

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2020

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	December 31, 2020	December 31, 2019	December 31, 2020	December 31, 2019
ASSETS				
CASH	73,886,309	58,090,112	70,013,515	58,012,561
INTERBANK AND MONEY MARKET ITEMS, NET	519,036,028	472,349,351	374,778,755	442,584,108
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	57,936,242	-	69,359,414	-
DERIVATIVES ASSETS	67,560,232	49,807,012	66,143,443	49,687,316
INVESTMENTS, NET	758,482,179	647,696,626	670,444,629	610,535,400
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	911,321	1,737,450	144,589,329	38,414,900
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,189,102,088	1,891,046,281	1,896,205,127	1,836,721,735
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	-	1,626,872	-	103,722
PROPERTIES FOR SALE, NET	9,753,914	9,362,849	7,754,245	8,368,141
PREMISES AND EQUIPMENT, NET	65,049,861	40,753,955	55,460,373	39,504,853
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	32,307,811	1,760,117	1,451,391	1,673,358
DEFERRED TAX ASSETS	7,939,617	4,542,443	2,082,884	3,360,374
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	12,833,047	17,506,277	12,699,962	17,419,107
OTHER ASSETS, NET	28,161,036	20,463,750	13,977,916	16,975,764
TOTAL ASSETS	3,822,959,685	3,216,743,095	3,384,960,983	3,123,361,339

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	CONSOLIDATED		THE BANK	
	December 31, 2020	December 31, 2019	December 31, 2020	December 31, 2019
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,810,862,624	2,370,792,167	2,485,596,798	2,316,034,607
INTERBANK AND MONEY MARKET ITEMS	219,149,193	134,346,323	162,499,180	129,277,274
LIABILITY PAYABLE ON DEMAND	7,257,360	5,523,288	6,702,768	5,488,403
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	19,256,663	-	19,056,520	-
DERIVATIVES LIABILITIES	57,127,821	37,837,421	56,212,287	37,370,815
DEBT ISSUED AND BORROWINGS	136,176,779	144,680,567	133,963,539	144,315,507
BANK'S LIABILITY UNDER ACCEPTANCES	-	1,626,872	-	103,722
PROVISIONS	27,305,660	18,701,528	25,065,453	18,428,103
DEFERRED TAX LIABILITIES	2,447,583	2,364,416	2,588,682	2,158,732
OTHER LIABILITIES	93,128,867	72,754,204	53,792,151	51,721,099
TOTAL LIABILITIES	3,372,712,550	2,788,626,786	2,945,477,378	2,704,898,262
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	47,256,838	34,471,457	52,849,874	40,383,596
RETAINED EARNINGS				
Appropriated				
Legal reserve	25,000,000	24,000,000	25,000,000	24,000,000
Others	111,500,000	106,500,000	111,500,000	106,500,000
Unappropriated	189,822,190	187,345,092	174,699,070	172,144,820
TOTAL BANK'S EQUITY	449,013,689	427,751,210	439,483,605	418,463,077
NON-CONTROLLING INTEREST	1,233,446	365,099	-	-
TOTAL SHAREHOLDERS' EQUITY	450,247,135	428,116,309	439,483,605	418,463,077
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,822,959,685	3,216,743,095	3,384,960,983	3,123,361,339

