

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2023

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2023	December 31, 2022	September 30, 2023	December 31, 2022
ASSETS				
CASH	40,003,887	52,432,699	36,596,791	48,169,322
INTERBANK AND MONEY MARKET ITEMS, NET	694,435,641	766,074,475	516,432,682	587,553,969
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	84,009,906	75,036,089	96,299,128	90,801,828
DERIVATIVES ASSETS	96,747,476	84,839,352	95,993,094	83,582,630
INVESTMENTS, NET	971,084,799	850,150,825	832,290,484	706,876,633
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,383,961	1,420,693	144,815,695	144,816,959
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,479,040,121	2,449,355,263	2,105,065,808	2,096,756,258
PROPERTIES FOR SALE, NET	13,088,745	12,016,841	12,175,727	11,129,554
PREMISES AND EQUIPMENT, NET	63,105,207	61,892,520	52,462,932	51,648,845
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	35,360,991	33,697,374	1,649,402	1,450,492
DEFERRED TAX ASSETS	11,389,687	6,891,668	6,206,773	2,474,561
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	19,686,507	1,497,501	19,578,467	1,454,302
OTHER ASSETS, NET	49,847,838	26,446,787	31,882,245	13,360,986
TOTAL ASSETS	4,559,184,766	4,421,752,087	3,951,449,228	3,840,076,339

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	CONSOLIDATED		THE BANK	
	September 30, 2023	December 31, 2022	September 30, 2023	December 31, 2022
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,163,296,908	3,210,895,555	2,671,141,627	2,716,152,436
INTERBANK AND MONEY MARKET ITEMS	323,104,856	262,521,534	306,009,894	251,029,467
LIABILITY PAYABLE ON DEMAND	6,447,361	7,769,885	6,437,984	7,767,403
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	18,621,551	17,959,739	18,222,613	17,412,480
DERIVATIVES LIABILITIES	108,147,587	70,981,448	107,246,404	69,648,650
DEBT ISSUED AND BORROWINGS	243,371,062	188,301,568	242,200,474	187,056,618
PROVISIONS	33,044,214	27,177,164	29,793,498	24,176,399
DEFERRED TAX LIABILITIES	110,342	578,896	-	279,989
OTHER LIABILITIES	133,089,668	128,424,347	74,113,607	81,902,964
TOTAL LIABILITIES	4,029,233,549	3,914,610,136	3,455,166,101	3,355,426,406
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	52,978,926	54,243,425	45,889,915	55,480,947
RETAINED EARNINGS				
Appropriated				
Legal reserve	28,000,000	27,000,000	28,000,000	27,000,000
Others	126,500,000	121,500,000	126,500,000	121,500,000
Unappropriated	245,203,646	227,167,894	220,458,551	205,234,325
TOTAL BANK'S EQUITY	528,117,233	505,345,980	496,283,127	484,649,933
NON-CONTROLLING INTEREST	1,833,984	1,795,971	-	-
TOTAL SHAREHOLDERS' EQUITY	529,951,217	507,141,951	496,283,127	484,649,933
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,559,184,766	4,421,752,087	3,951,449,228	3,840,076,339

