

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2024

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2024	2023	2024	2023
ASSETS				
CASH	47,363,509	45,517,980	43,793,190	41,470,071
INTERBANK AND MONEY MARKET ITEMS, NET	752,269,468	757,119,567	668,046,884	580,067,592
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	105,577,362	88,978,361	110,977,758	96,737,951
DERIVATIVES ASSETS	87,265,735	70,602,763	86,295,945	70,108,976
INVESTMENTS, NET	989,975,301	972,286,851	817,668,057	839,496,234
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,010,750	1,403,051	144,815,695	144,815,695
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,428,320,868	2,425,661,014	2,051,897,843	2,067,703,354
PROPERTIES FOR SALE, NET	5,920,648	10,929,438	4,980,602	9,976,778
PREMISES AND EQUIPMENT, NET	60,094,625	61,925,187	50,430,261	51,524,650
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	27,797,736	33,218,132	1,975,531	1,760,082
DEFERRED TAX ASSETS	10,678,956	10,294,925	5,924,324	5,136,759
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	1,238,404	2,620,786	1,179,232	2,588,927
OTHER ASSETS, NET	33,865,950	33,926,329	24,066,793	19,218,930
TOTAL ASSETS	4,551,379,312	4,514,484,384	4,012,052,115	3,930,605,999

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	CONSOLIDATED		THE BANK	
	2024	2023	2024	2023
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,169,653,681	3,184,283,391	2,722,472,582	2,699,887,528
INTERBANK AND MONEY MARKET ITEMS	346,935,800	334,219,180	320,646,387	309,526,062
LIABILITY PAYABLE ON DEMAND	7,124,815	9,155,613	7,056,318	9,154,297
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	17,762,512	18,383,683	17,308,307	17,858,498
DERIVATIVES LIABILITIES	64,701,726	63,461,975	63,563,290	62,712,103
DEBT ISSUED AND BORROWINGS	213,785,343	212,504,715	212,710,931	211,509,881
PROVISIONS	36,774,867	34,426,203	32,753,636	31,081,236
DEFERRED TAX LIABILITIES	3,880	29,637	-	-
OTHER LIABILITIES	137,763,410	127,189,954	100,753,428	84,619,386
TOTAL LIABILITIES	3,994,506,034	3,983,654,351	3,477,264,879	3,426,348,991
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	38,112,032	44,270,288	45,894,210	45,594,835
RETAINED EARNINGS				
Appropriated				
Legal reserve	29,000,000	28,000,000	29,000,000	28,000,000
Others	131,500,000	126,500,000	131,500,000	126,500,000
Unappropriated	280,992,634	254,769,825	252,958,365	228,727,512
TOTAL BANK'S EQUITY	555,039,327	528,974,774	534,787,236	504,257,008
NON-CONTROLLING INTEREST	1,833,951	1,855,259	-	-
TOTAL SHAREHOLDERS' EQUITY	556,873,278	530,830,033	534,787,236	504,257,008
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,551,379,312	4,514,484,384	4,012,052,115	3,930,605,999

