527,563	5,468,140
OTHER LIABILITIES	67,040,142	59,458,565	44,549,927	40,453,713
TOTAL LIABILITIES	2,674,303,352	2,564,984,906	2,583,935,682	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	56,282,626	55,239,381	57,886,128	56,354,551
RETAINED EARNINGS				
Appropriated				
Legal reserve	22,000,000	21,000,000	22,000,000	21,000,000
Others	96,500,000	91,500,000	96,500,000	91,500,000
Unappropriated	151,506,327	135,841,529	134,280,515	120,052,213
TOTAL BANK'S EQUITY	401,723,614	379,015,571	386,101,304	364,341,425
NON-CONTROLLING INTEREST	283,422	229,312	-	-
TOTAL SHAREHOLDERS' EQUITY	402,007,036	379,244,883	386,101,304	364,341,425
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,076,310,388	2,944,229,789	2,970,036,986	2,838,799,083

Baht : '000

	CONSOLIDATED			THE BANK		
	December 31, 2017	September 30, 2017	December 31, 2016	December 31, 2017	September 30, 2017	December 31, 2016
Interest income	26,860,172	26,753,246	25,520,802	25,745,005	25,624,350	24,521,135
Interest expenses	9,905,578	9,928,133	9,217,980	9,453,707	9,460,599	8,806,104
Net interest income	16,954,594	16,825,113	16,302,822	16,291,298	16,163,751	15,715,031
Fees and service income	10,121,287	8,807,346	8,478,278	8,645,276	7,659,527	7,334,092
Fees and service expenses	2,285,562	2,208,682	2,222,866	2,276,958	2,175,350	2,195,582
Net fees and service income	7,835,725	6,598,664	6,255,412	6,368,318	5,484,177	5,138,510
Gains on tradings and foreign exchange transactions	1,735,977	1,492,492	2,026,096	1,771,756	1,625,653	1,537,369
Gains on investments	964,648	2,501,502	1,222,427	965,141	2,540,775	448,320
Share of profit from investment using equity method	16,562	52,003	41,393	-	-	-
Gains on disposal of assets	208,971	197,969	541,604	96,082	75,186	346,424
Dividend income	892,039	710,728	783,985	883,562	1,069,435	780,926
Other operating income	134,841	97,370	192,720	85,711	64,495	155,336
Total operating income	28,743,357	28,475,841	27,366,459	26,461,868	27,023,472	24,121,916
Other operating expenses						
Employee's expenses	6,602,569	6,445,705	6,157,097	5,914,290	5,844,337	5,519,656
Directors' remuneration	45,803	22,198	43,012	39,710	16,100	37,350
Premises and equipment expenses	2,736,135	2,409,167	2,534,871	2,548,292	2,227,293	2,365,075
Taxes and duties	840,394	789,835	838,527	818,364	766,933	804,745
Others	2,864,760	2,271,479	3,394,939	2,711,634	2,194,770	3,180,449
Total other operating expenses	13,089,661	11,938,384	12,968,446	12,032,290	11,049,433	11,907,275
Impairment loss of loans and debt securities	4,616,675	6,259,153	3,596,410	4,855,888	6,207,220	3,221,323
Profit from operating before income tax expenses	11,037,021	10,278,304	10,801,603	9,573,690	9,766,819	8,993,318
Income tax expenses	2,456,718	2,036,155	2,468,827	2,157,361	1,853,894	2,096,014
Net profit	8,580,303	8,242,149	8,332,776	7,416,329	7,912,925	6,897,304
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	3,011,207	7,309,234	364,261	3,006,984	7,244,056	(283,881)
Net amount transferred to profit or loss	(1,411,124)	(802,875)	(1,222,296)	(1,411,647)	(800,463)	(448,238)
Gains (losses) arising from translating the financial statements of foreign operations	(826,476)	(1,145,471)	357,856	(1,032,138)	(1,062,751)	900,237
Income tax relating to components of other comprehensive income (losses)	(332,039)	(1,325,933)	235,002	(330,009)	(1,312,777)	203,952
Items that will not be reclassified subsequently to profit or loss						
Actuarial gains (losses) on defined benefit plans	(283,047)	-	149,023	(288,771)	-	156,410
Income tax relating to components of other comprehensive income (losses)	50,720	-	(28,895)	51,865	-	(30,372)
Total other comprehensive income (losses)	209,241	4,034,955	(145,049)	(3,716)	4,068,065	498,108