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		
	September 30, 2023	June 30, 2023	September 30, 2022	September 30, 2023	June 30, 2023	September 30, 2022
INTEREST INCOME	50,284,325	47,272,523	35,820,736	39,443,062	36,732,468	26,726,404
INTEREST EXPENSES	16,154,038	15,785,197	9,324,757	11,822,631	11,568,608	6,751,514
NET INTEREST INCOME	34,130,287	31,487,326	26,495,979	27,620,431	25,163,860	19,974,890
FEES AND SERVICE INCOME	10,535,888	10,264,654	10,294,044	7,988,032	7,929,678	7,575,567
FEES AND SERVICE EXPENSES	3,763,223	3,694,033	3,428,054	3,308,224	3,215,758	2,963,893
NET FEES AND SERVICE INCOME	6,772,665	6,570,621	6,865,990	4,679,808	4,713,920	4,611,674
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	768,204	3,371,895	2,328,758	576,773	2,677,311	1,579,973
LOSSES ON INVESTMENTS	(57,418)	(97,871)	(55,453)	(6,478)	(134,325)	(64,973)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	44,898	49,546	48,117	-	-	-
GAINS ON DISPOSAL OF ASSETS	68,663	58,565	265,061	55,774	37,831	221,774
DIVIDEND INCOME	636,053	797,726	488,830	1,114,763	3,892,273	1,047,724
OTHER OPERATING INCOME	209,588	205,459	269,507	74,247	69,462	89,546
TOTAL OPERATING INCOME	42,572,940	42,443,267	36,706,789	34,115,318	36,420,332	27,460,608
OTHER OPERATING EXPENSES						
Employee's expenses	8,941,380	8,616,306	8,884,884	6,372,098	6,073,291	6,228,040
Directors' remuneration	40,401	76,595	57,285	17,400	53,035	17,250
Premises and equipment expenses	3,779,097	4,049,725	3,287,525	2,813,973	3,072,030	2,415,760
Taxes and duties	1,197,893	1,328,239	917,286	1,177,663	1,307,901	893,776
Others	5,248,902	6,039,667	3,859,045	4,208,742	4,981,308	2,486,521
TOTAL OTHER OPERATING EXPENSES	19,207,673	20,110,532	17,006,025	14,589,876	15,487,565	12,041,347
EXPECTED CREDIT LOSS	8,969,212	8,879,797	9,889,262	6,983,841	7,251,706	8,829,728
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	14,396,055	13,452,938	9,811,502	12,541,601	13,681,061	6,589,533
INCOME TAX EXPENSES	2,937,701	2,046,941	2,031,939	2,479,277	1,500,035	1,241,034
NET PROFIT	11,458,354	11,405,997	7,779,563	10,062,324	12,181,026	5,348,499

FOR THE THREE-MONTH PERIOD ENDED
(UNAUDITED)