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, 2020	September 30, 2020	December 31, 2019	December 31, 2020	September 30, 2020	December 31, 2019
INTEREST INCOME	27,452,250	29,246,224	27,714,685	20,884,379	22,612,100	26,674,779
INTEREST EXPENSES	8,188,125	9,394,031	10,521,522	5,612,310	6,339,827	10,158,095
NET INTEREST INCOME	19,264,125	19,852,193	17,193,163	15,272,069	16,272,273	16,516,684
FEES AND SERVICE INCOME	9,119,953	8,530,707	11,075,688	7,043,921	6,532,267	9,327,465
FEES AND SERVICE EXPENSES	2,763,795	2,150,613	2,890,282	2,341,077	2,051,437	2,847,676
NET FEES AND SERVICE INCOME	6,356,158	6,380,094	8,185,406	4,702,844	4,480,830	6,479,789
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	3,702,590	1,983,153	-	2,530,103	1,556,893	-
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS	-	-	2,172,316	-	-	2,033,755
GAINS ON INVESTMENTS	479,931	564,806	14,987,745	248,648	461,441	14,911,825
SHARE OF PROFIT (LOSS) FROM INVESTMENT USING EQUITY METHOD	7,343.00	(70,087)	4,826.00	-	-	-
GAINS ON DISPOSAL OF ASSETS	553,293	77,797	434,875	544,916	91,227	320,747
DIVIDEND INCOME	214,928	456,474	615,731	259,847	958,189	579,332
OTHER OPERATING INCOME	49,615	176,357	129,280	31,912	107,358	72,626
TOTAL OPERATING INCOME	30,627,983	29,420,787	43,723,342	23,590,339	23,928,211	40,914,758
OTHER OPERATING EXPENSES						
Employee's expenses	8,247,982	8,355,775	6,817,354	6,141,689	6,290,783	6,066,454
Directors' remuneration	45,465	42,535	55,946	51,020	16,350	48,510
Premises and equipment expenses	4,422,144	3,618,692	3,462,686	3,662,478	2,863,542	3,284,478
Taxes and duties	698,693	686,734	855,450	684,118	679,885	841,486
Others	6,729,804	6,722,785	4,796,169	4,779,407	6,108,510	4,099,161
TOTAL OTHER OPERATING EXPENSES	20,144,088	19,426,521	15,987,605	15,318,712	15,959,070	14,340,089
EXPECTED CREDIT LOSS	7,203,181	5,667,603	-	5,920,216	3,912,045	-
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	-	-	16,342,265	-	-	16,103,310
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	3,280,714	4,326,663	11,393,472	2,351,411	4,057,096	10,471,359
INCOME TAX EXPENSES	798,576	212,247	3,290,293	633,554	245,952	3,134,392
NET PROFIT	2,482,138	4,114,416	8,103,179	1,717,857	3,811,144	7,336,967

