

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2019

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2019	December 31, 2018	June 30, 2019	December 31, 2018
ASSETS				
CASH	55,150,620	62,394,091	55,079,077	62,329,288
INTERBANK AND MONEY MARKET ITEMS, NET	505,175,222	450,699,724	477,011,845	404,378,243
DERIVATIVES ASSETS	48,045,879	28,649,605	47,952,192	28,334,423
INVESTMENTS, NET	584,480,820	556,787,522	547,213,382	525,694,808
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,726,861	1,607,844	38,408,133	37,290,633
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	2,017,900,665	2,083,702,949	1,961,129,255	2,026,148,551
Accrued interest receivables	5,265,565	5,623,746	5,144,623	5,487,524
Total loans to customers and accrued interest receivables	2,023,166,230	2,089,326,695	1,966,273,878	2,031,636,075
<u>Less</u> Deferred revenue	(586,949)	(542,891)	(558,033)	(499,799)
<u>Less</u> Allowance for doubtful accounts	(145,889,322)	(147,588,430)	(142,306,370)	(144,326,155)
<u>Less</u> Revaluation allowance for debt restructuring	(6,733,392)	(5,414,669)	(6,733,392)	(5,414,669)
Total loans to customers and accrued interest receivables, net	1,869,956,567	1,935,780,705	1,816,676,083	1,881,395,452
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	1,397,969	1,577,698	81,674	87,709
PROPERTIES FOR SALE, NET	10,340,963	10,603,892	8,520,590	8,742,836
PREMISES AND EQUIPMENT, NET	41,809,965	42,567,441	40,551,259	41,180,182
OTHER INTANGIBLE ASSETS, NET	1,879,971	1,080,011	1,788,749	990,727
DEFERRED TAX ASSETS	4,244,633	4,091,264	3,043,115	2,947,919
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	5,413,301	3,324,390	5,259,258	3,149,620
OTHER ASSETS, NET	16,485,892	17,586,037	12,325,211	11,720,218
TOTAL ASSETS	3,146,108,663	3,116,750,224	3,053,910,568	3,008,242,058

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2019

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2019	December 31, 2018	June 30, 2019	December 31, 2018
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,352,679,073	2,326,469,540	2,297,915,305	2,262,490,378
INTERBANK AND MONEY MARKET ITEMS	119,903,369	136,862,124	118,450,925	128,394,405
LIABILITY PAYABLE ON DEMAND	7,726,090	7,223,141	7,696,143	7,199,386
DERIVATIVES LIABILITIES	32,654,917	22,338,039	32,245,349	21,854,408
DEBT ISSUED AND BORROWINGS	111,103,289	116,348,334	110,146,160	116,221,332
BANK'S LIABILITY UNDER ACCEPTANCES	1,397,969	1,577,698	81,674	87,709
PROVISIONS	16,805,010	16,518,913	16,539,164	16,311,378
DEFERRED TAX LIABILITIES	1,808,325	1,399,378	1,603,406	1,187,304
OTHER LIABILITIES	78,530,711	74,854,166	54,649,443	52,536,301
TOTAL LIABILITIES	2,722,608,753	2,703,591,333	2,639,327,569	2,606,282,601
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	42,715,318	42,842,767	47,743,700	46,154,541
RETAINED EARNINGS				
Appropriated				
Legal reserve	23,500,000	23,000,000	23,500,000	23,000,000
Others	101,500,000	101,500,000	101,500,000	101,500,000
Unappropriated	180,011,311	170,036,820	166,404,638	155,870,255
TOTAL BANK'S EQUITY	423,161,290	412,814,248	414,582,999	401,959,457
NON-CONTROLLING INTEREST	338,620	344,643	-	-
TOTAL SHAREHOLDERS' EQUITY	423,499,910	413,158,891	414,582,999	401,959,457
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,146,108,663	3,116,750,224	3,053,910,568	3,008,242,058

