

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2024

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	March 31, 2024	December 31, 2023	March 31, 2024	December 31, 2023
ASSETS				
CASH	41,561,978	45,517,980	36,509,578	41,470,071
INTERBANK AND MONEY MARKET ITEMS, NET	647,181,027	757,119,567	511,078,389	580,067,592
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	107,196,465	88,978,361	113,686,253	96,737,951
DERIVATIVES ASSETS	80,142,103	70,602,763	79,241,326	70,108,976
INVESTMENTS, NET	1,022,182,947	972,286,851	872,760,684	839,496,234
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,462,934	1,403,051	144,815,695	144,815,695
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,487,707,248	2,425,661,014	2,104,860,194	2,067,703,354
PROPERTIES FOR SALE, NET	8,889,703	10,929,438	7,931,115	9,976,778
PREMISES AND EQUIPMENT, NET	62,010,459	61,925,187	51,476,768	51,524,650
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	34,118,233	33,218,132	1,733,368	1,760,082
DEFERRED TAX ASSETS	11,231,939	10,294,925	5,829,181	5,136,759
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	17,581,811	2,620,786	17,492,917	2,588,927
OTHER ASSETS, NET	35,647,580	33,926,329	21,477,879	19,218,930
TOTAL ASSETS	4,556,914,427	4,514,484,384	3,968,893,347	3,930,605,999

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	CONSOLIDATED		THE BANK	
	March 31, 2024	December 31, 2023	March 31, 2024	December 31, 2023
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,198,332,001	3,184,283,391	2,722,564,621	2,699,887,528
INTERBANK AND MONEY MARKET ITEMS	328,084,075	334,219,180	297,905,291	309,526,062
LIABILITY PAYABLE ON DEMAND	7,726,629	9,155,613	7,717,745	9,154,297
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	19,410,150	18,383,683	18,841,485	17,858,498
DERIVATIVES LIABILITIES	88,223,787	63,461,975	87,119,071	62,712,103
DEBT ISSUED AND BORROWINGS	202,619,613	212,504,715	201,566,169	211,509,881
PROVISIONS	34,280,267	34,426,203	30,994,432	31,081,236
DEFERRED TAX LIABILITIES	63,260	29,637	-	-
OTHER LIABILITIES	120,596,829	127,189,954	79,671,923	84,619,386
TOTAL LIABILITIES	3,999,336,611	3,983,654,351	3,446,380,737	3,426,348,991
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	60,745,531	44,270,288	56,252,067	45,594,835
RETAINED EARNINGS				
Appropriated				
Legal reserve	28,000,000	28,000,000	28,000,000	28,000,000
Others	126,500,000	126,500,000	126,500,000	126,500,000
Unappropriated	264,886,769	254,769,825	236,325,882	228,727,512
TOTAL BANK'S EQUITY	555,566,961	528,974,774	522,512,610	504,257,008
NON-CONTROLLING INTEREST	2,010,855	1,855,259	-	-
TOTAL SHAREHOLDERS' EQUITY	557,577,816	530,830,033	522,512,610	504,257,008
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,556,914,427	4,514,484,384	3,968,893,347	3,930,605,999

