

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2021

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2021	December 31, 2020	June 30, 2021	December 31, 2020
ASSETS				
CASH	62,955,866	73,886,309	59,393,659	70,013,515
INTERBANK AND MONEY MARKET ITEMS, NET	805,306,564	519,036,028	658,869,910	374,778,755
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	71,991,319	57,936,242	84,669,079	69,359,414
DERIVATIVES ASSETS	44,488,418	67,560,232	43,989,859	66,143,443
INVESTMENTS, NET	752,775,884	758,482,179	634,455,509	670,444,629
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	903,695	911,321	144,353,132	144,589,329
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,225,733,006	2,189,102,088	1,914,094,398	1,896,205,127
PROPERTIES FOR SALE, NET	9,422,117	9,753,914	7,795,538	7,754,245
PREMISES AND EQUIPMENT, NET	64,631,489	65,049,861	54,886,389	55,460,373
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	35,435,319	32,307,811	1,364,632	1,451,391
DEFERRED TAX ASSETS	6,026,623	7,939,617	2,226,698	2,082,884
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	16,527,762	12,833,047	16,318,194	12,699,962
OTHER ASSETS, NET	25,762,621	28,161,036	13,345,292	13,977,916
TOTAL ASSETS	4,121,960,683	3,822,959,685	3,635,762,289	3,384,960,983

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STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2021

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2021	December 31, 2020	June 30, 2021	December 31, 2020
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,046,985,011	2,810,862,624	2,640,298,545	2,485,596,798
INTERBANK AND MONEY MARKET ITEMS	253,407,381	219,149,193	243,670,734	162,499,180
LIABILITY PAYABLE ON DEMAND	7,056,849	7,257,360	7,023,833	6,702,768
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	20,374,044	19,256,663	20,078,461	19,056,520
DERIVATIVES LIABILITIES	50,416,616	57,127,821	49,911,753	56,212,287
DEBT ISSUED AND BORROWINGS	145,502,918	136,176,779	142,935,808	133,963,539
PROVISIONS	27,163,628	27,305,660	24,770,665	25,065,453
DEFERRED TAX LIABILITIES	2,190,824	2,447,583	1,917,172	2,588,682
OTHER LIABILITIES	99,583,419	93,128,867	53,981,531	53,792,151
TOTAL LIABILITIES	3,652,680,690	3,372,712,550	3,184,588,502	2,945,477,378
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	56,934,328	47,256,838	56,627,866	52,849,874
RETAINED EARNINGS				
Appropriated				
Legal reserve	25,500,000	25,000,000	25,500,000	25,000,000
Others	111,500,000	111,500,000	111,500,000	111,500,000
Unappropriated	198,468,297	189,822,190	182,111,260	174,699,070
TOTAL BANK'S EQUITY	467,837,286	449,013,689	451,173,787	439,483,605
NON-CONTROLLING INTEREST	1,442,707	1,233,446	-	-
TOTAL SHAREHOLDERS' EQUITY	469,279,993	450,247,135	451,173,787	439,483,605
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,121,960,683	3,822,959,685	3,635,762,289	3,384,960,983

