

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2021

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2021	2020	2021	2020
ASSETS				
CASH	62,551,767	73,886,309	57,854,239	70,013,515
INTERBANK AND MONEY MARKET ITEMS, NET	801,212,497	519,036,028	626,065,197	374,778,755
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	84,341,349	57,936,242	96,497,917	69,359,414
DERIVATIVES ASSETS	42,359,296	67,560,232	41,749,252	66,143,443
INVESTMENTS, NET	803,636,528	758,482,179	663,088,369	670,444,629
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,328,586	911,321	144,316,959	144,589,329
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,376,026,685	2,189,102,088	2,025,671,183	1,896,205,127
PROPERTIES FOR SALE, NET	9,495,944	9,753,914	8,498,534	7,754,245
PREMISES AND EQUIPMENT, NET	64,980,166	65,049,861	54,181,783	55,460,373
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	36,808,534	32,307,811	1,579,427	1,451,391
DEFERRED TAX ASSETS	6,336,519	7,939,617	2,532,787	2,082,884
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	12,906,449	12,833,047	12,779,785	12,699,962
OTHER ASSETS, NET	31,296,588	28,161,036	19,016,792	13,977,916
TOTAL ASSETS	4,333,280,908	3,822,959,685	3,753,832,224	3,384,960,983

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AS AT DECEMBER 31, 2021

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2021	2020	2021	2020
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,156,939,789	2,810,862,624	2,665,646,333	2,485,596,798
INTERBANK AND MONEY MARKET ITEMS	288,708,547	219,149,193	280,748,435	162,499,180
LIABILITY PAYABLE ON DEMAND	8,112,863	7,257,360	8,112,243	6,702,768
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	20,833,104	19,256,663	20,566,545	19,056,520
DERIVATIVES LIABILITIES	50,264,330	57,127,821	49,716,357	56,212,287
DEBT ISSUED AND BORROWINGS	183,239,266	136,176,779	182,379,356	133,963,539
PROVISIONS	25,814,558	27,305,660	23,595,568	25,065,453
DEFERRED TAX LIABILITIES	1,358,026	2,447,583	984,178	2,588,682
OTHER LIABILITIES	103,417,868	93,128,867	57,310,822	53,792,151
TOTAL LIABILITIES	3,838,688,351	3,372,712,550	3,289,059,837	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	66,348,614	47,256,838	57,340,405	52,849,874
RETAINED EARNINGS				
Appropriated				
Legal reserve	26,000,000	25,000,000	26,000,000	25,000,000
Others	116,500,000	111,500,000	116,500,000	111,500,000
Unappropriated	208,443,791	189,822,190	189,497,321	174,699,070
TOTAL BANK'S EQUITY	492,727,066	449,013,689	464,772,387	439,483,605
NON-CONTROLLING INTEREST	1,865,491	1,233,446	-	-
TOTAL SHAREHOLDERS' EQUITY	494,592,557	450,247,135	464,772,387	439,483,605
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,333,280,908	3,822,959,685	3,753,832,224	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		
	December 31, 2021	September 30, 2021	December 31, 2020	December 31, 2021	September 30, 2021	December 31, 2020
INTEREST INCOME	30,021,788	28,855,162	27,452,250	21,872,486	21,111,565	20,884,379
INTEREST EXPENSES	8,305,466	8,149,823	8,188,125	5,550,179	5,373,953	5,612,310
NET INTEREST INCOME	21,716,322	20,705,339	19,264,125	16,322,307	15,737,612	15,272,069
FEES AND SERVICE INCOME	10,440,867	9,727,190	9,119,953	7,215,002	6,836,120	7,043,921
FEES AND SERVICE EXPENSES	2,834,256	2,354,310	2,763,795	2,353,426	1,895,868	2,341,077
NET FEES AND SERVICE INCOME	7,606,611	7,372,880	6,356,158	4,861,576	4,940,252	4,702,844
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	4,796,252	5,029,667	3,702,590	4,163,505	4,533,791	2,530,103
GAINS (LOSSES) ON INVESTMENTS	459,336	164,851	479,931	(200,855)	9,901	248,648
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	34,731	116,972	7,343	-	-	-
GAINS ON DISPOSAL OF ASSETS	256,854	93,288	553,293	196,089	81,036	544,916
DIVIDEND INCOME	279,417	641,190	214,928	304,903	1,199,994	259,847
OTHER OPERATING INCOME	264,376	306,080	49,615	73,505	137,722	31,912
TOTAL OPERATING INCOME	35,413,899	34,430,267	30,627,983	25,721,030	26,640,308	23,590,339
OTHER OPERATING EXPENSES						
Employee's expenses	8,841,105	8,805,301	8,247,982	6,147,467	6,370,363	6,141,689
Directors' remuneration	86,289	46,686	45,465	51,020	16,350	51,020
Premises and equipment expenses	5,068,427	2,853,790	4,422,144	4,102,177	2,051,644	3,662,478
Taxes and duties	758,641	780,472	698,693	729,641	765,393	684,118
Others	4,581,730	3,393,030	6,729,804	3,052,207	2,086,391	4,779,407
TOTAL OTHER OPERATING EXPENSES	19,336,192	15,879,279	20,144,088	14,082,512	11,290,141	15,318,712
EXPECTED CREDIT LOSS	8,127,418	9,869,540	7,203,181	5,918,224	7,809,403	5,920,216
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	7,950,289	8,681,448	3,280,714	5,720,294	7,540,764	2,351,411
INCOME TAX EXPENSES	1,516,746	1,662,705	798,576	1,206,132	1,259,208	633,554
NET PROFIT	6,433,543	7,018,743	2,482,138	4,514,162	6,281,556	1,717,857