Total comprehensive income	8,789,544	12,277,104	8,187,727	7,412,613	11,980,990	7,395,412
Net profit attributable						
Owners of the Bank	8,495,693	8,161,315	8,267,448	7,416,329	7,912,925	6,897,304
Non-controlling interest	84,610	80,834	65,328	-	-	-
	8,580,303	8,242,149	8,332,776	7,416,329	7,912,925	6,897,304
Total comprehensive income attributable						
Owners of the Bank	8,704,940	12,196,262	8,128,352	7,412,613	11,980,990	7,395,412
Non-controlling interest	84,604	80,842	59,375	-	-	-
	8,789,544	12,277,104	8,187,727	7,412,613	11,980,990	7,395,412
Basic earnings per share (Baht)	4.45	4.28	4.33	3.89	4.15	3.61
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 YEAR ENDED DECEMBER 31, 2017
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2017	2016	2017	2016
Interest income	105,476,438	102,443,089	101,041,157	98,491,679
Interest expenses	38,851,433	38,445,326	37,028,645	36,805,028
Net interest income	66,625,005	63,997,763	64,012,512	61,686,651
Fees and service income	36,459,914	32,936,178	31,783,903	28,868,623
Fees and service expenses	8,933,985	8,444,078	8,840,706	8,343,208
Net fees and service income	27,525,929	24,492,100	22,943,197	20,525,415
Gains on tradings and foreign exchange transactions	6,257,302	7,459,181	6,462,977	6,288,147
Gains on investments	6,428,410	4,271,560	6,463,329	2,397,447
Share of profit from investment using equity method	204,290	96,620	-	-
Gains on disposal of assets	1,196,054	998,894	614,971	759,561
Dividend income	3,787,746	3,966,068	5,174,720	4,433,468
Other operating income	442,976	575,335	302,391	443,553
Total operating income	112,467,712	105,857,521	105,974,097	96,534,242
Other operating expenses				
Employee's expenses	25,540,525	25,247,253	23,067,692	22,829,785
Directors' remuneration	147,714	125,486	110,940	105,020
Premises and equipment expenses	10,252,212	9,908,827	9,519,196	9,207,253
Taxes and duties	3,357,316	3,387,529	3,258,450	3,292,570
Others	9,650,205	11,836,074	9,041,670	11,053,285
Total other operating expenses	48,947,972	50,505,169	44,997,948	46,487,913
Impairment loss of loans and debt securities	22,369,887	15,727,950	22,297,483	15,139,314
Profit from operating before income tax expenses	41,149,853	39,624,402	38,678,666	34,907,015
Income tax expenses	7,832,312	7,555,687	7,098,248	6,427,739
Net profit	33,317,541	32,068,715	31,580,418	28,479,276
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	11,120,942	3,580,453	10,987,521	1,618,415
Net amount transferred to profit or loss	(2,266,394)	(4,333,047)	(2,259,684)	(2,459,055)
Gains (losses) arising from translating the financial statements of foreign operations	(5,018,159)	(2,117,306)	(4,433,626)	27,140
Income tax relating to components of other comprehensive income (losses)	(1,849,539)	133,437	(1,822,458)	147,765
Items that will not be reclassified subsequently to profit or loss				
Actuarial gains (losses) on defined benefit plans	(282,820)	150,762	(288,545)	158,149
Income tax relating to components of other comprehensive income (losses)	50,548	(29,828)	51,693	(31,306)
Total other comprehensive income (losses)	1,754,578	(2,615,529)	2,234,901	(538,892)
Total comprehensive income	35,072,119	29,453,186	33,815,319	27,940,384
Net profit attributable				
Owners of the Bank	33,008,714	31,814,845	31,580,418	28,479,276
Non-controlling interest	308,827	253,870	-	-
	33,317,541	32,068,715	31,580,418	28,479,276
Total comprehensive income attributable				
Owners of the Bank	34,763,290	29,205,025	33,815,319	27,940,384
Non-controlling interest	308,829	248,161	-	-
	35,072,119	29,453,186	33,815,319	27,940,384
Basic earnings per share (Baht)	17.29	16.67	16.54	14.92
Weighted average number of ordinary shares (Thousand shares)	1,908,843	1,908,843	1,908,843	1,908,843