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		
	June 30, 2021	March 31, 2021	June 30, 2020	June 30, 2021	March 31, 2021	June 30, 2020
INTEREST INCOME	27,923,853	27,511,741	27,199,886	20,286,624	20,013,900	23,612,215
INTEREST EXPENSES	7,896,782	7,804,413	9,089,546	5,233,067	5,116,717	7,440,824
NET INTEREST INCOME	20,027,071	19,707,328	18,110,340	15,053,557	14,897,183	16,171,391
FEES AND SERVICE INCOME	9,322,060	9,637,271	7,434,281	6,460,770	6,892,291	5,795,794
FEES AND SERVICE EXPENSES	2,426,262	2,303,350	1,813,426	2,009,295	1,947,632	1,727,510
NET FEES AND SERVICE INCOME	6,895,798	7,333,921	5,620,855	4,451,475	4,944,659	4,068,284
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	5,954,035	2,087,865	7,061,589	5,482,248	1,469,671	6,766,408
GAINS (LOSSES) ON INVESTMENTS	(240,034)	840,998	316,905	(493,904)	840,998	316,894
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	24,557	32,596	36,124	-	-	-
GAINS ON DISPOSAL OF ASSETS	90,263	78,793	44,892	65,138	59,240	37,632
DIVIDEND INCOME	805,646	525,424	882,028	2,241,387	490,590	1,893,666
OTHER OPERATING INCOME	265,720	266,517	212,181	78,462	82,001	108,790
TOTAL OPERATING INCOME	33,823,056	30,873,442	32,284,914	26,878,363	22,784,342	29,363,065
OTHER OPERATING EXPENSES						
Employee's expenses	8,454,882	8,901,860	7,519,619	6,035,496	6,259,675	6,194,424
Directors' remuneration	88,393	42,081	65,658	51,328	15,450	46,000
Premises and equipment expenses	3,644,617	3,197,967	3,828,725	2,904,652	2,364,667	3,394,938
Taxes and duties	731,144	678,939	762,639	710,930	662,188	747,086
Others	3,370,129	2,940,234	2,849,401	2,279,652	1,873,434	2,461,444
TOTAL OTHER OPERATING EXPENSES	16,289,165	15,761,081	15,026,042	11,982,058	11,175,414	12,843,892
EXPECTED CREDIT LOSS	9,810,129	6,326,525	13,237,816	7,283,710	5,000,382	13,103,408
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	7,723,762	8,785,836	4,021,056	7,612,595	6,608,546	3,415,765
INCOME TAX EXPENSES	1,263,217	1,746,553	834,141	1,046,874	1,319,521	503,243
NET PROFIT	6,460,545	7,039,283	3,186,915	6,565,721	5,289,025	2,912,522

(UNAUDITED)

