

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2018

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2018	2017	2018	2017
ASSETS				
CASH	62,394,091	65,472,802	62,329,288	65,382,699
INTERBANK AND MONEY MARKET ITEMS, NET	450,699,724	437,738,297	404,378,243	385,771,851
DERIVATIVES ASSETS	28,649,605	27,359,581	28,334,423	27,047,821
INVESTMENTS, NET	556,787,522	591,719,967	525,694,808	563,445,386
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,607,844	1,460,090	37,290,633	37,090,632
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	2,083,702,949	2,004,496,384	2,026,148,551	1,954,426,697
Accrued interest receivables	5,623,746	5,061,073	5,487,524	4,953,268
Total loans to customers and accrued interest receivables	2,089,326,695	2,009,557,457	2,031,636,075	1,959,379,965
<u>Less</u> Deferred revenue	(542,891)	(507,523)	(499,799)	(469,345)
<u>Less</u> Allowance for doubtful accounts	(147,588,430)	(137,710,621)	(144,326,155)	(134,510,776)
<u>Less</u> Revaluation allowance for debt restructuring	(5,414,669)	(2,310,372)	(5,414,669)	(2,310,372)
Total loans to customers and accrued interest receivables, net	1,935,780,705	1,869,028,941	1,881,395,452	1,822,089,472
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	1,577,698	1,432,858	87,709	128,232
PROPERTIES FOR SALE, NET	10,603,892	11,415,102	8,742,836	8,529,592
PREMISES AND EQUIPMENT, NET	42,567,441	43,834,022	41,180,182	42,368,555
OTHER INTANGIBLE ASSETS, NET	1,080,011	1,032,300	990,727	951,853
DEFERRED TAX ASSETS	4,091,264	3,676,165	2,947,919	2,686,368
SECURITIES BUSINESS RECEIVABLES-CASH ACCOUNTS	3,550,058	5,301,324	-	-
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	3,324,390	3,203,364	3,149,620	3,077,643
OTHER ASSETS, NET	14,035,979	13,635,575	11,720,218	11,466,882
TOTAL ASSETS	3,116,750,224	3,076,310,388	3,008,242,058	2,970,036,986

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STATEMENT OF FINANCIAL POSITION

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(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2018	2017	2018	2017
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,326,469,540	2,310,743,284	2,262,490,378	2,252,421,001
INTERBANK AND MONEY MARKET ITEMS	136,862,124	133,583,866	128,394,405	127,212,537
LIABILITY PAYABLE ON DEMAND	7,223,141	7,251,740	7,199,386	7,210,370
DERIVATIVES LIABILITIES	22,338,039	21,001,637	21,854,408	20,213,259
DEBT ISSUED AND BORROWINGS	116,348,334	107,189,917	116,221,332	106,963,811
BANK'S LIABILITY UNDER ACCEPTANCES	1,577,698	1,432,858	87,709	128,232
PROVISIONS	16,518,913	13,504,271	16,311,378	13,323,068
DEFERRED TAX LIABILITIES	1,399,378	5,742,629	1,187,304	5,527,563
OTHER LIABILITIES	74,854,166	73,853,150	52,536,301	50,935,841
TOTAL LIABILITIES	2,703,591,333	2,674,303,352	2,606,282,601	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	42,842,767	56,282,626	46,154,541	57,886,128
RETAINED EARNINGS				
Appropriated				
Legal reserve	23,000,000	22,000,000	23,000,000	22,000,000
Others	101,500,000	96,500,000	101,500,000	96,500,000
Unappropriated	170,036,820	151,506,327	155,870,255	134,280,515
TOTAL BANK'S EQUITY	412,814,248	401,723,614	401,959,457	386,101,304
NON-CONTROLLING INTEREST	344,643	283,422	-	-
TOTAL SHAREHOLDERS' EQUITY	413,158,891	402,007,036	401,959,457	386,101,304
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,116,750,224	3,076,310,388	3,008,242,058	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		
	December 31, 2018	September 30, 2018	December 30, 2017	December 31, 2018	September 30, 2018	December 30, 2017
Interest income	28,508,818	28,220,556	26,860,172	27,267,748	27,012,672	25,745,005
Interest expenses	10,085,986	9,964,137	9,905,578	9,584,473	9,484,437	9,453,707
Net interest income	18,422,832	18,256,419	16,954,594	17,683,275	17,528,235	16,291,298
Fees and service income	9,706,672	8,723,442	10,121,287	8,409,103	7,491,936	8,645,276
Fees and service expenses	2,637,097	2,460,202	2,285,562	2,593,686	2,415,756	2,276,958
Net fees and service income	7,069,575	6,263,240	7,835,725	5,815,417	5,076,180	6,368,318
Gains on tradings and foreign exchange transactions	2,074,126	2,385,638	1,735,977	1,945,234	1,953,834	1,771,756
Gains on investments	463,369	1,709,184	964,648	310,009	1,707,690	965,141
Share of profit (loss) from investment using equity method	20,727	(22,466)	16,562	-	-	-
Gains on disposal of assets	165,365	194,724	208,971	132,683	185,120	96,082
Dividend income	690,687	641,880	892,039	7,679,286	1,116,696	883,562
Other operating income	167,213	148,418	134,841	114,434	109,146	85,711
Total operating income	29,073,894	29,577,037	28,743,357	33,680,338	27,676,901	26,461,868
Other operating expenses						
Employee's expenses	9,111,383	6,529,563	6,602,569	8,449,268	5,928,994	5,914,290
Directors' remuneration	53,363	20,583	45,803	45,475	14,250	39,710
Premises and equipment expenses	3,029,176	2,254,334	2,736,135	2,845,014	2,073,518	2,548,292
Taxes and duties	852,830	819,661	840,394	837,262	807,013	818,364
Others	3,297,647	3,253,878	2,864,760	3,095,339	2,903,586	2,711,634
Total other operating expenses	16,344,399	12,878,019	13,089,661	15,272,358	11,727,361	12,032,290
Impairment loss of loans and debt securities	2,764,590	5,345,597	4,616,675	2,646,143	5,282,265	4,855,888
Profit from operating before income tax expenses	9,964,905	11,353,421	11,037,021	15,761,837	10,667,275	9,573,690
Income tax expenses	1,767,367	2,224,192	2,456,718	1,488,856	1,956,787	2,157,361
Net profit	8,197,538	9,129,229	8,580,303	14,272,981	8,710,488	7,416,329

