

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2022

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2022	2021	2022	2021
ASSETS				
CASH	52,432,699	62,551,767	48,169,322	57,854,239
INTERBANK AND MONEY MARKET ITEMS, NET	766,074,475	801,212,497	587,553,969	626,065,197
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	75,036,089	84,341,349	90,801,828	96,497,917
DERIVATIVES ASSETS	84,839,352	42,359,296	83,582,630	41,749,252
INVESTMENTS, NET	850,150,825	803,636,528	706,876,633	663,088,369
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,420,693	1,328,586	144,816,959	144,316,959
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,449,355,263	2,376,026,685	2,096,756,258	2,025,671,183
PROPERTIES FOR SALE, NET	12,016,841	9,495,944	11,129,554	8,498,534
PREMISES AND EQUIPMENT, NET	61,892,520	64,980,166	51,648,845	54,181,783
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	33,697,374	36,808,534	1,450,492	1,579,427
DEFERRED TAX ASSETS	6,891,668	6,336,519	2,474,561	2,532,787
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	1,497,501	12,906,449	1,454,302	12,779,785
OTHER ASSETS, NET	26,446,787	31,296,588	13,360,986	19,016,792
TOTAL ASSETS	4,421,752,087	4,333,280,908	3,840,076,339	3,753,832,224

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(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2022	2021	2022	2021
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,210,895,555	3,156,939,789	2,716,152,436	2,665,646,333
INTERBANK AND MONEY MARKET ITEMS	262,521,534	288,708,547	251,029,467	280,748,435
LIABILITY PAYABLE ON DEMAND	7,769,885	8,112,863	7,767,403	8,112,243
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	17,959,739	20,833,104	17,412,480	20,566,545
DERIVATIVES LIABILITIES	70,981,448	50,264,330	69,648,650	49,716,357
DEBT ISSUED AND BORROWINGS	188,301,568	183,239,266	187,056,618	182,379,356
PROVISIONS	27,177,164	25,814,558	24,176,399	23,595,568
DEFERRED TAX LIABILITIES	578,896	1,358,026	279,989	984,178
OTHER LIABILITIES	128,424,347	103,417,868	81,902,964	57,310,822
TOTAL LIABILITIES	3,914,610,136	3,838,688,351	3,355,426,406	3,289,059,837
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	54,243,425	66,348,614	55,480,947	57,340,405
RETAINED EARNINGS				
Appropriated				
Legal reserve	27,000,000	26,000,000	27,000,000	26,000,000
Others	121,500,000	116,500,000	121,500,000	116,500,000
Unappropriated	227,167,894	208,443,791	205,234,325	189,497,321
TOTAL BANK'S EQUITY	505,345,980	492,727,066	484,649,933	464,772,387
NON-CONTROLLING INTEREST	1,795,971	1,865,491	-	-
TOTAL SHAREHOLDERS' EQUITY	507,141,951	494,592,557	484,649,933	464,772,387
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,421,752,087	4,333,280,908	3,840,076,339	3,753,832,224

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, 2022	September 30, 2022	December 31, 2021	December 31, 2022	September 30, 2022	December 31, 2021
INTEREST INCOME	41,408,309	35,820,736	30,021,788	32,014,133	26,726,404	21,872,486
INTEREST EXPENSES	10,953,857	9,324,757	8,305,466	7,908,532	6,751,514	5,550,179
NET INTEREST INCOME	30,454,452	26,495,979	21,716,322	24,105,601	19,974,890	16,322,307
FEES AND SERVICE INCOME	10,782,609	10,294,044	10,440,867	8,161,881	7,575,567	7,215,002
FEES AND SERVICE EXPENSES	3,824,420	3,428,054	2,834,256	3,361,160	2,963,893	2,353,426
NET FEES AND SERVICE INCOME	6,958,189	6,865,990	7,606,611	4,800,721	4,611,674	4,861,576
GAINS (LOSSES) ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	(1,954,715)	2,328,758	4,796,252	(1,798,254)	1,579,973	4,163,505
GAINS (LOSSES) ON INVESTMENTS	(645,783)	(55,453)	459,336	(646,256)	(64,973)	(200,855)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	49,714	48,117	34,731	-	-	-
GAINS ON DISPOSAL OF ASSETS	1,463,478	265,061	256,854	1,437,621	221,774	196,089
DIVIDEND INCOME	296,598	488,830	279,417	296,598	1,047,724	304,903
OTHER OPERATING INCOME	263,740	269,507	264,376	84,976	89,546	73,505
TOTAL OPERATING INCOME	36,885,673	36,706,789	35,413,899	28,281,007	27,460,608	25,721,030
OTHER OPERATING EXPENSES						
Employee's expenses	8,862,388	8,884,884	8,841,105	6,118,469	6,228,040	6,147,467
Directors' remuneration	26,533	57,285	86,289	49,719	17,250	51,020
Premises and equipment expenses	4,816,640	3,287,525	5,068,427	3,346,698	2,415,760	4,102,177
Taxes and duties	1,059,832	917,286	758,641	1,042,882	893,776	729,641
Others	4,305,720	3,859,045	4,581,730	3,065,939	2,486,521	3,052,207
TOTAL OTHER OPERATING EXPENSES	19,071,113	17,006,025	19,336,192	13,623,707	12,041,347	14,082,512
EXPECTED CREDIT LOSS	7,914,348	9,889,262	8,127,418	4,420,633	8,829,728	5,918,224
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	9,900,212	9,811,502	7,950,289	10,236,667	6,589,533	5,720,294
INCOME TAX EXPENSES	2,257,130	2,031,939	1,516,746	2,351,826	1,241,034	1,206,132
NET PROFIT	7,643,082	7,779,563	6,433,543	7,884,841	5,348,499	4,514,162

