

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2020

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2020	December 31, 2019	September 30, 2020	December 31, 2019
ASSETS				
CASH	57,959,534	58,090,112	54,520,906	58,012,561
INTERBANK AND MONEY MARKET ITEMS, NET	531,390,516	472,349,351	433,123,707	442,584,108
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	65,472,411	-	57,088,966	-
DERIVATIVES ASSETS	50,040,378	49,807,012	49,494,982	49,687,316
INVESTMENTS, NET	749,648,886	647,696,626	656,185,589	610,535,400
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	903,137	1,737,450	121,045,170	38,414,900
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,191,670,784	1,891,046,281	1,926,061,684	1,836,721,735
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	-	1,626,872	-	103,722
PROPERTIES FOR SALE, NET	10,292,630	9,362,849	8,543,989	8,368,141
PREMISES AND EQUIPMENT, NET	65,701,088	40,753,955	56,659,031	39,504,853
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	32,939,018	1,760,117	1,478,360	1,673,358
DEFERRED TAX ASSETS	10,873,046	4,542,443	6,442,252	3,360,374
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	17,669,570	17,506,277	17,590,603	17,419,107
OTHER ASSETS, NET	26,029,603	20,463,750	14,318,611	16,975,764
TOTAL ASSETS	3,810,590,601	3,216,743,095	3,402,553,850	3,123,361,339

LIABILITIES AND SHAREHOLDERS' EQUITY

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2020

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2020	December 31, 2019	September 30, 2020	December 31, 2019
DEPOSITS	2,821,883,452	2,370,792,167	2,479,039,574	2,316,034,607
INTERBANK AND MONEY MARKET ITEMS	174,840,258	134,346,323	166,504,239	129,277,274
LIABILITY PAYABLE ON DEMAND	7,105,809	5,523,288	6,514,832	5,488,403
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	20,295,287	-	20,024,401	-
DERIVATIVES LIABILITIES	53,920,332	37,837,421	53,450,206	37,370,815
DEBT ISSUED AND BORROWINGS	171,140,350	144,680,567	166,614,061	144,315,507
BANK'S LIABILITY UNDER ACCEPTANCES	-	1,626,872	-	103,722
PROVISIONS	25,708,131	18,701,528	24,163,622	18,428,103
DEFERRED TAX LIABILITIES	-	2,364,416	-	2,158,732
OTHER LIABILITIES	95,031,918	72,754,204	57,348,461	51,721,099
TOTAL LIABILITIES	3,369,925,537	2,788,626,786	2,973,659,396	2,704,898,262
SHAREHOLDERS' EQUITY				
SHARE CAPITAL				
Registered 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	37,382,232	34,471,457	42,537,517	40,383,596
RETAINED EARNINGS				
Appropriated				
Legal reserve	25,000,000	24,000,000	25,000,000	24,000,000
Others	111,500,000	106,500,000	111,500,000	106,500,000
Unappropriated	190,191,651	187,345,092	174,422,276	172,144,820
TOTAL BANK'S EQUITY	439,508,544	427,751,210	428,894,454	418,463,077
NON-CONTROLLING INTEREST	1,156,520	365,099	-	-
TOTAL SHAREHOLDERS' EQUITY	440,665,064	428,116,309	428,894,454	418,463,077
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,810,590,601	3,216,743,095	3,402,553,850	3,123,361,339

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		
	September 30, 2020	June 30, 2020	September 30, 2019	September 30, 2020	June 30, 2020	September 30, 2019
INTEREST INCOME	29,246,224	27,199,886	28,470,873	22,612,100	23,612,215	27,403,026
INTEREST EXPENSES	9,394,031	9,089,546	10,527,353	6,339,827	7,440,824	10,136,634
NET INTEREST INCOME	19,852,193	18,110,340	17,943,520	16,272,273	16,171,391	17,266,392
FEES AND SERVICE INCOME	8,530,707	7,434,281	9,477,583	6,532,267	5,795,794	8,153,844
FEES AND SERVICE EXPENSES	2,150,613	1,813,426	2,613,880	2,051,437	1,727,510	2,564,889
NET FEES AND SERVICE INCOME	6,380,094	5,620,855	6,863,703	4,480,830	4,068,284	5,588,955
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	1,983,153	7,061,589	-	1,556,893	6,766,408	-
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS	-	-	2,051,965	-	-	1,836,623
GAINS ON INVESTMENTS	564,806	316,905	1,531,574	461,441	316,894	1,508,402
SHARE OF PROFIT (LOSS) FROM INVESTMENT USING EQUITY METHOD	(70,087)	36,124	(2,073)	-	-	-
GAINS ON DISPOSAL OF ASSETS	77,797	44,892	1,021,164	91,227	37,632	51,446
DIVIDEND INCOME	456,474	882,028	666,921	958,189	1,893,666	1,168,496
OTHER OPERATING INCOME	176,357	212,181	162,218	107,358	108,790	114,100
TOTAL OPERATING INCOME	29,420,787	32,284,914	30,238,992	23,928,211	29,363,065	27,534,414
OTHER OPERATING EXPENSES						
Employee's expenses	8,355,775	7,519,619	6,669,838	6,290,783	6,194,424	6,070,332
Directors' remuneration	42,535	65,658	22,280	16,350	46,000	15,600
Premises and equipment expenses	3,618,692	3,828,725	2,440,885	2,863,542	3,394,938	2,273,850
Taxes and duties	686,734	762,639	842,799	679,885	747,086	833,284
Others	6,722,785	2,849,401	2,702,719	6,108,510	2,461,444	2,486,695
TOTAL OTHER OPERATING EXPENSES	19,426,521	15,026,042	12,678,521	15,959,070	12,843,892	11,679,761
EXPECTED CREDIT LOSS	5,667,603	13,237,816	-	3,912,045	13,103,408	-
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	-	-	5,381,359	-	-	5,108,972
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	4,326,663	4,021,056	12,179,112	4,057,096	3,415,765	10,745,681
INCOME TAX EXPENSES	212,247	834,141	2,639,557	245,952	503,243	2,232,466
NET PROFIT	4,114,416	3,186,915	9,539,555	3,811,144	2,912,522	8,513,215

