

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2019
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2019	2018	2019	2018
ASSETS				
CASH	58,090,112	62,394,091	58,012,561	62,329,288
INTERBANK AND MONEY MARKET ITEMS, NET	472,349,351	450,699,724	442,584,108	404,378,243
DERIVATIVES ASSETS	49,807,012	28,649,605	49,687,316	28,334,423
INVESTMENTS, NET	647,696,626	556,787,522	610,535,400	525,694,808
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,737,450	1,607,844	38,414,900	37,290,633
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	2,061,834,834	2,083,702,949	2,003,587,326	2,026,148,551
Accrued interest receivables	4,013,148	5,623,746	3,894,040	5,487,524
Total loans to customers and accrued interest receivables	2,065,847,982	2,089,326,695	2,007,481,366	2,031,636,075
<u>Less</u> Deferred revenue	(525,909)	(542,891)	(503,999)	(499,799)
<u>Less</u> Allowance for doubtful accounts	(167,765,534)	(147,588,430)	(163,745,374)	(144,326,155)
<u>Less</u> Revaluation allowance for debt restructuring	(6,510,258)	(5,414,669)	(6,510,258)	(5,414,669)
Total loans to customers and accrued interest receivables, net	1,891,046,281	1,935,780,705	1,836,721,735	1,881,395,452
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	1,626,872	1,577,698	103,722	87,709
PROPERTIES FOR SALE, NET	9,362,849	10,603,892	8,368,141	8,742,836
PREMISES AND EQUIPMENT, NET	40,753,955	42,567,441	39,504,853	41,180,182
OTHER INTANGIBLE ASSETS, NET	1,760,117	1,080,011	1,673,358	990,727
DEFERRED TAX ASSETS	4,542,443	4,091,264	3,360,374	2,947,919
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	17,506,277	3,324,390	17,419,107	3,149,620
OTHER ASSETS, NET	20,463,750	17,586,037	16,975,764	11,720,218
TOTAL ASSETS	3,216,743,095	3,116,750,224	3,123,361,339	3,008,242,058

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AS AT DECEMBER 31, 2019
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2019	2018	2019	2018
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,370,792,167	2,326,469,540	2,316,034,607	2,262,490,378
INTERBANK AND MONEY MARKET ITEMS	134,346,323	136,862,124	129,277,274	128,394,405
LIABILITY PAYABLE ON DEMAND	5,523,288	7,223,141	5,488,403	7,199,386
DERIVATIVES LIABILITIES	37,837,421	22,338,039	37,370,815	21,854,408
DEBT ISSUED AND BORROWINGS	144,680,567	116,348,334	144,315,507	116,221,332
BANK'S LIABILITY UNDER ACCEPTANCES	1,626,872	1,577,698	103,722	87,709
PROVISIONS	18,701,528	16,518,913	18,428,103	16,311,378
DEFERRED TAX LIABILITIES	2,364,416	1,399,378	2,158,732	1,187,304
OTHER LIABILITIES	72,754,204	74,854,166	51,721,099	52,536,301
TOTAL LIABILITIES	2,788,626,786	2,703,591,333	2,704,898,262	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	34,471,457	42,842,767	40,383,596	46,154,541
RETAINED EARNINGS				
Appropriated				
Legal reserve	24,000,000	23,000,000	24,000,000	23,000,000
Others	106,500,000	101,500,000	106,500,000	101,500,000
Unappropriated	187,345,092	170,036,820	172,144,820	155,870,255
TOTAL BANK'S EQUITY	427,751,210	412,814,248	418,463,077	401,959,457
NON-CONTROLLING INTEREST	365,099	344,643	-	-
TOTAL SHAREHOLDERS' EQUITY	428,116,309	413,158,891	418,463,077	401,959,457
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,216,743,095	3,116,750,224	3,123,361,339	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		
	December 31, 2019	September 30, 2019	December 31, 2018	December 31, 2019	September 30, 2019	December 31, 2018
Interest income	27,714,685	28,470,873	28,508,818	26,674,779	27,403,026	27,267,748
Interest expenses	10,521,522	10,527,353	10,085,986	10,158,095	10,136,634	9,584,473
Net interest income	17,193,163	17,943,520	18,422,832	16,516,684	17,266,392	17,683,275
Fees and service income	11,075,688	9,477,583	9,706,672	9,327,465	8,153,844	8,409,103
Fees and service expenses	2,890,282	2,613,880	2,637,097	2,847,676	2,564,889	2,593,686
Net fees and service income	8,185,406	6,863,703	7,069,575	6,479,789	5,588,955	5,815,417
Gains on tradings and foreign exchange transactions	2,172,316	2,051,965	2,074,126	2,033,755	1,836,623	1,945,234
Gains on investments	14,987,745	1,531,574	463,369	14,911,825	1,508,402	310,009
Share of profit (losses) from investment using equity method	4,826	(2,073)	20,727	-	-	-
Gains on disposal of assets	434,875	1,021,164	165,365	320,747	51,446	132,683
Dividend income	615,731	666,921	690,687	579,332	1,168,496	7,679,286
Other operating income	129,280	162,218	167,213	72,626	114,100	114,434
Total operating income	43,723,342	30,238,992	29,073,894	40,914,758	27,534,414	33,680,338
Other operating expenses						
Employee's expenses	6,817,354	6,669,838	9,111,383	6,066,454	6,070,332	8,449,268
Directors' remuneration	55,946	22,280	53,363	48,510	15,600	45,475
Premises and equipment expenses	3,462,686	2,440,885	3,029,176	3,284,478	2,273,850	2,845,014
Taxes and duties	855,450	842,799	852,830	841,486	833,284	837,262
Others	4,796,169	2,702,719	3,297,647	4,099,161	2,486,695	3,095,339
Total other operating expenses	15,987,605	12,678,521	16,344,399	14,340,089	11,679,761	15,272,358
Impairment loss of loans and debt securities	16,342,265	5,381,359	2,764,590	16,103,310	5,108,972	2,646,143
Profit from operating before income tax expenses	11,393,472	12,179,112	9,964,905	10,471,359	10,745,681	15,761,837
Income tax expenses	3,290,293	2,639,557	1,767,367	3,134,392	2,232,466	1,488,856
Net profit	8,103,179	9,539,555	8,197,538	7,336,967	8,513,215	14,272,981

