

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2018

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2018	December 31, 2017	June 30, 2018	December 31, 2017
ASSETS				
CASH	55,923,502	65,472,802	55,763,686	65,382,699
INTERBANK AND MONEY MARKET ITEMS, NET	494,488,832	437,738,297	444,665,951	385,771,851
DERIVATIVES ASSETS	30,646,488	27,359,581	30,420,649	27,047,821
INVESTMENTS, NET	587,787,986	591,719,967	557,856,889	563,445,386
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,409,236	1,460,090	37,090,632	37,090,632
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	2,066,136,038	2,004,496,384	2,011,203,442	1,954,426,697
Accrued interest receivables	5,179,343	5,061,073	5,057,788	4,953,268
Total loans to customers and accrued interest receivables	2,071,315,381	2,009,557,457	2,016,261,230	1,959,379,965
<u>Less</u> Deferred revenue	(649,139)	(507,523)	(608,667)	(469,345)
<u>Less</u> Allowance for doubtful accounts	(141,225,663)	(137,710,621)	(137,894,035)	(134,510,776)
<u>Less</u> Revaluation allowance for debt restructuring	(5,938,345)	(2,310,372)	(5,938,345)	(2,310,372)
Total loans to customers and accrued interest receivables, net	1,923,502,234	1,869,028,941	1,871,820,183	1,822,089,472
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	1,530,428	1,432,858	138,785	128,232
PROPERTIES FOR SALE, NET	10,356,622	11,415,102	8,309,926	8,529,592
PREMISES AND EQUIPMENT, NET	43,255,420	43,834,022	41,803,193	42,368,555
OTHER INTANGIBLE ASSETS, NET	999,057	1,032,300	918,314	951,853
DEFERRED TAX ASSETS	3,747,225	3,676,165	2,631,311	2,686,368
SECURITIES BUSINESS RECEIVABLES-CASH ACCOUNTS	2,725,786	5,301,324	-	-
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	4,114,599	3,203,364	3,913,696	3,077,643
OTHER ASSETS, NET	14,852,115	13,635,575	12,130,080	11,466,882
TOTAL ASSETS	3,175,339,530	3,076,310,388	3,067,463,295	2,970,036,986

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	CONSOLIDATED		THE BANK	
	June 30, 2018	December 31, 2017	June 30, 2018	December 31, 2017
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,349,857,070	2,310,743,284	2,290,771,326	2,252,421,001
INTERBANK AND MONEY MARKET ITEMS	204,366,594	133,583,866	199,063,371	127,212,537
LIABILITY PAYABLE ON DEMAND	7,151,626	7,251,740	7,129,213	7,210,370
DERIVATIVES LIABILITIES	32,481,217	21,001,637	31,699,622	20,213,259
DEBT ISSUED AND BORROWINGS	95,765,871	107,189,917	95,614,546	106,963,811
BANK'S LIABILITY UNDER ACCEPTANCES	1,530,428	1,432,858	138,785	128,232
PROVISIONS	13,858,957	13,504,271	13,665,099	13,323,068
DEFERRED TAX LIABILITIES	720,663	5,742,629	490,163	5,527,563
OTHER LIABILITIES	69,433,451	73,853,150	47,614,926	50,935,841
TOTAL LIABILITIES	2,775,165,877	2,674,303,352	2,686,187,051	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	44,092,121	56,282,626	45,537,327	57,886,128
RETAINED EARNINGS				
Appropriated				
Legal reserve	22,500,000	22,000,000	22,500,000	22,000,000
Others	96,500,000	96,500,000	96,500,000	96,500,000
Unappropriated	161,322,928	151,506,327	141,304,256	134,280,515
TOTAL BANK'S EQUITY	399,849,710	401,723,614	381,276,244	386,101,304
NON-CONTROLLING INTEREST	323,943	283,422	-	-
TOTAL SHAREHOLDERS' EQUITY	400,173,653	402,007,036	381,276,244	386,101,304
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,175,339,530	3,076,310,388	3,067,463,295	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		
	June 30, 2018	March 31, 2018	June 30, 2017	June 30, 2018	March 31, 2018	June 30, 2017
Interest income	27,468,111	26,583,320	26,213,643	26,284,610	25,467,964	25,073,798
Interest expenses	9,894,780	9,460,244	9,645,705	9,416,360	9,018,198	9,182,942
Net interest income	17,573,331	17,123,076	16,567,938	16,868,250	16,449,766	15,890,856
Fees and service income	8,993,901	10,013,150	8,501,081	7,667,828	8,476,786	7,492,199
Fees and service expenses	2,339,091	2,410,905	2,128,985	2,291,282	2,381,402	2,107,063
Net fees and service income	6,654,810	7,602,245	6,372,096	5,376,546	6,095,384	5,385,136
Gains on tradings and foreign exchange transactions	2,186,829	1,653,849	1,399,500	1,629,378	1,970,624	1,517,197
Gains (losses) on investments	2,308,768	3,527,465	1,633,475	(1,183,119)	3,515,460	1,628,628
Share of profit from investment using equity method	44,882	34,552	53,729	-	-	-
Gains on disposal of assets	339,251	349,291	585,160	339,246	107,787	246,147
Dividend income	1,857,019	591,590	1,316,338	2,471,115	933,049	2,027,711
Other operating income	274,991	655,235	112,633	147,639	617,107	86,520
Total operating income	31,239,881	31,537,303	28,040,869	25,649,055	29,689,177	26,782,195
Other operating expenses						
Employee's expenses	6,462,619	6,669,940	6,273,386	5,812,161	5,904,522	5,687,203
Directors' remuneration	45,850	34,670	46,497	39,660	15,600	40,430
Premises and equipment expenses	2,960,321	2,222,996	2,916,087	2,780,931	2,043,644	2,733,240
Taxes and duties	832,548	862,034	862,564	817,463	819,624	825,086
Others	3,074,487	2,804,599	2,747,449	2,873,095	2,112,816	2,556,315
Total other operating expenses	13,375,825	12,594,239	12,845,983	12,323,310	10,896,206	11,842,274
Impairment loss of loans and debt securities	6,532,795	7,321,547	5,688,387	6,204,994	7,018,290	5,715,267
Profit from operating before income tax expenses	11,331,261	11,621,517	9,506,499	7,120,751	11,774,681	9,224,654
Income tax expenses	2,040,834	2,522,041	1,388,090	1,080,650	2,406,880	1,232,478
Net profit	9,290,427	9,099,476	8,118,409	6,040,101	9,367,801	7,992,176