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, 2019	March 31, 2019	June 30, 2018	June 30, 2019	March 31, 2019	June 30, 2018
Interest income	28,014,594	28,365,067	27,468,111	26,891,270	27,160,651	26,284,610
Interest expenses	10,379,228	10,065,661	9,894,780	9,980,067	9,599,981	9,416,360
Net interest income	17,635,366	18,299,406	17,573,331	16,911,203	17,560,670	16,868,250
Fees and service income	9,139,964	9,586,961	8,993,901	7,957,749	8,434,514	7,667,828
Fees and service expenses	2,524,849	2,746,630	2,339,091	2,479,461	2,689,541	2,291,282
Net fees and service income	6,615,115	6,840,331	6,654,810	5,478,288	5,744,973	5,376,546
Gains on tradings and foreign exchange transactions	1,864,690	1,758,556	2,186,829	1,571,417	1,810,177	1,629,378
Gains (losses) on investments	2,470,699	774,674	2,308,768	2,363,175	319,448	(1,183,119)
Share of profit from investment using equity method	45,631	44,197	44,882	-	-	-
Gains on disposal of assets	522,675	155,839	339,251	512,047	147,419	339,246
Dividend income	1,849,266	637,152	1,857,019	4,274,979	609,476	2,471,115
Other operating income	165,851	117,295	274,991	136,104	96,299	147,639
Total operating income	31,169,293	28,627,450	31,239,881	31,247,213	26,288,462	25,649,055
Other operating expenses						
Employee's expenses	6,675,980	6,562,675	6,462,619	6,049,233	5,955,359	5,812,161
Directors' remuneration	54,360	34,157	45,850	47,630	14,800	39,660
Premises and equipment expenses	3,147,108	2,738,130	2,960,321	2,977,265	2,518,404	2,780,931
Taxes and duties	849,548	816,504	832,548	833,403	804,936	817,463
Others	3,381,455	2,050,037	3,074,487	3,176,092	1,835,371	2,873,095
Total other operating expenses	14,108,451	12,201,503	13,375,825	13,083,623	11,128,870	12,323,310
Impairment loss of loans and debt securities	5,549,135	5,078,319	6,532,795	5,396,021	5,136,035	6,204,994
Profit from operating before income tax expenses	11,511,707	11,347,628	11,331,261	12,767,569	10,023,557	7,120,751
Income tax expenses	2,064,885	2,224,469	2,040,834	1,847,103	2,006,213	1,080,650
Net profit	9,446,822	9,123,159	9,290,427	10,920,466	8,017,344	6,040,101

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2019
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2019	2018	2019	2018
Interest income	56,379,661	54,051,432	54,051,921	51,752,574
Interest expenses	20,444,889	19,355,025	19,580,048	18,434,558
Net interest income	35,934,772	34,696,407	34,471,873	33,318,016
Fees and service income	18,726,925	19,007,051	16,392,264	16,144,614
Fees and service expenses	5,271,479	4,749,996	5,169,002	4,672,684
Net fees and service income	13,455,446	14,257,055	11,223,262	11,471,930
Gains on tradings and foreign exchange transactions	3,623,246	3,840,678	3,381,594	3,600,002
Gains on investments	3,245,372	5,836,233	2,682,623	2,332,341
Share of profit from investment using equity method	89,829	79,434	-	-
Gains on disposal of assets	678,513	688,543	659,466	447,033
Dividend income	2,486,418	2,448,609	4,884,455	3,404,165
Other operating income	283,147	930,225	232,403	764,745
Total operating income	59,796,743	62,777,184	57,535,676	55,338,232
Other operating expenses				
Employee's expenses	13,238,656	13,132,558	12,004,592	11,716,683
Directors' remuneration	88,517	80,520	62,430	55,260
Premises and equipment expenses	5,885,238	5,183,317	5,495,669	4,824,576
Taxes and duties	1,666,051	1,694,582	1,638,339	1,637,087
Others	5,431,492	5,879,086	5,011,463	4,985,910
Total other operating expenses	26,309,954	25,970,063	24,212,493	23,219,516
Impairment loss of loans and debt securities	10,627,453	13,854,343	10,532,056	13,223,284
Profit from operating before income tax expenses	22,859,336	22,952,778	22,791,127	18,895,432
Income tax expenses	4,289,355	4,562,875	3,853,317	3,487,530
Net profit	18,569,981	18,389,903	18,937,810	15,407,902

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2019
(UNAUDITED)

	CONSOLIDATED		THE BANK	
	2019	2018	2019	2018
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	9,198,682	(6,940,957)	8,653,118	(10,478,832)
Net amount transferred to profit or loss	(3,684,955)	(7,587,613)	(3,137,219)	(4,083,755)
Losses arising from translating the financial statements of foreign operations	(4,058,433)	(92,619)	(2,346,348)	(226,868)
Share of other comprehensive income of associate	901	-	-	-
Income tax relating to components of other comprehensive income (losses)	(1,116,558)	2,898,442	(1,115,061)	2,906,562
Items that will not be reclassified subsequently to profit or loss				
Actuarial gains on defined benefit plans	4,433	734	3,356	734
Income tax relating to components of other comprehensive income (losses)	(2,081)	(454)	(1,866)	(454)
Total other comprehensive income (losses)	341,989	(11,722,467)	2,055,980	(11,882,613)
Total comprehensive income	18,911,970	6,667,436	20,993,790	3,525,289
Net profit attributable				
Owners of the Bank	18,375,301	18,198,910	18,937,810	15,407,902
Non-controlling interest	194,680	190,993	-	-
	18,569,981	18,389,903	18,937,810	15,407,902
Total comprehensive income attributable				
Owners of the Bank	18,717,290	6,476,445	20,993,790	3,525,289
Non-controlling interest	194,680	190,991	-	-
	18,911,970	6,667,436	20,993,790	3,525,289
Basic earnings per share (Baht)	9.63	9.53	9.92	8.07
Weighted average number of ordinary shares				
(Thousand shares)	1,908,843	1,908,843	1,908,843	1,908,843

Baht : '000