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BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2020
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2020	2019	2020	2019
INTEREST INCOME	85,071,267	84,850,534	73,810,913	81,454,947
INTEREST EXPENSES	27,288,932	30,972,242	22,193,471	29,716,682
NET INTEREST INCOME	57,782,335	53,878,292	51,617,442	51,738,265
FEES AND SERVICE INCOME	25,047,965	28,204,509	19,751,123	24,546,109
FEES AND SERVICE EXPENSES	6,693,120	7,885,360	6,459,622	7,733,892
NET FEES AND SERVICE INCOME	18,354,845	20,319,149	13,291,501	16,812,217
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	7,355,314	-	7,121,204	-
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS	-	5,675,210	-	5,218,217
GAINS ON INVESTMENTS	2,032,223	4,776,946	1,928,843	4,191,026
SHARE OF PROFIT (LOSS) FROM INVESTMENT USING EQUITY METHOD	(21,835)	87,756	-	-
GAINS ON DISPOSAL OF ASSETS	180,833	1,699,677	176,996	710,911
DIVIDEND INCOME	1,824,468	3,153,339	3,337,822	6,052,951
OTHER OPERATING INCOME	592,011	432,815	350,219	333,463
TOTAL OPERATING INCOME	88,100,194	90,023,184	77,824,027	85,057,050
OTHER OPERATING EXPENSES				
Employee's expenses	22,711,449	19,908,493	18,706,725	18,074,924
Directors' remuneration	141,466	110,796	77,200	78,030
Premises and equipment expenses	9,743,183	8,326,123	8,371,764	7,769,519
Taxes and duties	2,230,196	2,508,851	2,195,930	2,471,623
Others	11,003,572	8,121,661	9,799,126	7,485,118
TOTAL OTHER OPERATING EXPENSES	45,829,866	38,975,924	39,150,745	35,879,214
EXPECTED CREDIT LOSS	23,992,687	-	21,968,299	-
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	-	16,008,812	-	15,641,028
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	18,277,641	35,038,448	16,704,983	33,536,808
INCOME TAX EXPENSES	3,215,043	6,928,912	2,784,801	6,085,783
NET PROFIT	15,062,598	28,109,536	13,920,182	27,451,025

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2020
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2020	2019	2020	2019
OTHER COMPREHENSIVE INCOME (LOSSES)				
Items that will be reclassified subsequently to profit or loss				
Gains (losses) on investments in debt instruments at fair value through other comprehensive income	(374,630)	-	(1,280,648)	-
Gains on remeasuring available-for-sale investment	-	8,874,666	-	8,859,193
Gains on cash flow hedges	217,858	-	217,858	-
Gains (losses) arising from translating the financial statements of foreign operations	6,085,720	(5,458,600)	5,882,784	(2,732,550)
Share of other comprehensive income of associate	-	1,567	-	-
Income tax relating to components of other comprehensive income (losses)	363,863	(1,777,264)	557,062	(1,770,878)
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	14,395,161	-	13,987,474	-
Losses on investment in equity instruments designated at fair value through other comprehensive income	(17,995,112)	-	(17,211,812)	-
Gains on financial liabilities designated at fair value through profit or loss	1,377,205	-	1,377,205	-
Actuarial gains on defined benefit plans	30,558	4,433	30,558	3,356
Share of other comprehensive income of associate	1,123	-	-	-
Income tax relating to components of other comprehensive income (losses)	422,068	(2,081)	351,203	(1,866)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	4,523,814	1,642,721	3,911,684	4,357,255
TOTAL COMPREHENSIVE INCOME (LOSSES)	19,586,412	29,752,257	17,831,866	31,808,280
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	14,782,988	27,813,713	13,920,182	27,451,025
Non-controlling interest	279,610	295,823	-	-
	15,062,598	28,109,536	13,920,182	27,451,025
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE				
Owners of the Bank	19,315,007	29,456,434	17,831,866	31,808,280
Non-controlling interest	271,405	295,823	-	-
	19,586,412	29,752,257	17,831,866	31,808,280
BASIC EARNINGS PER SHARE (BAHT)	7.74	14.57	7.29	14.38
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843