

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2019

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
ASSETS				
CASH	51,825,064	62,394,091	51,734,931	62,329,288
INTERBANK AND MONEY MARKET ITEMS, NET	575,969,931	450,699,724	546,774,053	404,378,243
DERIVATIVES ASSETS	52,795,113	28,649,605	52,598,484	28,334,423
INVESTMENTS, NET	614,339,042	556,787,522	579,351,322	525,694,808
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,732,222	1,607,844	38,414,900	37,290,633
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	2,001,993,860	2,083,702,949	1,945,397,768	2,026,148,551
Accrued interest receivables	4,470,994	5,623,746	4,339,308	5,487,524
Total loans to customers and accrued interest receivables	2,006,464,854	2,089,326,695	1,949,737,076	2,031,636,075
<u>Less</u> Deferred revenue	(548,612)	(542,891)	(526,372)	(499,799)
<u>Less</u> Allowance for doubtful accounts	(151,400,308)	(147,588,430)	(147,659,844)	(144,326,155)
<u>Less</u> Revaluation allowance for debt restructuring	(6,694,711)	(5,414,669)	(6,694,711)	(5,414,669)
Total loans to customers and accrued interest receivables, net	1,847,821,223	1,935,780,705	1,794,856,149	1,881,395,452
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	1,562,071	1,577,698	102,067	87,709
PROPERTIES FOR SALE, NET	9,890,200	10,603,892	8,404,029	8,742,836
PREMISES AND EQUIPMENT, NET	41,208,403	42,567,441	39,977,761	41,180,182
OTHER INTANGIBLE ASSETS, NET	1,792,379	1,080,011	1,706,269	990,727
DEFERRED TAX ASSETS	4,144,131	4,091,264	3,067,553	2,947,919
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	8,742,558	3,324,390	8,587,163	3,149,620
OTHER ASSETS, NET	16,269,450	17,586,037	12,648,743	11,720,218
TOTAL ASSETS	3,228,091,787	3,116,750,224	3,138,223,424	3,008,242,058

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(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,362,766,475	2,326,469,540	2,309,868,245	2,262,490,378
INTERBANK AND MONEY MARKET ITEMS	148,574,657	136,862,124	147,695,199	128,394,405
LIABILITY PAYABLE ON DEMAND	5,534,551	7,223,141	5,503,829	7,199,386
DERIVATIVES LIABILITIES	39,465,432	22,338,039	38,865,351	21,854,408
DEBT ISSUED AND BORROWINGS	147,374,741	116,348,334	146,436,146	116,221,332
BANK'S LIABILITY UNDER ACCEPTANCES	1,562,071	1,577,698	102,067	87,709
PROVISIONS	16,985,026	16,518,913	16,711,596	16,311,378
DEFERRED TAX LIABILITIES	2,003,855	1,399,378	1,799,217	1,187,304
OTHER LIABILITIES	73,386,939	74,854,166	49,566,439	52,536,301
TOTAL LIABILITIES	2,797,653,747	2,703,591,333	2,716,548,089	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	43,779,187	42,842,767	49,808,953	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	180,464,432	170,036,820	165,931,721	155,870,255
TOTAL BANK'S EQUITY	430,178,280	412,814,248	421,675,335	401,959,457
NON-CONTROLLING INTEREST	259,760	344,643	-	-
TOTAL SHAREHOLDERS' EQUITY	430,438,040	413,158,891	421,675,335	401,959,457
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,228,091,787	3,116,750,224	3,138,223,424	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		
	September 30, 2019	June 30, 2019	September 30, 2018	September 30, 2019	June 30, 2019	September 30, 2018
Interest income	28,470,873	28,014,594	28,220,556	27,403,026	26,891,270	27,012,672
Interest expenses	10,527,353	10,379,228	9,964,137	10,136,634	9,980,067	9,484,437
Net interest income	17,943,520	17,635,366	18,256,419	17,266,392	16,911,203	17,528,235
Fees and service income	9,477,583	9,139,964	8,723,442	8,153,844	7,957,749	7,491,936
Fees and service expenses	2,613,880	2,524,849	2,460,202	2,564,889	2,479,461	2,415,756
Net fees and service income	6,863,703	6,615,115	6,263,240	5,588,955	5,478,288	5,076,180
Gains on tradings and foreign exchange transactions	2,051,965	1,864,690	2,385,638	1,836,623	1,571,417	1,953,834
Gains on investments	1,531,574	2,470,699	1,709,184	1,508,402	2,363,175	1,707,690
Share of profit (losses) from investment using equity method	(2,073)	45,631	(22,466)	-	-	-
Gains on disposal of assets	1,021,164	522,675	194,724	51,446	512,047	185,120
Dividend income	666,921	1,849,266	641,880	1,168,496	4,274,979	1,116,696
Other operating income	162,218	165,851	148,418	114,100	136,104	109,146
Total operating income	30,238,992	31,169,293	29,577,037	27,534,414	31,247,213	27,676,901
Other operating expenses						
Employee's expenses	6,669,838	6,675,980	6,529,563	6,070,332	6,049,233	5,928,994
Directors' remuneration	22,280	54,360	20,583	15,600	47,630	14,250
Premises and equipment expenses	2,440,885	3,147,108	2,254,334	2,273,850	2,977,265	2,073,518
Taxes and duties	842,799	849,548	819,661	833,284	833,403	807,013
Others	2,702,719	3,381,455	3,253,878	2,486,695	3,176,092	2,903,586
Total other operating expenses	12,678,521	14,108,451	12,878,019	11,679,761	13,083,623	11,727,361
Impairment loss of loans and debt securities	5,381,359	5,549,135	5,345,597	5,108,972	5,396,021	5,282,265
Profit from operating before income tax expenses	12,179,112	11,511,707	11,353,421	10,745,681	12,767,569	10,667,275
Income tax expenses	2,639,557	2,064,885	2,224,192	2,232,466	1,847,103	1,956,787
Net profit	9,539,555	9,446,822	9,129,229	8,513,215	10,920,466	8,710,488