Baht : '000

	CONSOLIDATED			THE BANK		
	June 30, 2021	March 31, 2021	June 30, 2020	June 30, 2021	March 31, 2021	June 30, 2020
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	3,286,178	(7,225,206)	1,008,617	2,936,741	(6,753,282)	615,195
Gains (losses) on cash flow hedges	64,802	(399,934)	317,980	64,802	(399,934)	317,980
Gains (losses) arising from translating the						
financial statements of foreign operations	4,803,107	4,971,376	(3,819,701)	1,326,368	2,564,324	(1,728,259)
Income tax relating to components of other comprehensive						
income (losses)	(522,495)	1,569,614	17,234	(452,294)	1,479,608	103,350
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	(36,044)	36,044	14,395,161	-	-	13,987,474
Gains (losses) on investment in equity instruments designates at						
fair value through other comprehensive income	(1,679,478)	7,010,257	14,246,272	(1,587,129)	6,891,479	13,784,896
Gains (losses) on financial liabilities designated at fair value						
through profit or loss	(172,155)	(411,182)	171,640	(172,155)	(411,182)	171,640
Actuarial gains (losses) on defined benefit plans	(17,839)	(811)	32,854	-	(811)	32,854
Share of other comprehensive income (losses) of associate	(3,143)	545	(245)	-	-	-
Income tax relating to components of other comprehensive						
income (losses)	347,936	(1,267,871)	(5,802,399)	364,983	(1,244,271)	(5,623,062)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	6,070,869	4,282,832	20,567,413	2,481,316	2,125,931	21,662,068
TOTAL COMPREHENSIVE INCOME (LOSSES)	12,531,414	11,322,115	23,754,328	9,047,037	7,414,956	24,574,590
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	6,356,766	6,923,096	3,094,984	6,565,721	5,289,025	2,912,522
Non-controlling interest	103,779	116,187	91,931	-	-	-
	6,460,545	7,039,283	3,186,915	6,565,721	5,289,025	2,912,522
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE						
Owners of the Bank	12,400,003	11,195,226	23,662,081	9,047,037	7,414,956	24,574,590
Non-controlling interest	131,411	126,889	92,247	-	-	-
	12,531,414	11,322,115	23,754,328	9,047,037	7,414,956	24,574,590
BASIC EARNINGS PER SHARE (BAHT)	3.33	3.63	1.62	3.44	2.77	1.53
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 SIX-MONTH PERIOD ENDED JUNE 30, 2021
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2021	2020	2021	2020
INTEREST INCOME	55,435,594	55,825,043	40,300,525	51,198,814
INTEREST EXPENSES	15,701,195	17,894,901	10,349,784	15,853,645
NET INTEREST INCOME	39,734,399	37,930,142	29,950,741	35,345,169
FEES AND SERVICE INCOME	18,959,330	16,517,258	13,353,061	13,218,856
FEES AND SERVICE EXPENSES	4,729,611	4,542,507	3,956,926	4,408,185
NET FEES AND SERVICE INCOME	14,229,719	11,974,751	9,396,135	8,810,671
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	8,041,900	5,372,161	6,951,918	5,564,311
GAINS ON INVESTMENTS	600,964	1,467,417	347,094	1,467,402
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	57,153	48,252	-	-
GAINS ON DISPOSAL OF ASSETS	169,056	103,036	124,378	85,769
DIVIDEND INCOME	1,331,069	1,367,994	2,731,977	2,379,633
OTHER OPERATING INCOME	532,237	415,654	160,463	242,861
TOTAL OPERATING INCOME	64,696,497	58,679,407	49,662,706	53,895,816
OTHER OPERATING EXPENSES				
Employee's expenses	17,356,742	14,355,673	12,295,171	12,415,942
Directors' remuneration	130,474	98,932	66,778	60,850
Premises and equipment expenses	6,842,585	6,124,491	5,269,320	5,508,222
Taxes and duties	1,410,082	1,543,462	1,373,118	1,516,045
Others	6,310,363	4,280,787	4,153,086	3,690,616
TOTAL OTHER OPERATING EXPENSES	32,050,246	26,403,345	23,157,473	23,191,675
EXPECTED CREDIT LOSS	16,136,653	18,325,084	12,284,092	18,056,254
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	16,509,598	13,950,978	14,221,141	12,647,887
INCOME TAX EXPENSES	3,009,770	3,002,796	2,366,395	2,538,849
NET PROFIT	13,499,828	10,948,182	11,854,746	10,109,038

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2021
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2021	2020	2021	2020
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	(3,939,028)	856,458	(3,816,541)	341,135
Gains (losses) on cash flow hedges	(335,132)	229,356	(335,132)	229,356
Gains arising from translating the				
financial statements of foreign operations	9,774,483	310,623	3,890,692	621,389
Income tax relating to components of other comprehensive				
income (losses)	1,047,119	124,969	1,027,314	236,316
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	-	14,395,161	-	13,987,474
Gains (losses) on investment in equity instruments designates at				
fair value through other comprehensive income	5,330,779	(9,270,680)	5,304,350	(8,892,181)
Gains (losses) on financial liabilities designated at fair value				
through profit or loss	(583,337)	2,183,998	(583,337)	2,183,998
Actuarial gains (losses) on defined benefit plans	(18,650)	30,558	(811)	30,558
Share of other comprehensive income (losses) of associate	(2,598)	602	-	-
Income tax relating to components of other comprehensive				
income (losses)	(919,935)	(1,480,382)	(879,288)	(1,469,408)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	10,353,701	7,380,663	4,607,247	7,268,637
TOTAL COMPREHENSIVE INCOME (LOSSES)	23,853,529	18,328,845	16,461,993	17,377,675
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	13,279,862	10,765,492	11,854,746	10,109,038
Non-controlling interest	219,966	182,690	-	-
	13,499,828	10,948,182	11,854,746	10,109,038
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE				
Owners of the Bank	23,595,229	18,146,422	16,461,993	17,377,675
Non-controlling interest	258,300	182,423	-	-
	23,853,529	18,328,845	16,461,993	17,377,675
BASIC EARNINGS PER SHARE (BAHT)	6.96	5.64	6.21	5.30
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES				
(THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843