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2022
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2022	2021	2022	2021
INTEREST INCOME	139,087,978	114,312,544	104,069,787	83,284,576
INTEREST EXPENSES	36,864,713	32,156,484	25,866,046	21,273,916
NET INTEREST INCOME	102,223,265	82,156,060	78,203,741	62,010,660
FEEs AND SERVICE INCOME	41,132,239	39,127,387	30,188,400	27,404,183
FEEs AND SERVICE EXPENSES	13,624,400	9,918,176	11,711,504	8,206,221
NET FEEs AND SERVICE INCOME	27,507,839	29,209,211	18,476,896	19,197,962
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	5,155,163	17,867,820	4,063,912	15,649,215
GAINS (LOSSES) ON INVESTMENTS	(1,453,669)	1,225,150	(1,500,499)	156,139
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	189,560	208,855	-	-
GAINS ON DISPOSAL OF ASSETS	1,890,956	519,198	1,781,586	401,504
DIVIDEND INCOME	2,306,493	2,251,676	6,367,289	4,236,874
OTHER OPERATING INCOME	1,075,232	1,102,693	360,705	371,690
TOTAL OPERATING INCOME	138,894,839	134,540,663	107,753,630	102,024,044
OTHER OPERATING EXPENSES				
Employee's expenses	34,793,722	35,003,148	24,621,887	24,813,000
Directors' remuneration	259,045	263,448	136,714	134,148
Premises and equipment expenses	15,371,271	14,764,803	11,295,149	11,423,141
Taxes and duties	3,643,182	2,949,196	3,537,370	2,868,153
Others	14,951,314	14,285,122	9,749,690	9,291,684
TOTAL OTHER OPERATING EXPENSES	69,018,534	67,265,717	49,340,810	48,530,126
EXPECTED CREDIT LOSS	32,647,105	34,133,611	26,556,303	26,011,719
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	37,229,200	33,141,335	31,856,517	27,482,199
INCOME TAX EXPENSES	7,483,684	6,189,220	5,466,446	4,831,735
NET PROFIT	29,745,516	26,952,115	26,390,071	22,650,464

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2022
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2022	2021	2022	2021
OTHER COMPREHENSIVE INCOME (LOSSES)				
Items that will be reclassified subsequently to profit or loss				
Losses on investments in debt instruments at fair value				
through other comprehensive income	(4,329,124)	(6,742,229)	(2,031,767)	(6,608,454)
Losses on cash flow hedges	(609,214)	(506,394)	(609,214)	(506,394)
Gains (losses) arising from translating the financial statements of				
foreign operations	(8,101,942)	20,196,245	464,804	6,033,617
Share of other comprehensive income of associate	1,141	-	-	-
Income tax relating to components of other comprehensive				
income (losses)	1,523,965	1,671,185	1,016,960	1,648,107
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	(4,916)	643,545	(4,916)	-
Gains on investment in equity instruments designates at				
fair value through other comprehensive income	161,610	10,599,899	128,683	10,539,297
Gains (losses) on financial liabilities designated at fair value				
through profit or loss	1,451,042	(567,419)	1,451,042	(567,419)
Actuarial gains on defined benefit plans	1,251,377	986,754	1,282,236	935,437
Share of other comprehensive income (losses) of associate	(989)	(2,466)	-	-
Income tax relating to components of other comprehensive				
income (losses)	(490,378)	(2,279,082)	(577,797)	(2,155,609)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(9,147,428)	24,000,038	1,120,031	9,318,582
TOTAL COMPREHENSIVE INCOME (LOSSES)	20,598,088	50,952,153	27,510,102	31,969,046
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	29,305,591	26,507,040	26,390,071	22,650,464
Non-controlling interest	439,925	445,075	-	-
	29,745,516	26,952,115	26,390,071	22,650,464
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE				
Owners of the Bank	20,251,470	50,393,641	27,510,102	31,969,046
Non-controlling interest	346,618	558,512	-	-
	20,598,088	50,952,153	27,510,102	31,969,046
BASIC EARNINGS PER SHARE (BAHT)	15.35	13.89	13.83	11.87
WEIGHTED AVERAGE NUMBER OF COMMON SHARES				
(THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843