

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2018

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
ASSETS				
CASH	56,769,770	65,472,802	56,704,228	65,382,699
INTERBANK AND MONEY MARKET ITEMS, NET	448,478,037	437,738,297	405,832,443	385,771,851
DERIVATIVES ASSETS	30,256,007	27,359,581	29,911,158	27,047,821
INVESTMENTS, NET	597,956,832	591,719,967	560,360,954	563,445,386
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,586,770	1,460,090	37,290,632	37,090,632
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
Loans to customers	2,021,818,409	2,004,496,384	1,965,661,290	1,954,426,697
Accrued interest receivables	5,436,496	5,061,073	5,295,189	4,953,268
Total loans to customers and accrued interest receivables	2,027,254,905	2,009,557,457	1,970,956,479	1,959,379,965
<u>Less</u> Deferred revenue	(572,442)	(507,523)	(529,838)	(469,345)
<u>Less</u> Allowance for doubtful accounts	(145,957,008)	(137,710,621)	(142,688,011)	(134,510,776)
<u>Less</u> Revaluation allowance for debt restructuring	(5,558,320)	(2,310,372)	(5,558,320)	(2,310,372)
Total loans to customers and accrued interest receivables, net	1,875,167,135	1,869,028,941	1,822,180,310	1,822,089,472
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	1,148,694	1,432,858	83,286	128,232
PROPERTIES FOR SALE, NET	10,767,210	11,415,102	8,878,351	8,529,592
PREMISES AND EQUIPMENT, NET	42,726,359	43,834,022	41,329,453	42,368,555
OTHER INTANGIBLE ASSETS, NET	1,020,781	1,032,300	938,089	951,853
DEFERRED TAX ASSETS	3,750,784	3,676,165	2,615,038	2,686,368
SECURITIES BUSINESS RECEIVABLES-CASH ACCOUNTS	2,660,059	5,301,324	-	-
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	1,484,949	3,203,364	1,379,741	3,077,643
OTHER ASSETS, NET	13,284,388	13,635,575	11,290,131	11,466,882
TOTAL ASSETS	3,087,057,775	3,076,310,388	2,978,793,814	2,970,036,986

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	CONSOLIDATED		THE BANK	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,297,627,465	2,310,743,284	2,237,954,411	2,252,421,001
INTERBANK AND MONEY MARKET ITEMS	133,253,347	133,583,866	126,594,500	127,212,537
LIABILITY PAYABLE ON DEMAND	7,561,551	7,251,740	7,531,770	7,210,370
DERIVATIVES LIABILITIES	24,735,923	21,001,637	24,008,915	20,213,259
DEBT ISSUED AND BORROWINGS	132,542,700	107,189,917	132,374,531	106,963,811
BANK'S LIABILITY UNDER ACCEPTANCES	1,148,694	1,432,858	83,286	128,232
PROVISIONS	14,162,810	13,504,271	13,962,624	13,323,068
DEFERRED TAX LIABILITIES	987,456	5,742,629	787,055	5,527,563
OTHER LIABILITIES	70,215,364	73,853,150	47,982,432	50,935,841
TOTAL LIABILITIES	2,682,235,310	2,674,303,352	2,591,279,524	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	43,264,727	56,282,626	46,543,823	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	161,374,795	151,506,327	141,035,806	134,280,515
TOTAL BANK'S EQUITY	404,574,183	401,723,614	387,514,290	386,101,304
NON-CONTROLLING INTEREST	248,282	283,422	-	-
TOTAL SHAREHOLDERS' EQUITY	404,822,465	402,007,036	387,514,290	386,101,304
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,087,057,775	3,076,310,388	2,978,793,814	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		
	September 30, 2018	June 30, 2018	September 30, 2017	September 30, 2018	June 30, 2018	September 30, 2017
Interest income	28,220,556	27,468,111	26,753,246	27,012,672	26,284,610	25,624,350
Interest expenses	9,964,137	9,894,780	9,928,133	9,484,437	9,416,360	9,460,599
Net interest income	18,256,419	17,573,331	16,825,113	17,528,235	16,868,250	16,163,751
Fees and service income	8,723,442	8,993,901	8,807,346	7,491,936	7,667,828	7,659,527
Fees and service expenses	2,460,202	2,339,091	2,208,682	2,415,756	2,291,282	2,175,350
Net fees and service income	6,263,240	6,654,810	6,598,664	5,076,180	5,376,546	5,484,177
Gains on tradings and foreign exchange transactions	2,385,638	2,186,829	1,492,492	1,953,834	1,629,378	1,625,653
Gains (losses) on investments	1,709,184	2,308,768	2,501,502	1,707,690	(1,183,119)	2,540,775
Share of profit (loss) from investment using equity method	(22,466)	44,882	52,003	-	-	-
Gains on disposal of assets	194,724	339,251	197,969	185,120	339,246	75,186
Dividend income	641,880	1,857,019	710,728	1,116,696	2,471,115	1,069,435
Other operating income	148,418	274,991	97,370	109,146	147,639	64,495
Total operating income	29,577,037	31,239,881	28,475,841	27,676,901	25,649,055	27,023,472
Other operating expenses						
Employee's expenses	6,529,563	6,462,619	6,445,705	5,928,994	5,812,161	5,844,337
Directors' remuneration	20,583	45,850	22,198	14,250	39,660	16,100
Premises and equipment expenses	2,254,334	2,960,321	2,409,167	2,073,518	2,780,931	2,227,293
Taxes and duties	819,661	832,548	789,835	807,013	817,463	766,933
Others	3,253,878	3,074,487	2,271,479	2,903,586	2,873,095	2,194,770
Total other operating expenses	12,878,019	13,375,825	11,938,384	11,727,361	12,323,310	11,049,433
Impairment loss of loans and debt securities	5,345,597	6,532,795	6,259,153	5,282,265	6,204,994	6,207,220
Profit from operating before income tax expenses	11,353,421	11,331,261	10,278,304	10,667,275	7,120,751	9,766,819
Income tax expenses	2,224,192	2,040,834	2,036,155	1,956,787	1,080,650	1,853,894
Net profit	9,129,229	9,290,427	8,242,149	8,710,488	6,040,101	7,912,925