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		
	March 31, 2024	December 31, 2023	March 31, 2023	March 31, 2024	December 31, 2023	March 31, 2023
INTEREST INCOME	51,672,177	52,637,470	44,170,486	40,734,675	41,871,962	34,236,912
INTEREST EXPENSES	18,250,066	17,472,504	14,092,753	13,705,296	13,166,657	10,398,279
NET INTEREST INCOME	33,422,111	35,164,966	30,077,733	27,029,379	28,705,305	23,838,633
FEES AND SERVICE INCOME	11,268,634	10,941,036	11,157,605	8,876,425	8,360,979	8,448,186
FEES AND SERVICE EXPENSES	4,341,827	4,172,685	4,035,162	3,855,916	3,658,092	3,595,458
NET FEES AND SERVICE INCOME	6,926,807	6,768,351	7,122,443	5,020,509	4,702,887	4,852,728
GAINS (LOSSES) ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	(81,992)	(40,834)	1,444,778	(610,719)	54,426	1,137,557
GAINS (LOSSES) ON INVESTMENTS	181,829	(357,179)	30,240	181,786	(196,126)	27,259
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	52,014	35,944	56,994	-	-	-
GAINS ON DISPOSAL OF ASSETS	146,118	94,125	642,293	142,529	92,025	96,375
DIVIDEND INCOME	795,305	266,628	629,923	751,619	266,628	602,820
OTHER OPERATING INCOME	240,194	260,526	288,820	113,284	132,721	160,394
TOTAL OPERATING INCOME	41,682,386	42,192,527	40,293,224	32,628,387	33,757,866	30,715,766
OTHER OPERATING EXPENSES						
Employee's expenses	9,358,669	9,039,436	9,323,925	6,727,578	6,213,957	6,618,540
Directors' remuneration	60,126	80,136	48,740	17,400	54,070	16,700
Premises and equipment expenses	3,551,701	4,319,944	3,589,362	2,597,197	3,245,856	2,626,828
Taxes and duties	1,273,431	1,269,219	1,038,353	1,255,084	1,250,719	1,022,790
Others	5,374,251	8,912,245	4,849,914	4,290,227	7,661,093	3,773,243
TOTAL OTHER OPERATING EXPENSES	19,618,178	23,620,980	18,850,294	14,887,486	18,425,695	14,058,101
EXPECTED CREDIT LOSS	8,581,678	7,343,406	8,474,155	7,534,910	5,650,821	7,108,987
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	13,482,530	11,228,141	12,968,775	10,205,991	9,681,350	9,548,678
INCOME TAX EXPENSES	2,849,426	2,281,130	2,727,505	2,180,833	1,999,265	1,941,803
NET PROFIT	10,633,104	8,947,011	10,241,270	8,025,158	7,682,085	7,606,875

**FOR THE THREE-MONTH PERIOD ENDED
(UNAUDITED)**

Baht : '000

	CONSOLIDATED			THE BANK		
	March 31, 2024	December 31, 2023	March 31, 2023	March 31, 2024	December 31, 2023	March 31, 2023
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	4,741,322	9,821,548	784,101	4,673,661	9,244,543	613,446
Gains (losses) on cash flow hedges	1,010,299	637,347	(252,840)	1,010,299	637,347	(252,840)
Gains (losses) arising from translating the financial statements of foreign operations	10,193,924	(12,547,062)	2,576,133	4,207,224	(3,463,965)	(524,373)
Share of other comprehensive income (losses) of associate	97	(125)	970	-	-	-
Income tax relating to components of other comprehensive income (losses)	(1,172,458)	(2,104,738)	(1,370,246)	(1,147,219)	(1,982,081)	(1,328,760)
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	(44,349)	211,833	(1,475)	(44,349)	(84,837)	(1,475)
Gains (losses) on investment in equity instruments designates at fair value through other comprehensive income	1,896,499	(5,437,078)	(2,445,554)	2,115,694	(5,275,512)	(2,282,833)
Losses on financial liabilities designated at fair value through profit or loss	(223,051)	(220,060)	(25,716)	(223,051)	(220,060)	(25,716)
Actuarial gains (losses) on defined benefit plans	(1,435)	557,373	(1)	(1,435)	424,889	(1)
Share of other comprehensive income (losses) of associate	(274)	(381)	192	-	-	-
Income tax relating to components of other comprehensive income (losses)	(285,895)	1,013,148	502,585	(360,380)	1,011,472	470,329
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	16,114,679	(8,068,195)	(231,851)	10,230,444	291,796	(3,332,223)
TOTAL COMPREHENSIVE INCOME	26,747,783	878,816	10,009,419	18,255,602	7,973,881	4,274,652
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	10,523,651	8,862,807	10,129,289	8,025,158	7,682,085	7,606,875
Non-controlling interest	109,453	84,204	111,981	-	-	-
	10,633,104	8,947,011	10,241,270	8,025,158	7,682,085	7,606,875
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE						
Owners of the Bank	26,592,187	857,541	9,862,604	18,255,602	7,973,881	4,274,652
Non-controlling interest	155,596	21,275	146,815	-	-	-
	26,747,783	878,816	10,009,419	18,255,602	7,973,881	4,274,652
BASIC EARNINGS PER SHARE (BAHT)	5.51	4.64	5.31	4.20	4.02	3.99
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