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, 2024	September 30, 2024	December 31, 2023	December 31, 2024	September 30, 2024	December 31, 2023
INTEREST INCOME	52,400,443	52,311,537	52,637,470	41,514,878	41,190,452	41,871,962
INTEREST EXPENSES	18,423,504	18,944,861	17,472,504	13,806,374	14,182,803	13,166,657
NET INTEREST INCOME	33,976,939	33,366,676	35,164,966	27,708,504	27,007,649	28,705,305
FEES AND SERVICE INCOME	11,085,749	10,861,202	10,941,036	8,780,926	8,338,905	8,360,979
FEES AND SERVICE EXPENSES	4,073,344	3,926,261	4,172,685	3,631,144	3,448,641	3,658,092
NET FEES AND SERVICE INCOME	7,012,405	6,934,941	6,768,351	5,149,782	4,890,264	4,702,887
GAINS (LOSSES) ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	2,985,703	3,643,090	(40,834)	2,597,561	3,491,164	54,426
GAINS (LOSSES) ON INVESTMENTS	132,853	720,976	(357,179)	324,701	645,276	(196,126)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	47,746	68,472	35,944	-	-	-
GAINS ON DISPOSAL OF ASSETS	53,921	343,686	94,125	44,494	327,400	92,025
DIVIDEND INCOME	328,477	559,725	266,628	418,365	1,163,296	266,628
OTHER OPERATING INCOME	243,490	188,889	260,526	127,410	90,847	132,721
TOTAL OPERATING INCOME	44,781,534	45,826,455	42,192,527	36,370,817	37,615,896	33,757,866
OTHER OPERATING EXPENSES						
Employee's expenses	8,858,188	8,904,584	9,039,436	6,261,407	6,483,206	6,213,957
Directors' remuneration	86,802	40,581	80,136	61,650	18,150	54,070
Premises and equipment expenses	5,082,058	4,147,423	4,319,944	4,050,070	3,172,433	3,245,856
Taxes and duties	1,318,900	1,370,300	1,269,219	1,301,670	1,353,489	1,250,719
Others	8,411,331	7,376,240	8,912,245	4,929,900	5,208,203	7,661,093
TOTAL OTHER OPERATING EXPENSES	23,757,279	21,839,128	23,620,980	16,604,697	16,235,481	18,425,695
EXPECTED CREDIT LOSS	7,633,913	8,197,070	7,343,406	6,729,560	7,782,760	5,650,821
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	13,390,342	15,790,257	11,228,141	13,036,560	13,597,655	9,681,350
INCOME TAX EXPENSES	2,895,928	3,207,502	2,281,130	2,340,530	2,667,166	1,999,265
NET PROFIT	10,494,414	12,582,755	8,947,011	10,696,030	10,930,489	7,682,085

FOR THE THREE-MONTH PERIOD ENDED
(UNAUDITED)

Baht : '000

	CONSOLIDATED			THE BANK		
	December 31, 2024	September 30, 2024	December 31, 2023	December 31, 2024	September 30, 2024	December 31, 2023
OTHER COMPREHENSIVE INCOME (LOSSES)						
Items that will be reclassified subsequently to profit or loss						
Gains on investments in debt instruments at fair value through other comprehensive income	241,944	8,226,144	9,821,548	1,017,468	7,111,581	9,244,543
Gains (losses) on cash flow hedges	3,238,776	(1,306,573)	637,347	3,238,776	(1,306,573)	637,347
Gains (losses) arising from translating the financial statements of foreign operations	1,188,330	(17,416,040)	(12,547,062)	2,962,263	(8,975,888)	(3,463,965)
Share of other comprehensive income (losses) of associate	-	-	(125)	-	-	-
Income tax relating to components of other comprehensive income (losses)	(686,624)	(1,409,485)	(2,104,738)	(851,994)	(1,164,071)	(1,982,081)
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	(31,062)	(16,120)	211,833	(31,062)	(16,120)	(84,837)
Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income	(10,307,321)	8,177,223	(5,437,078)	(10,360,589)	8,110,277	(5,275,512)
Gains (losses) on financial liabilities designated at fair value through profit or loss	(31,188)	198,265	(220,060)	(31,188)	198,265	(220,060)
Actuarial losses on defined benefit plans	290,098	-	557,373	356,024	-	424,889
Share of other comprehensive income (losses) of associate	173	355	(381)	-	-	-
Income tax relating to components of other comprehensive income (losses)	1,880,564	(1,675,036)	1,013,148	1,878,400	(1,661,858)	1,011,472
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(4,216,310)	(5,221,267)	(8,068,195)	(1,821,902)	2,295,613	291,796
TOTAL COMPREHENSIVE INCOME (LOSSES)	6,278,104	7,361,488	878,816	8,874,128	13,226,102	7,973,881
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	10,404,313	12,476,355	8,862,807	10,696,030	10,930,489	7,682,085
Non-controlling interest	90,101	106,400	84,204	-	-	-
	10,494,414	12,582,755	8,947,011	10,696,030	10,930,489	7,682,085
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE						
Owners of the Bank	6,215,641	7,308,688	857,541	8,874,128	13,226,102	7,973,881
Non-controlling interest	62,463	52,800	21,275	-	-	-
	6,278,104	7,361,488	878,816	8,874,128	13,226,102	7,973,881
BASIC EARNINGS PER SHARE (BAHT)	5.45	6.54	4.64	5.60	5.73	4.02
WEIGHTED AVERAGE NUMBER OF COMMON 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 YEAR ENDED DECEMBER 31, 2024
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2024	2023	2024	2023
INTEREST INCOME	208,028,891	194,364,804	164,274,045	152,284,404
INTEREST EXPENSES	74,129,310	63,504,492	55,764,286	46,956,176
NET INTEREST INCOME	133,899,581	130,860,312	108,509,759	105,328,228
FEES AND SERVICE INCOME	43,915,591	42,899,184	34,323,826	32,726,876
FEES AND SERVICE EXPENSES	16,191,917	15,665,103	14,324,076	13,777,532
NET FEES AND SERVICE INCOME	27,723,674	27,234,081	19,999,750	18,949,344
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	8,965,567	5,544,043	7,727,999	4,446,068
GAINS (LOSSES) ON INVESTMENTS	890,879	(482,228)	1,011,580	(309,670)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	204,586	187,382	-	-
GAINS ON DISPOSAL OF ASSETS	882,861	863,646	566,513	282,006
DIVIDEND INCOME	2,345,083	2,330,329	6,668,353	5,876,483
OTHER OPERATING INCOME	898,556	949,920	442,077	415,568
TOTAL OPERATING INCOME	175,810,787	167,487,485	144,926,031	134,988,027
OTHER OPERATING EXPENSES				
Employee's expenses	35,895,783	35,921,047	25,787,581	25,277,886
Directors' remuneration	266,281	245,873	152,900	141,205
Premises and equipment expenses	16,970,140	15,738,129	13,014,326	11,758,687
Taxes and duties	5,560,628	4,833,703	5,487,867	4,759,072
Others	25,712,523	25,036,254	17,891,127	20,603,132
TOTAL OTHER OPERATING EXPENSES	84,405,355	81,775,006	62,333,801	62,539,982
EXPECTED CREDIT LOSS	34,838,088	33,666,570	30,924,524	26,995,355
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	56,567,344	52,045,909	51,667,706	45,452,690
INCOME TAX EXPENSES	10,945,678	9,993,277	8,631,123	7,920,380
NET PROFIT	45,621,666	42,052,632	43,036,583	37,532,310