Baht : '000

	CONSOLIDATED			THE BANK		
	December 31, 2020	September 30, 2020	December 31, 2019	December 31, 2020	September 30, 2020	December 31, 2019
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	3,325,373	(1,231,088)	-	3,119,748	(1,621,783)	-
Losses on remeasuring available-for-sale investment	-	-	(11,083,140)	-	-	(11,090,143)
Gains (losses) on cash flow hedges	42,725	(11,499)	-	42,725	(11,499)	-
Gains (losses) arising from translating the financial statements of foreign operations	(1,970,246)	5,775,097	(247,342)	(1,211,759)	5,261,395	(360,083)
Share of other comprehensive income of associate	-	-	402	-	-	-
Income tax relating to components of other comprehensive income (losses)	(592,146)	238,894	2,264,838	(541,792)	320,747	2,266,528
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	82,516	-	-	-	-	-
Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income	11,937,938	(8,724,432)	-	11,871,429	(8,319,631)	-
Gains (losses) on financial liabilities designated at fair value through profit or loss	(418,321)	(806,793)	-	(418,321)	(806,793)	-
Actuarial gains on defined benefit plans	(330,358)	-	(1,699,691)	(315,238)	-	(1,707,070)
Share of other comprehensive income (losses) of associate	839	521	-	-	-	-
Income tax relating to components of other comprehensive income (losses)	(3,661,431)	1,902,450	340,023	(3,675,498)	1,820,610	341,543
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	8,416,889	(2,856,850)	(10,424,910)	8,871,294	(3,356,954)	(10,549,225)
TOTAL COMPREHENSIVE INCOME (LOSSES)	10,899,027	1,257,566	(2,321,731)	10,589,151	454,190	(3,212,258)
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	2,397,594	4,017,496	8,002,381	1,717,857	3,811,144	7,336,967
Non-controlling interest	84,544	96,920	100,798	-	-	-
	2,482,138	4,114,416	8,103,179	1,717,857	3,811,144	7,336,967
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE						
Owners of the Bank	10,817,101	1,168,584	(2,427,070)	10,589,151	454,190	(3,212,258)
Non-controlling interest	81,926	88,982	105,339	-	-	-
	10,899,027	1,257,566	(2,321,731)	10,589,151	454,190	(3,212,258)
BASIC EARNINGS PER SHARE (BAHT)	1.26	2.10	4.19	0.90	2.00	3.84
WEIGHTED AVERAGE NUMBER OF ORDINARY 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, 2020
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2020	2019	2020	2019
INTEREST INCOME	112,523,517	112,565,219	94,695,292	108,129,726
INTEREST EXPENSES	35,477,057	41,493,764	27,805,781	39,874,777
NET INTEREST INCOME	77,046,460	71,071,455	66,889,511	68,254,949
FEES AND SERVICE INCOME	34,167,918	39,280,197	26,795,044	33,873,573
FEES AND SERVICE EXPENSES	9,456,915	10,775,642	8,800,699	10,581,567
NET FEES AND SERVICE INCOME	24,711,003	28,504,555	17,994,345	23,292,006
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	11,057,904	-	9,651,307	-
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS	-	7,847,526	-	7,251,972
GAINS ON INVESTMENTS	2,512,154	19,764,691	2,177,491	19,102,850
SHARE OF PROFIT (LOSS) FROM INVESTMENT USING EQUITY METHOD	(14,492)	92,582	-	-
GAINS ON DISPOSAL OF ASSETS	734,126	2,134,552	721,912	1,031,659
DIVIDEND INCOME	2,039,396	3,769,070	3,597,669	6,632,283
OTHER OPERATING INCOME	641,626	561,599	382,131	406,089
TOTAL OPERATING INCOME	118,728,177	133,746,030	101,414,366	125,971,808
OTHER OPERATING EXPENSES				
Employee's expenses	30,959,431	26,725,848	24,848,414	24,141,378
Directors' remuneration	186,931	166,742	128,220	126,540
Premises and equipment expenses	14,165,327	11,788,808	12,034,242	11,053,997
Taxes and duties	2,928,889	3,364,301	2,880,048	3,313,109
Others	17,733,376	12,917,335	14,578,533	11,584,279
TOTAL OTHER OPERATING EXPENSES	65,973,954	54,963,034	54,469,457	50,219,303
EXPECTED CREDIT LOSS	31,195,868	-	27,888,515	-
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	-	32,351,077	-	31,744,338
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	21,558,355	46,431,919	19,056,394	44,008,167
INCOME TAX EXPENSES	4,013,619	10,219,204	3,418,355	9,220,175
NET PROFIT	17,544,736	36,212,715	15,638,039	34,787,992

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FOR THE YEAR ENDED DECEMBER 31, 2020
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2020	2019	2020	2019
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	2,950,743	-	1,839,100	-
Losses on remeasuring available-for-sale investment	-	(2,208,474)	-	(2,230,950)
Gains on cash flow hedges	260,583	-	260,583	-
Gains (losses) arising from translating the financial statements of foreign operations	4,115,474	(5,705,941)	4,671,025	(3,092,634)
Share of other comprehensive income of associate	-	1,969	-	-
Income tax relating to components of other comprehensive income (losses)	(228,283)	487,574	15,270	495,650
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	14,477,677	-	13,987,474	-
Losses on investment in equity instruments designated at fair value through other comprehensive income	(6,057,174)	-	(5,340,383)	-
Gains on financial liabilities designated at fair value through profit or loss	958,884	-	958,884	-
Actuarial losses on defined benefit plans	(299,800)	(1,695,259)	(284,680)	(1,703,714)
Share of other comprehensive income of associate	1,962	-	-	-
Income tax relating to components of other comprehensive income (losses)	(3,239,363)	337,942	(3,324,295)	339,678
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	12,940,703	(8,782,189)	12,782,978	(6,191,970)
TOTAL COMPREHENSIVE INCOME (LOSSES)	30,485,439	27,430,526	28,421,017	28,596,022
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	17,180,582	35,816,094	15,638,039	34,787,992
Non-controlling interest	364,154	396,621	-	-
	17,544,736	36,212,715	15,638,039	34,787,992
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE				
Owners of the Bank	30,132,108	27,029,364	28,421,017	28,596,022
Non-controlling interest	353,331	401,162	-	-
	30,485,439	27,430,526	28,421,017	28,596,022
BASIC EARNINGS PER SHARE (BAHT)	9.00	18.76	8.19	18.22
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843