Baht : '000

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BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2019
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2019	2018	2019	2018
Interest income	112,565,219	110,780,806	108,129,726	106,032,995
Interest expenses	41,493,764	39,405,148	39,874,777	37,503,469
Net interest income	71,071,455	71,375,658	68,254,949	68,529,526
Fees and service income	39,280,197	37,437,166	33,873,573	32,045,654
Fees and service expenses	10,775,642	9,847,296	10,581,567	9,682,127
Net fees and service income	28,504,555	27,589,870	23,292,006	22,363,527
Gains on tradings and foreign exchange transactions	7,847,526	8,300,443	7,251,972	7,499,069
Gains on investments	19,764,691	8,008,787	19,102,850	4,350,040
Share of profit from investment using equity method	92,582	77,695	-	-
Gains on disposal of assets	2,134,552	1,048,631	1,031,659	764,837
Dividend income	3,769,070	3,781,176	6,632,283	12,200,147
Other operating income	561,599	1,218,024	406,089	965,278
Total operating income	133,746,030	121,400,284	125,971,808	116,672,424
Other operating expenses				
Employee's expenses	26,725,848	28,773,505	24,141,378	26,094,945
Directors' remuneration	166,742	154,466	126,540	114,985
Premises and equipment expenses	11,788,808	10,466,827	11,053,997	9,743,108
Taxes and duties	3,364,301	3,367,073	3,313,109	3,281,363
Others	12,917,335	12,402,779	11,584,279	10,961,787
Total other operating expenses	54,963,034	55,164,650	50,219,303	50,196,188
Impairment loss of loans and debt securities	32,351,077	21,964,530	31,744,338	21,151,692
Profit from operating before income tax expenses	46,431,919	44,271,104	44,008,167	45,324,544
Income tax expenses	10,219,204	8,554,435	9,220,175	6,933,173
Net profit	36,212,715	35,716,669	34,787,992	38,391,371

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2019
(UNAUDITED)

Baht : '000

	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	17,852,906	(3,839,418)	17,183,875	(7,457,054)
Net amount transferred to profit or loss	(20,061,380)	(7,877,645)	(19,414,825)	(4,218,966)
Losses arising from translating the financial statements of foreign operations	(5,705,941)	(3,179,645)	(3,092,634)	(1,509,033)
Share of other comprehensive income of associate	1,969	346	-	-
Income tax relating to components of other comprehensive income (losses)	487,574	2,399,421	495,650	2,392,714
Items that will not be reclassified subsequently to profit or loss				
Actuarial gains (losses) on defined benefit plans	(1,695,259)	399,452	(1,703,714)	401,353
Income tax relating to components of other comprehensive income (losses)	337,942	(75,866)	339,678	(76,246)
Total other comprehensive income (losses)	(8,782,189)	(12,173,355)	(6,191,970)	(10,467,232)
Total comprehensive income	27,430,526	23,543,314	28,596,022	27,924,139
Net profit attributable				
Owners of the Bank	35,816,094	35,329,972	34,787,992	38,391,371
Non-controlling interest	396,621	386,697	-	-
	36,212,715	35,716,669	34,787,992	38,391,371
Total comprehensive income attributable				
Owners of the Bank	27,029,364	23,156,620	28,596,022	27,924,139
Non-controlling interest	401,162	386,694	-	-
	27,430,526	23,543,314	28,596,022	27,924,139
Basic earnings per share (Baht)	18.76	18.51	18.22	20.11
Weighted average number of ordinary shares				
(Thousand shares)	1,908,843	1,908,843	1,908,843	1,908,843