

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2025

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	March 31, 2025	December 31, 2024	March 31, 2025	December 31, 2024
ASSETS				
CASH	44,031,276	47,363,509	39,124,941	43,793,190
INTERBANK AND MONEY MARKET ITEMS, NET	794,182,009	752,269,468	716,382,259	668,046,884
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	109,635,364	105,577,362	115,838,208	110,977,758
DERIVATIVES ASSETS	73,634,043	87,265,735	72,738,198	86,295,945
INVESTMENTS, NET	1,015,567,871	989,975,301	836,043,884	817,668,057
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,061,440	1,010,750	144,815,695	144,815,695
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,448,669,958	2,428,320,868	2,084,587,612	2,051,897,843
PROPERTIES FOR SALE, NET	5,558,775	5,920,648	4,853,196	4,980,602
PREMISES AND EQUIPMENT, NET	59,281,529	60,094,625	49,912,674	50,430,261
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	26,802,664	27,797,736	1,866,965	1,975,531
DEFERRED TAX ASSETS	11,962,438	10,678,956	6,893,461	5,924,324
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	4,214,706	1,238,404	4,144,815	1,179,232
OTHER ASSETS, NET	33,776,730	33,865,950	21,127,301	24,066,793
TOTAL ASSETS	4,628,378,803	4,551,379,312	4,098,329,209	4,012,052,115

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2025

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	March 31, 2025	December 31, 2024	March 31, 2025	December 31, 2024
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,225,130,808	3,169,653,681	2,783,270,222	2,722,472,582
INTERBANK AND MONEY MARKET ITEMS	337,467,648	346,935,800	313,903,069	320,646,387
LIABILITY PAYABLE ON DEMAND	7,560,042	7,124,815	7,559,825	7,056,318
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	17,721,441	17,762,512	17,459,130	17,308,307
DERIVATIVES LIABILITIES	59,393,761	64,701,726	58,392,696	63,563,290
DEBT ISSUED AND BORROWINGS	249,316,798	213,785,343	248,652,926	212,710,931
PROVISIONS	37,543,968	36,774,867	34,792,367	32,753,636
DEFERRED TAX LIABILITIES	-	3,880	-	-
OTHER LIABILITIES	129,027,415	137,763,410	91,322,915	100,753,428
TOTAL LIABILITIES	4,063,161,881	3,994,506,034	3,555,353,150	3,477,264,879
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	33,517,767	38,112,032	41,643,519	45,894,210
RETAINED EARNINGS				
Appropriated				
Legal reserve	29,000,000	29,000,000	29,000,000	29,000,000
Others	131,500,000	131,500,000	131,500,000	131,500,000
Unappropriated	293,872,864	280,992,634	265,397,879	252,958,365
TOTAL BANK'S EQUITY	563,325,292	555,039,327	542,976,059	534,787,236
NON-CONTROLLING INTEREST	1,891,630	1,833,951	-	-
TOTAL SHAREHOLDERS' EQUITY	565,216,922	556,873,278	542,976,059	534,787,236
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,628,378,803	4,551,379,312	4,098,329,209	4,012,052,115