Baht : '000

	CONSOLIDATED			THE BANK		
	September 30, 2023	June 30, 2023	September 30, 2022	September 30, 2023	June 30, 2023	September 30, 2022
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	(9,849,386)	(2,747,424)	(1,755,649)	(9,403,803)	(3,238,924)	(517,862)
Gains (losses) on cash flow hedges	93,967	(596,473)	1,052,691	93,967	(596,473)	1,052,691
Gains arising from translating the financial statements of foreign operations	1,879,165	6,829,742	9,760,886	1,369,599	2,251,807	3,382,260
Share of other comprehensive income (losses) of associate	(75)	689	(29)	-	-	-
Income tax relating to components of other comprehensive income (losses)	1,957,634	664,059	409,025	1,863,176	768,145	137,466
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	(25,735)	(15,852)	-	(25,735)	(15,852)	-
Gains (losses) on investment in equity instruments designates at fair value through other comprehensive income	7,511,780	(4,786,594)	1,463,953	7,393,874	(4,950,458)	1,380,602
Gains (losses) on financial liabilities designated at fair value through profit or loss	(130,618)	(342,836)	176,997	(130,618)	(342,836)	176,997
Actuarial losses on defined benefit plans	-	(225,415)	-	-	-	-
Share of other comprehensive income of associate	373	295	155	-	-	-
Income tax relating to components of other comprehensive income (losses)	(1,472,711)	1,111,997	(317,599)	(1,450,083)	1,072,995	(301,315)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(35,606)	(107,812)	10,790,430	(289,623)	(5,051,596)	5,310,839
TOTAL COMPREHENSIVE INCOME (LOSSES)	11,422,748	11,298,185	18,569,993	9,772,701	7,129,430	10,659,338
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	11,349,908	11,293,517	7,656,990	10,062,324	12,181,026	5,348,499
Non-controlling interest	108,446	112,480	122,573	-	-	-
	11,458,354	11,405,997	7,779,563	10,062,324	12,181,026	5,348,499
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE						
Owners of the Bank	11,321,701	11,130,537	18,399,328	9,772,701	7,129,430	10,659,338
Non-controlling interest	101,047	167,648	170,665	-	-	-
	11,422,748	11,298,185	18,569,993	9,772,701	7,129,430	10,659,338
BASIC EARNINGS PER SHARE (BAHT)	5.95	5.92	4.01	5.27	6.38	2.80
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 NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2023
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2023	2022	2023	2022
INTEREST INCOME	141,727,334	97,679,669	110,412,441	72,055,654
INTEREST EXPENSES	46,031,988	25,910,856	33,789,518	17,957,513
NET INTEREST INCOME	95,695,346	71,768,813	76,622,923	54,098,141
FEES AND SERVICE INCOME	31,958,148	30,349,630	24,365,897	22,026,519
FEES AND SERVICE EXPENSES	11,492,418	9,799,980	10,119,441	8,350,344
NET FEES AND SERVICE INCOME	20,465,730	20,549,650	14,246,456	13,676,175
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	5,584,877	7,109,878	4,391,641	5,862,166
LOSSES ON INVESTMENTS	(125,049)	(807,886)	(113,544)	(854,244)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	151,439	139,846	-	-
GAINS ON DISPOSAL OF ASSETS	769,521	427,477	189,981	343,965
DIVIDEND INCOME	2,063,702	2,009,896	5,609,856	6,070,691
OTHER OPERATING INCOME	692,166	811,492	299,164	275,729
TOTAL OPERATING INCOME	125,297,732	102,009,166	101,246,477	79,472,623
OTHER OPERATING EXPENSES				
Employee's expenses	26,881,611	25,931,334	19,063,929	18,503,418
Directors' remuneration	165,737	232,512	87,135	86,995
Premises and equipment expenses	11,418,184	10,554,630	8,512,831	7,948,452
Taxes and duties	3,564,485	2,583,350	3,508,353	2,494,488
Others	16,126,783	10,645,594	12,958,355	6,683,750
TOTAL OTHER OPERATING EXPENSES	58,156,800	49,947,420	44,130,603	35,717,103
EXPECTED CREDIT LOSS	26,323,164	24,732,757	21,344,534	22,135,670
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	40,817,768	27,328,989	35,771,340	21,619,850
INCOME TAX EXPENSES	7,712,147	5,226,555	5,921,115	3,114,620
NET PROFIT	33,105,621	22,102,434	29,850,225	18,505,230

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2023
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2023	2022	2023	2022
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	(11,812,708)	(15,703,740)	(12,029,281)	(12,585,057)
Losses on cash flow hedges	(755,347)	(1,354,613)	(755,347)	(1,354,613)
Gains arising from translating the financial statements of foreign operations	11,285,040	13,108,956	3,097,033	5,128,182
Share of other comprehensive income (losses) of associate	1,584	(29)	-	-
Income tax relating to components of other comprehensive income (losses)	1,251,448	3,880,784	1,302,561	3,196,725
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	(43,063)	-	(43,063)	-
Gains on investment in equity instruments designates at fair value through other comprehensive income	279,632	3,103,484	160,584	3,047,642
Gains (losses) on financial liabilities designated at fair value through profit or loss	(499,170)	969,509	(499,170)	969,509
Actuarial gains (losses) on defined benefit plans	(225,416)	(1,306)	(1)	1,145
Share of other comprehensive income (losses) of associate	860	(1,357)	-	-
Income tax relating to components of other comprehensive income (losses)	141,871	(713,941)	93,241	(791,933)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(375,269)	3,287,747	(8,673,443)	(2,388,400)
TOTAL COMPREHENSIVE INCOME (LOSSES)	32,730,352	25,390,181	21,176,782	16,116,830
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	32,772,714	21,736,126	29,850,225	18,505,230
Non-controlling interest	332,907	366,308	-	-
	33,105,621	22,102,434	29,850,225	18,505,230
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE				
Owners of the Bank	32,314,841	24,977,141	21,176,782	16,116,830
Non-controlling interest	415,511	413,040	-	-
	32,730,352	25,390,181	21,176,782	16,116,830
BASIC EARNINGS PER SHARE (BAHT)	17.17	11.39	15.64	9.69
WEIGHTED AVERAGE NUMBER OF COMMON SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843