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2018
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2018	2017	2018	2017
Interest income	110,780,806	105,476,438	106,032,995	101,041,157
Interest expenses	39,405,148	38,851,433	37,503,469	37,028,645
Net interest income	71,375,658	66,625,005	68,529,526	64,012,512
Fees and service income	37,437,166	36,459,914	32,045,654	31,783,903
Fees and service expenses	9,847,296	8,933,985	9,682,127	8,840,706
Net fees and service income	27,589,870	27,525,929	22,363,527	22,943,197
Gains on tradings and foreign exchange transactions	8,300,443	6,257,302	7,499,069	6,462,977
Gains on investments	8,008,787	6,428,410	4,350,040	6,463,329
Share of profit from investment using equity method	77,695	204,290	-	-
Gains on disposal of assets	1,048,631	1,196,054	764,837	614,971
Dividend income	3,781,176	3,787,746	12,200,147	5,174,720
Other operating income	1,218,024	442,976	965,278	302,391
Total operating income	121,400,284	112,467,712	116,672,424	105,974,097
Other operating expenses				
Employee's expenses	28,773,505	25,540,525	26,094,945	23,067,692
Directors' remuneration	154,466	147,714	114,985	110,940
Premises and equipment expenses	10,466,827	10,252,212	9,743,108	9,519,196
Taxes and duties	3,367,073	3,357,316	3,281,363	3,258,450
Others	12,402,779	9,650,205	10,961,787	9,041,670
Total other operating expenses	55,164,650	48,947,972	50,196,188	44,997,948
Impairment loss of loans and debt securities	21,964,530	22,369,887	21,151,692	22,297,483
Profit from operating before income tax expenses	44,271,104	41,149,853	45,324,544	38,678,666
Income tax expenses	8,554,435	7,832,312	6,933,173	7,098,248
Net profit	35,716,669	33,317,541	38,391,371	31,580,418

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 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	(3,839,418)	11,120,942	(7,457,054)	10,987,521
Net amount transferred to profit or loss	(7,877,645)	(2,266,394)	(4,218,966)	(2,259,684)
Losses arising from translating the financial statements of foreign operations	(3,179,645)	(5,018,159)	(1,509,033)	(4,433,626)
Share of other comprehensive income of associate	346	-	-	-
Income tax relating to components of other comprehensive income (losses)	2,399,421	(1,849,539)	2,392,714	(1,822,458)
Items that will not be reclassified subsequently to profit or loss				
Actuarial gains (losses) on defined benefit plans	399,452	(282,820)	401,353	(288,545)
Income tax relating to components of other comprehensive income (losses)	(75,866)	50,548	(76,246)	51,693
Total other comprehensive income (losses)	(12,173,355)	1,754,578	(10,467,232)	2,234,901
Total comprehensive income	23,543,314	35,072,119	27,924,139	33,815,319
Net profit attributable				
Owners of the Bank	35,329,972	33,008,714	38,391,371	31,580,418
Non-controlling interest	386,697	308,827	-	-
	35,716,669	33,317,541	38,391,371	31,580,418
Total comprehensive income attributable				
Owners of the Bank	23,156,620	34,763,290	27,924,139	33,815,319
Non-controlling interest	386,694	308,829	-	-
	23,543,314	35,072,119	27,924,139	33,815,319
Basic earnings per share (Baht)	18.51	17.29	20.11	16.54
Weighted average number of ordinary shares				
(Thousand shares)	1,908,843	1,908,843	1,908,843	1,908,843