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BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2021
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2021	2020	2021	2020
INTEREST INCOME	114,312,544	112,523,517	83,284,576	94,695,292
INTEREST EXPENSES	32,156,484	35,477,057	21,273,916	27,805,781
NET INTEREST INCOME	82,156,060	77,046,460	62,010,660	66,889,511
FEES AND SERVICE INCOME	39,127,387	34,167,918	27,404,183	26,795,044
FEES AND SERVICE EXPENSES	9,918,176	9,456,915	8,206,221	8,800,699
NET FEES AND SERVICE INCOME	29,209,211	24,711,003	19,197,962	17,994,345
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	17,867,820	11,057,904	15,649,215	9,651,307
GAINS ON INVESTMENTS	1,225,150	2,512,154	156,139	2,177,491
SHARE OF PROFIT (LOSS) FROM INVESTMENT USING EQUITY METHOD	208,855	(14,492)	-	-
GAINS ON DISPOSAL OF ASSETS	519,198	734,126	401,504	721,912
DIVIDEND INCOME	2,251,676	2,039,396	4,236,874	3,597,669
OTHER OPERATING INCOME	1,102,693	641,626	371,690	382,131
TOTAL OPERATING INCOME	134,540,663	118,728,177	102,024,044	101,414,366
OTHER OPERATING EXPENSES				
Employee's expenses	35,003,148	30,959,431	24,813,000	24,848,414
Directors' remuneration	263,448	186,931	134,148	128,220
Premises and equipment expenses	14,764,803	14,165,327	11,423,141	12,034,242
Taxes and duties	2,949,196	2,928,889	2,868,153	2,880,048
Others	14,285,122	17,733,376	9,291,684	14,578,533
TOTAL OTHER OPERATING EXPENSES	67,265,717	65,973,954	48,530,126	54,469,457
EXPECTED CREDIT LOSS	34,133,611	31,195,868	26,011,719	27,888,515
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	33,141,335	21,558,355	27,482,199	19,056,394
INCOME TAX EXPENSES	6,189,220	4,013,619	4,831,735	3,418,355
NET PROFIT	26,952,115	17,544,736	22,650,464	15,638,039

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 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	(6,742,229)	2,964,758	(6,608,454)	1,839,100
Gains (losses) on cash flow hedges	(506,394)	260,583	(506,394)	260,583
Gains arising from translating the				
financial statements of foreign operations	20,196,245	4,115,474	6,033,617	4,671,025
Income tax relating to components of other comprehensive				
income (losses)	1,671,185	(231,478)	1,648,107	15,270
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	643,545	14,524,289	-	13,987,474
Gains (losses) on investment in equity instruments designated at				
fair value through other comprehensive income	10,599,899	(6,067,116)	10,539,297	(5,340,383)
Gains (losses) on financial liabilities designated at fair value				
through profit or loss	(567,419)	958,884	(567,419)	958,884
Actuarial gains (losses) on defined benefit plans	986,754	(428,401)	935,437	(284,680)
Share of other comprehensive income (losses) of associate	(2,466)	1,962	-	-
Income tax relating to components of other comprehensive				
income (losses)	(2,279,082)	(3,233,984)	(2,155,609)	(3,324,295)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	24,000,038	12,864,971	9,318,582	12,782,978
TOTAL COMPREHENSIVE INCOME (LOSSES)	50,952,153	30,409,707	31,969,046	28,421,017
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	26,507,040	17,180,582	22,650,464	15,638,039
Non-controlling interest	445,075	364,154	-	-
	26,952,115	17,544,736	22,650,464	15,638,039
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE				
Owners of the Bank	50,393,641	30,056,376	31,969,046	28,421,017
Non-controlling interest	558,512	353,331	-	-
	50,952,153	30,409,707	31,969,046	28,421,017
BASIC EARNINGS PER SHARE (BAHT)	13.89	9.00	11.87	8.19
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES				
(THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843