Baht : '000

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BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2018
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2018	2017	2018	2017
Interest income	54,051,432	51,863,020	51,752,574	49,671,801
Interest expenses	19,355,025	19,017,722	18,434,558	18,114,339
Net interest income	34,696,407	32,845,298	33,318,016	31,557,462
Fees and service income	19,007,051	17,531,282	16,144,614	15,479,100
Fees and service expenses	4,749,996	4,439,741	4,672,684	4,388,398
Net fees and service income	14,257,055	13,091,541	11,471,930	11,090,702
Gains on tradings and foreign exchange transactions	3,840,678	3,028,833	3,600,002	3,065,568
Gains on investments	5,836,233	2,962,261	2,332,341	2,957,413
Share of profit from investment using equity method	79,434	135,725	-	-
Gains on disposal of assets	688,543	789,114	447,033	443,703
Dividend income	2,448,609	2,184,979	3,404,165	3,221,724
Other operating income	930,225	215,793	764,745	157,394
Total operating income	62,777,184	55,253,544	55,338,232	52,493,966
Other operating expenses				
Employee's expenses	13,132,558	12,492,251	11,716,683	11,309,066
Directors' remuneration	80,520	79,712	55,260	55,130
Premises and equipment expenses	5,183,317	5,106,910	4,824,576	4,743,611
Taxes and duties	1,694,582	1,727,087	1,637,087	1,673,154
Others	5,879,086	4,518,996	4,985,910	4,140,474
Total other operating expenses	25,970,063	23,924,956	23,219,516	21,921,435
Impairment loss of loans and debt securities	13,854,343	11,494,060	13,223,284	11,234,375
Profit from operating before income tax expenses	22,952,778	19,834,528	18,895,432	19,338,156
Income tax expenses	4,562,875	3,339,439	3,487,530	3,086,992
Net profit	18,389,903	16,495,089	15,407,902	16,251,164

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2018
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2018	2017	2018	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	(6,940,957)	800,501	(10,478,832)	736,482
Net amount transferred to profit or loss	(7,587,613)	(52,395)	(4,083,755)	(47,575)
Losses arising from translating the financial statements of foreign operations	(92,619)	(3,046,212)	(226,868)	(2,338,737)
Income tax relating to components of other comprehensive income (losses)	2,898,442	(191,567)	2,906,562	(179,673)
Items that will not be reclassified subsequently to profit or loss				
Actuarial gains on defined benefit plans	734	226	734	226
Income tax relating to components of other comprehensive income (losses)	(454)	(172)	(454)	(172)
Total other comprehensive income (losses)	(11,722,467)	(2,489,619)	(11,882,613)	(1,829,449)
Total comprehensive income	6,667,436	14,005,470	3,525,289	14,421,715
Net profit attributable				
Owners of the Bank	18,198,910	16,351,706	15,407,902	16,251,164
Non-controlling interest	190,993	143,383	-	-
	18,389,903	16,495,089	15,407,902	16,251,164
Total comprehensive income attributable				
Owners of the Bank	6,476,445	13,862,087	3,525,289	14,421,715
Non-controlling interest	190,991	143,383	-	-
	6,667,436	14,005,470	3,525,289	14,421,715
Basic earnings per share (Baht)	9.53	8.57	8.07	8.51
Weighted average number of ordinary shares				
(Thousand shares)	1,908,843	1,908,843	1,908,843	1,908,843