

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2017

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
ASSETS				
CASH	54,984,999	66,338,317	54,877,762	66,261,272
INTERBANK AND MONEY MARKET ITEMS, NET	607,774,714	394,612,287	557,120,363	342,757,301
CLAIMS ON SECURITY	11,136	7,449	-	-
DERIVATIVES ASSETS	25,156,365	24,471,159	24,929,953	24,040,842
INVESTMENTS, NET	493,907,832	546,613,858	463,198,602	518,115,767
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,443,528	1,327,421	37,090,632	33,680,877
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	1,939,145,202	1,941,586,291	1,890,725,953	1,893,632,507
Accrued interest receivables	4,761,170	4,652,521	4,660,317	4,536,487
Total loans to customers and accrued interest receivables	1,943,906,372	1,946,238,812	1,895,386,270	1,898,168,994
<u>Less</u> Deferred revenue	(526,611)	(493,063)	(491,937)	(450,949)
<u>Less</u> Allowance for doubtful accounts	(133,477,940)	(116,808,546)	(130,174,700)	(113,368,416)
<u>Less</u> Revaluation allowance for debt restructuring	(2,361,729)	(2,709,754)	(2,361,729)	(2,709,754)
Total loans to customers and accrued interest receivables, net	1,807,540,092	1,826,227,449	1,762,357,904	1,781,639,875
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	1,521,793	686,373	118,561	116,245
PROPERTIES FOR SALE, NET	11,378,066	12,262,492	8,431,689	8,776,512
PREMISES AND EQUIPMENT, NET	44,052,873	45,230,550	42,613,546	43,767,374
OTHER INTANGIBLE ASSETS, NET	714,445	828,594	637,620	774,276
DEFERRED TAX ASSETS	3,508,933	3,347,566	2,453,172	2,355,259
SECURITIES BUSINESS RECEIVABLES-CASH ACCOUNTS	4,584,968	3,541,325	-	-
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	3,924,504	4,366,690	3,838,389	4,328,555
OTHER ASSETS, NET	13,186,657	14,368,259	11,321,205	12,184,928
TOTAL ASSETS	3,073,690,905	2,944,229,789	2,968,989,398	2,838,799,083

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STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2017

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,300,957,508	2,178,140,784	2,243,518,502	2,116,658,689
INTERBANK AND MONEY MARKET ITEMS	133,364,621	130,927,972	125,819,129	122,899,921
LIABILITY PAYABLE ON DEMAND	12,432,222	12,326,299	12,390,485	12,305,367
LIABILITY TO DELIVER SECURITY	563,464	272,400	-	-
DERIVATIVES LIABILITIES	20,151,973	26,713,721	19,423,356	26,153,232
DEBT ISSUED AND BORROWINGS	129,517,619	137,815,211	129,312,447	137,624,479
BANK'S LIABILITY UNDER ACCEPTANCES	1,521,793	686,373	118,561	116,245
PROVISIONS	13,149,243	12,941,250	12,968,938	12,777,872
DEFERRED TAX LIABILITIES	6,731,573	5,702,331	6,519,820	5,468,140
OTHER LIABILITIES	62,083,398	59,458,565	40,229,470	40,453,713
TOTAL LIABILITIES	2,680,473,414	2,564,984,906	2,590,300,708	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	56,078,787	55,239,381	57,889,762	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	143,005,225	135,841,529	126,864,267	120,052,213
TOTAL BANK'S EQUITY	393,018,673	379,015,571	378,688,690	364,341,425
NON-CONTROLLING INTEREST	198,818	229,312	-	-
TOTAL SHAREHOLDERS' EQUITY	393,217,491	379,244,883	378,688,690	364,341,425
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,073,690,905	2,944,229,789	2,968,989,398	2,838,799,083