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		
	March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	December 31, 2024	March 31, 2024
INTEREST INCOME	49,470,488	52,400,443	51,672,177	39,434,580	41,514,878	40,734,675
INTEREST EXPENSES	17,562,050	18,423,504	18,250,066	13,359,042	13,806,374	13,705,296
NET INTEREST INCOME	31,908,438	33,976,939	33,422,111	26,075,538	27,708,504	27,029,379
FEES AND SERVICE INCOME	11,938,300	11,085,749	11,268,634	9,808,138	8,780,926	8,876,425
FEES AND SERVICE EXPENSES	4,345,830	4,073,344	4,341,827	3,961,311	3,631,144	3,855,916
NET FEES AND SERVICE INCOME	7,592,470	7,012,405	6,926,807	5,846,827	5,149,782	5,020,509
GAINS (LOSSES) ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	1,956,616	2,985,703	(81,992)	1,760,229	2,597,561	(610,719)
GAINS ON INVESTMENTS	2,897,205	132,853	181,829	2,779,980	324,701	181,786
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	50,321	47,746	52,014	-	-	-
GAINS ON DISPOSAL OF ASSETS	255,492	53,921	146,118	231,655	44,494	142,529
DIVIDEND INCOME	738,576	328,477	795,305	1,554,763	418,365	751,619
OTHER OPERATING INCOME	254,531	243,490	240,194	143,954	127,410	113,284
TOTAL OPERATING INCOME	45,653,649	44,781,534	41,682,386	38,392,946	36,370,817	32,628,387
OTHER OPERATING EXPENSES						
Employee's expenses	9,665,753	8,858,188	9,358,669	7,274,068	6,261,407	6,727,578
Directors' remuneration	54,403	86,802	60,126	24,355	61,650	17,400
Premises and equipment expenses	3,460,156	5,082,058	3,551,701	2,500,533	4,050,070	2,597,197
Taxes and duties	1,193,426	1,318,900	1,273,431	1,173,186	1,301,670	1,255,084
Others	6,377,852	8,411,331	5,374,251	5,234,722	4,929,900	4,290,227
TOTAL OTHER OPERATING EXPENSES	20,751,590	23,757,279	19,618,178	16,206,864	16,604,697	14,887,486
EXPECTED CREDIT LOSS	9,067,422	7,633,913	8,581,678	7,198,732	6,729,560	7,534,910
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	15,834,637	13,390,342	13,482,530	14,987,350	13,036,560	10,205,991
INCOME TAX EXPENSES	3,131,724	2,895,928	2,849,426	2,791,737	2,340,530	2,180,833
NET PROFIT	12,702,913	10,494,414	10,633,104	12,195,613	10,696,030	8,025,158

Baht : '000

	CONSOLIDATED			THE BANK		
	March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	December 31, 2024	March 31, 2024
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	6,894,655	241,944	4,741,322	6,600,291	1,017,468	4,673,661
Gains on cash flow hedges	591,667	3,238,776	1,010,299	591,667	3,238,776	1,010,299
Gains arising from translating the financial statements of foreign operations	527,886	1,188,330	10,193,924	952,176	2,962,263	4,207,224
Share of other comprehensive income of associate	-	-	97	-	-	-
Income tax relating to components of other comprehensive income (losses)	(1,493,784)	(686,624)	(1,172,458)	(1,437,269)	(851,994)	(1,147,219)
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	(89,676)	(31,062)	(44,349)	(89,676)	(31,062)	(44,349)
Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income	(13,537,965)	(10,307,321)	1,896,499	(13,330,530)	(10,360,589)	2,115,694
Gains (losses) on financial liabilities designated at fair value through profit or loss	69,293	(31,188)	(223,051)	69,293	(31,188)	(223,051)
Actuarial gains (losses) on defined benefit plans	1,031	290,098	(1,435)	1,031	356,024	(1,435)
Share of other comprehensive income (losses) of associate	369	173	(274)	-	-	-
Income tax relating to components of other comprehensive income (losses)	2,677,998	1,880,564	(285,895)	2,636,227	1,878,400	(360,380)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(4,358,526)	(4,216,310)	16,114,679	(4,006,790)	(1,821,902)	10,230,444
TOTAL COMPREHENSIVE INCOME	8,344,387	6,278,104	26,747,783	8,188,823	8,874,128	18,255,602
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	12,617,784	10,404,313	10,523,651	12,195,613	10,696,030	8,025,158
Non-controlling interest	85,129	90,101	109,453	-	-	-
	12,702,913	10,494,414	10,633,104	12,195,613	10,696,030	8,025,158
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE						
Owners of the Bank	8,285,965	6,215,641	26,592,187	8,188,823	8,874,128	18,255,602
Non-controlling interest	58,422	62,463	155,596	-	-	-
	8,344,387	6,278,104	26,747,783	8,188,823	8,874,128	18,255,602
BASIC EARNINGS PER SHARE (BAHT)	6.61	5.45	5.51	6.39	5.60	4.20
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