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(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2024	2023	2024	2023
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	9,471,780	(1,991,160)	9,345,410	(2,784,738)
Gains (losses) on cash flow hedges	2,234,363	(118,000)	2,234,363	(118,000)
Losses arising from translating the financial statements of foreign operations	(7,987,925)	(1,262,023)	(1,393,393)	(366,932)
Share of other comprehensive income (losses) of associate	(2,600)	1,459	-	-
Income tax relating to components of other comprehensive income (losses)	(2,362,686)	(853,290)	(2,319,378)	(679,520)
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	(176,999)	168,771	(176,999)	(127,900)
Losses on investment in equity instruments designated at fair value through other comprehensive income	(8,929,596)	(5,157,446)	(8,732,733)	(5,114,928)
Losses on financial liabilities designated at fair value through profit or loss	(30,536)	(719,230)	(30,536)	(719,230)
Actuarial gains on defined benefit plans	267,993	331,956	354,589	424,888
Share of other comprehensive income of associate	494	479	-	-
Income tax relating to components of other comprehensive income (losses)	1,662,356	1,155,020	1,572,312	1,104,713
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(5,853,356)	(8,443,464)	853,635	(8,381,647)
TOTAL COMPREHENSIVE INCOME	39,768,310	33,609,168	43,890,218	29,150,663
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	45,211,145	41,635,521	43,036,583	37,532,310
Non-controlling interest	410,521	417,111	-	-
	45,621,666	42,052,632	43,036,583	37,532,310
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	39,424,543	33,172,382	43,890,218	29,150,663
Non-controlling interest	343,767	436,786	-	-
	39,768,310	33,609,168	43,890,218	29,150,663
BASIC EARNINGS PER SHARE (BAHT)	23.69	21.81	22.55	19.66
WEIGHTED AVERAGE NUMBER OF COMMON SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843