Baht : '000

	CONSOLIDATED			THE BANK		
	September 30, 2017	June 30, 2017	September 30, 2016	September 30, 2017	June 30, 2017	September 30, 2016
Interest income	26,753,246	26,213,643	25,501,170	25,624,350	25,073,798	24,543,949
Interest expenses	9,928,133	9,645,705	9,435,552	9,460,599	9,182,942	9,044,946
Net interest income	16,825,113	16,567,938	16,065,618	16,163,751	15,890,856	15,499,003
Fees and service income	8,807,346	8,501,081	8,227,219	7,659,527	7,492,199	7,167,858
Fees and service expenses	2,208,682	2,128,985	2,069,863	2,175,350	2,107,063	2,046,226
Net fees and service income	6,598,664	6,372,096	6,157,356	5,484,177	5,385,136	5,121,632
Gains on tradings and foreign exchange transactions	1,492,492	1,399,500	1,923,489	1,625,653	1,517,197	1,729,070
Gains on investments	2,501,502	1,633,475	1,467,835	2,540,775	1,628,628	1,299,395
Share of profit from investment using equity method	52,003	53,729	49,784	-	-	-
Gains on disposal of assets	197,969	585,160	136,152	75,186	246,147	111,869
Dividend income	710,728	1,316,338	1,013,975	1,069,435	2,027,711	1,294,639
Other operating income	97,370	112,633	138,349	64,495	86,520	98,688
Total operating income	28,475,841	28,040,869	26,952,558	27,023,472	26,782,195	25,154,296
Other operating expenses						
Employee's expenses	6,445,705	6,273,386	6,552,164	5,844,337	5,687,203	5,912,792
Directors' remuneration	22,198	46,497	19,708	16,100	40,430	14,700
Premises and equipment expenses	2,409,167	2,916,087	2,368,054	2,227,293	2,733,240	2,195,010
Taxes and duties	789,835	862,564	831,674	766,933	825,086	819,312
Others	2,271,479	2,747,449	2,323,373	2,194,770	2,556,315	2,116,456
Total other operating expenses	11,938,384	12,845,983	12,094,973	11,049,433	11,842,274	11,058,270
Impairment loss of loans and debt securities	6,259,153	5,688,387	4,945,769	6,207,220	5,715,267	4,880,251
Profit from operating before income tax expenses	10,278,304	9,506,499	9,911,816	9,766,819	9,224,654	9,215,775
Income tax expenses	2,036,155	1,388,090	1,785,457	1,853,894	1,232,478	1,587,289
Net profit	8,242,149	8,118,409	8,126,359	7,912,925	7,992,176	7,628,486
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	7,309,234	(502,589)	(123,880)	7,244,056	(529,423)	(278,538)
Net amount transferred to profit or loss	(802,875)	(208,914)	(1,389,530)	(800,463)	(204,093)	(1,221,091)
Losses arising from translating the financial statements of foreign operations	(1,145,471)	(506,889)	(1,366,984)	(1,062,751)	(703,851)	(667,371)
Income tax relating to components of other comprehensive income (losses)	(1,325,933)	138,784	322,138	(1,312,777)	142,818	314,803
Items that will not be reclassified subsequently to profit or loss						
Income tax relating to components of other comprehensive income (losses)	-	18	-	-	18	-
Total other comprehensive income (losses)	4,034,955	(1,079,590)	(2,558,256)	4,068,065	(1,294,531)	(1,852,197)
Total comprehensive income	12,277,104	7,038,819	5,568,103	11,980,990	6,697,645	5,776,289
Net profit attributable						
Owners of the Bank	8,161,315	8,047,006	8,060,800	7,912,925	7,992,176	7,628,486
Non-controlling interest	80,834	71,403	65,559	-	-	-
	8,242,149	8,118,409	8,126,359	7,912,925	7,992,176	7,628,486
Total comprehensive income attributable						
Owners of the Bank	12,196,262	6,967,416	5,502,467	11,980,990	6,697,645	5,776,289
Non-controlling interest	80,842	71,403	65,636	-	-	-
	12,277,104	7,038,819	5,568,103	11,980,990	6,697,645	5,776,289
Basic earnings per share (Baht)	4.28	4.22	4.22	4.15	4.19	4.00
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 NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2017
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2017	2016	2017	2016
Interest income	78,616,266	76,922,287	75,296,151	73,970,544
Interest expenses	28,945,855	29,227,346	27,574,938	27,998,924
Net interest income	49,670,411	47,694,941	47,721,213	45,971,620
Fees and service income	26,338,628	24,457,900	23,138,627	21,534,530
Fees and service expenses	6,648,423	6,221,212	6,563,748	6,147,625
Net fees and service income	19,690,205	18,236,688	16,574,879	15,386,905
Gains on tradings and foreign exchange transactions	4,521,325	5,433,086	4,691,221	4,750,778
Gains on investments	5,463,762	3,049,133	5,498,189	1,949,127
Share of profit from investment using equity method	187,728	55,227	-	-
Gains on disposal of assets	987,083	457,290	518,889	413,137
Dividend income	2,895,707	3,182,083	4,291,158	3,652,542
Other operating income	308,134	382,615	216,826	288,217
Total operating income	83,724,355	78,491,063	79,512,375	72,412,326
Other operating expenses				
Employee's expenses	18,937,956	19,090,156	17,153,403	17,310,129
Directors' remuneration	101,910	82,473	71,230	67,670
Premises and equipment expenses	7,516,077	7,373,957	6,970,904	6,842,178
Taxes and duties	2,516,922	2,549,002	2,440,086	2,487,825
Others	6,785,445	8,441,135	6,330,181	7,872,837
Total other operating expenses	35,858,310	37,536,723	32,965,804	34,580,639
Impairment loss of loans and debt securities	17,753,213	12,131,540	17,441,596	11,917,990
Profit from operating before income tax expenses	30,112,832	28,822,800	29,104,975	25,913,697
Income tax expenses	5,375,594	5,086,860	4,940,886	4,331,725
Net profit	24,737,238	23,735,940	24,164,089	21,581,972
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	8,109,735	3,216,191	7,980,537	1,902,296
Net amount transferred to profit or loss	(855,270)	(3,110,750)	(848,037)	(2,010,817)
Losses arising from translating the financial statements of foreign operations	(4,191,683)	(2,475,163)	(3,401,488)	(873,097)
Income tax relating to components of other comprehensive income (losses)	(1,517,500)	(101,565)	(1,492,450)	(56,187)
Items that will not be reclassified subsequently to profit or loss				
Actuarial gains on defined benefit plans	226	1,739	226	1,739
Income tax relating to components of other comprehensive income (losses)	(172)	(933)	(172)	(933)
Total other comprehensive income (losses)	1,545,336	(2,470,481)	2,238,616	(1,036,999)
Total comprehensive income	26,282,574	21,265,459	26,402,705	20,544,973
Net profit attributable				
Owners of the Bank	24,513,021	23,547,398	24,164,089	21,581,972
Non-controlling interest	224,217	188,542	-	-
	24,737,238	23,735,940	24,164,089	21,581,972
Total comprehensive income attributable				
Owners of the Bank	26,058,349	21,076,672	26,402,705	20,544,973
Non-controlling interest	224,225	188,787	-	-
	26,282,574	21,265,459	26,402,705	20,544,973
Basic earnings per share (Baht)	12.84	12.34	12.66	11.31
Weighted average number of ordinary shares (Thousand shares)	1,908,843	1,908,843	1,908,843	1,908,843