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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, 2019
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2019	2018	2019	2018
Interest income	84,850,534	82,271,987	81,454,947	78,765,247
Interest expenses	30,972,242	29,319,161	29,716,682	27,918,996
Net interest income	53,878,292	52,952,826	51,738,265	50,846,251
Fees and service income	28,204,509	27,730,494	24,546,109	23,636,550
Fees and service expenses	7,885,360	7,210,199	7,733,892	7,088,441
Net fees and service income	20,319,149	20,520,295	16,812,217	16,548,109
Gains on tradings and foreign exchange transactions	5,675,210	6,226,316	5,218,217	5,553,836
Gains on investments	4,776,946	7,545,418	4,191,026	4,040,031
Share of profit from investment using equity method	87,756	56,968	-	-
Gains on disposal of assets	1,699,677	883,267	710,911	632,154
Dividend income	3,153,339	3,090,489	6,052,951	4,520,861
Other operating income	432,815	1,062,966	333,463	857,315
Total operating income	90,023,184	92,338,545	85,057,050	82,998,557
Other operating expenses				
Employee's expenses	19,908,493	19,662,122	18,074,924	17,645,677
Directors' remuneration	110,796	101,103	78,030	69,510
Premises and equipment expenses	8,326,123	7,437,651	7,769,519	6,898,094
Taxes and duties	2,508,851	2,514,242	2,471,623	2,444,100
Others	8,121,661	9,117,288	7,485,118	7,872,920
Total other operating expenses	38,975,924	38,832,406	35,879,214	34,930,301
Impairment loss of loans and debt securities	16,008,812	19,199,940	15,641,028	18,505,549
Profit from operating before income tax expenses	35,038,448	34,306,199	33,536,808	29,562,707
Income tax expenses	6,928,912	6,787,068	6,085,783	5,444,317
Net profit	28,109,536	27,519,131	27,451,025	24,118,390

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 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	14,083,960	(3,479,510)	13,497,846	(7,047,941)
Net amount transferred to profit or loss	(5,209,294)	(7,451,948)	(4,638,653)	(3,946,617)
Losses arising from translating the financial statements of foreign operations	(5,458,600)	(3,581,912)	(2,732,550)	(1,860,036)
Share of other comprehensive income of associate	1,567	-	-	-
Income tax relating to components of other comprehensive income (losses)	(1,777,264)	2,200,847	(1,770,878)	2,214,896
Items that will not be reclassified subsequently to profit or loss				
Actuarial gains on defined benefit plans	4,433	734	3,356	734
Income tax relating to components of other comprehensive income (losses)	(2,081)	(454)	(1,866)	(454)
Total other comprehensive income (losses)	1,642,721	(12,312,243)	4,357,255	(10,639,418)
Total comprehensive income	29,752,257	15,206,888	31,808,280	13,478,972
Net profit attributable				
Owners of the Bank	27,813,713	27,228,797	27,451,025	24,118,390
Non-controlling interest	295,823	290,334	-	-
	28,109,536	27,519,131	27,451,025	24,118,390
Total comprehensive income attributable				
Owners of the Bank	29,456,434	14,916,555	31,808,280	13,478,972
Non-controlling interest	295,823	290,333	-	-
	29,752,257	15,206,888	31,808,280	13,478,972
Basic earnings per share (Baht)	14.57	14.26	14.38	12.64
Weighted average number of ordinary shares				
(Thousand shares)	1,908,843	1,908,843	1,908,843	1,908,843