Baht : '000

Baht : '000

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

Baht : '000

	CONSOLIDATED		THE BANK	
	2018	2017	2018	2017
Interest income	82,271,987	78,616,266	78,765,247	75,296,151
Interest expenses	29,319,161	28,945,855	27,918,996	27,574,938
Net interest income	52,952,826	49,670,411	50,846,251	47,721,213
Fees and service income	27,730,494	26,338,628	23,636,550	23,138,627
Fees and service expenses	7,210,199	6,648,423	7,088,441	6,563,748
Net fees and service income	20,520,295	19,690,205	16,548,109	16,574,879
Gains on tradings and foreign exchange transactions	6,226,316	4,521,325	5,553,836	4,691,221
Gains on investments	7,545,418	5,463,762	4,040,031	5,498,189
Share of profit from investment using equity method	56,968	187,728	-	-
Gains on disposal of assets	883,267	987,083	632,154	518,889
Dividend income	3,090,489	2,895,707	4,520,861	4,291,158
Other operating income	1,062,966	308,134	857,315	216,826
Total operating income	92,338,545	83,724,355	82,998,557	79,512,375
Other operating expenses				
Employee's expenses	19,662,122	18,937,956	17,645,677	17,153,403
Directors' remuneration	101,103	101,910	69,510	71,230
Premises and equipment expenses	7,437,651	7,516,077	6,898,094	6,970,904
Taxes and duties	2,514,242	2,516,922	2,444,100	2,440,086
Others	9,117,288	6,785,445	7,872,920	6,330,181
Total other operating expenses	38,832,406	35,858,310	34,930,301	32,965,804
Impairment loss of loans and debt securities	19,199,940	17,753,213	18,505,549	17,441,596
Profit from operating before income tax expenses	34,306,199	30,112,832	29,562,707	29,104,975
Income tax expenses	6,787,068	5,375,594	5,444,317	4,940,886
Net profit	27,519,131	24,737,238	24,118,390	24,164,089

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 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	(3,479,510)	8,109,735	(7,047,941)	7,980,537
Net amount transferred to profit or loss	(7,451,948)	(855,270)	(3,946,617)	(848,037)
Losses arising from translating the financial statements of foreign operations	(3,581,912)	(4,191,683)	(1,860,036)	(3,401,488)
Income tax relating to components of other comprehensive income (losses)	2,200,847	(1,517,500)	2,214,896	(1,492,450)
Items that will not be reclassified subsequently to profit or loss				
Actuarial gains on defined benefit plans	735	226	735	226
Income tax relating to components of other comprehensive income (losses)	(454)	(172)	(454)	(172)
Total other comprehensive income (losses)	(12,312,242)	1,545,336	(10,639,417)	2,238,616
Total comprehensive income	15,206,889	26,282,574	13,478,973	26,402,705
Net profit attributable				
Owners of the Bank	27,228,797	24,513,021	24,118,390	24,164,089
Non-controlling interest	290,334	224,217	-	-
	27,519,131	24,737,238	24,118,390	24,164,089
Total comprehensive income attributable				
Owners of the Bank	14,916,556	26,058,349	13,478,973	26,402,705
Non-controlling interest	290,333	224,225	-	-
	15,206,889	26,282,574	13,478,973	26,402,705
Basic earnings per share (Baht)	14.26	12.84	12.64	12.66
Weighted average number of ordinary shares				
(Thousand shares)	1,908,843	1,908,843	1,908,843	1,908,843