

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2022

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2022	December 31, 2021	June 30, 2022	December 31, 2021
ASSETS				
CASH	48,512,218	62,551,767	44,483,608	57,854,239
INTERBANK AND MONEY MARKET ITEMS, NET	729,942,750	801,212,497	599,566,596	626,065,197
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	84,339,442	84,341,349	98,702,047	96,497,917
DERIVATIVES ASSETS	69,630,621	42,359,296	68,798,131	41,749,252
INVESTMENTS, NET	846,117,475	803,636,528	695,827,971	663,088,369
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,328,512	1,328,586	144,816,959	144,316,959
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,425,276,498	2,376,026,685	2,055,063,780	2,025,671,183
PROPERTIES FOR SALE, NET	11,168,071	9,495,944	10,053,330	8,498,534
PREMISES AND EQUIPMENT, NET	63,633,879	64,980,166	52,903,190	54,181,783
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	36,652,110	36,808,534	1,519,405	1,579,427
DEFERRED TAX ASSETS	8,053,034	6,336,519	4,569,416	2,532,787
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	6,968,816	12,906,449	6,890,721	12,779,785
OTHER ASSETS, NET	24,395,062	31,296,588	12,374,858	19,016,792
TOTAL ASSETS	4,356,018,488	4,333,280,908	3,795,570,012	3,753,832,224

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2022

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2022	December 31, 2021	June 30, 2022	December 31, 2021
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,147,148,541	3,156,939,789	2,679,141,139	2,665,646,333
INTERBANK AND MONEY MARKET ITEMS	250,539,228	288,708,547	241,582,188	280,748,435
LIABILITY PAYABLE ON DEMAND	8,275,389	8,112,863	8,272,920	8,112,243
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	19,845,481	20,833,104	19,165,525	20,566,545
DERIVATIVES LIABILITIES	77,140,054	50,264,330	76,289,781	49,716,357
DEBT ISSUED AND BORROWINGS	220,396,211	183,239,266	218,958,000	182,379,356
PROVISIONS	25,818,308	25,814,558	23,429,589	23,595,568
DEFERRED TAX LIABILITIES	203,396	1,358,026	-	984,178
OTHER LIABILITIES	110,224,715	103,417,868	63,270,435	57,310,822
TOTAL LIABILITIES	3,859,591,323	3,838,688,351	3,330,109,577	3,289,059,837
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	57,700,120	66,348,614	48,542,714	57,340,405
RETAINED EARNINGS				
Appropriated				
Legal reserve	26,500,000	26,000,000	26,500,000	26,000,000
Others	116,500,000	116,500,000	116,500,000	116,500,000
Unappropriated	218,400,653	208,443,791	198,483,060	189,497,321
TOTAL BANK'S EQUITY	494,535,434	492,727,066	465,460,435	464,772,387
NON-CONTROLLING INTEREST	1,891,731	1,865,491	-	-
TOTAL SHAREHOLDERS' EQUITY	496,427,165	494,592,557	465,460,435	464,772,387
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,356,018,488	4,333,280,908	3,795,570,012	3,753,832,224

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, 2022	March 31, 2022	June 30, 2021	June 30, 2022	March 31, 2022	June 30, 2021
INTEREST INCOME	31,937,243	29,921,691	27,923,853	23,498,346	21,830,903	20,286,624
INTEREST EXPENSES	8,411,429	8,174,671	7,896,782	5,767,643	5,438,356	5,233,067
NET INTEREST INCOME	23,525,814	21,747,020	20,027,071	17,730,703	16,392,547	15,053,557
FEES AND SERVICE INCOME	9,966,495	10,089,090	9,322,060	7,240,761	7,210,190	6,460,770
FEES AND SERVICE EXPENSES	3,240,127	3,131,799	2,426,262	2,731,320	2,655,130	2,009,295
NET FEES AND SERVICE INCOME	6,726,368	6,957,291	6,895,798	4,509,441	4,555,060	4,451,475
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	3,435,470	1,345,650	5,954,035	3,016,476	1,265,717	5,482,248
GAINS (LOSSES) ON INVESTMENTS	(823,461)	71,029	(240,034)	(823,461)	34,190	(493,904)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	41,415	50,314	24,557	-	-	-
GAINS ON DISPOSAL OF ASSETS	98,595	63,821	90,263	71,091	51,101	65,138
DIVIDEND INCOME	910,440	610,626	805,646	4,436,283	586,684	2,241,387
OTHER OPERATING INCOME	277,559	264,427	265,720	112,602	73,580	78,462
TOTAL OPERATING INCOME	34,192,200	31,110,178	33,823,056	29,053,135	22,958,879	26,878,363
OTHER OPERATING EXPENSES						
Employee's expenses	8,311,814	8,734,636	8,454,882	5,942,394	6,332,985	6,035,496
Directors' remuneration	93,808	81,419	88,393	53,395	16,350	51,328
Premises and equipment expenses	3,847,476	3,419,631	3,644,617	2,966,992	2,565,698	2,904,652
Taxes and duties	934,843	731,221	731,144	887,600	713,112	710,930
Others	4,246,811	2,539,737	3,370,129	2,802,757	1,394,472	2,279,652
TOTAL OTHER OPERATING EXPENSES	17,434,752	15,506,644	16,289,165	12,653,138	11,022,617	11,982,058
EXPECTED CREDIT LOSS	8,353,956	6,489,539	9,810,129	7,387,254	5,918,688	7,283,710
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	8,403,492	9,113,995	7,723,762	9,012,743	6,017,574	7,612,595
INCOME TAX EXPENSES	1,319,467	1,875,149	1,263,217	659,006	1,214,579	1,046,874
NET PROFIT	7,084,025	7,238,846	6,460,545	8,353,737	4,802,995	6,565,721

Baht : '000

	CONSOLIDATED			THE BANK		
	June 30, 2022	March 31, 2022	June 30, 2021	June 30, 2022	March 31, 2022	June 30, 2021
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	(8,162,597)	(5,785,493)	3,286,178	(6,918,987)	(5,148,209)	2,936,741
Gains (losses) on cash flow hedges	(1,772,110)	(635,194)	64,802	(1,772,110)	(635,194)	64,802
Gains (losses) arising from translating the						
financial statements of foreign operations	5,323,726	(1,975,656)	4,803,107	2,358,201	(612,279)	1,326,368
Income tax relating to components of other comprehensive						
income (losses)	2,220,630	1,251,129	(522,495)	1,944,597	1,114,662	(452,294)
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	-	-	(36,044)	-	-	-
Gains (losses) on investment in equity instruments designates at						
fair value through other comprehensive income	(3,701,811)	5,341,342	(1,679,478)	(3,666,016)	5,333,058	(1,587,129)
Gains (losses) on financial liabilities designated at fair value						
through profit or loss	(15,741)	808,252	(172,155)	(15,741)	808,252	(172,155)
Actuarial gains (losses) on defined benefit plans	(2,450)	1,145	(17,839)	-	1,145	-
Share of other comprehensive losses of associate	(135)	(1,377)	(3,143)	-	-	-
Income tax relating to components of other comprehensive						
income (losses)	838,062	(1,234,405)	347,936	742,177	(1,232,795)	364,983
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(5,272,426)	(2,230,257)	6,070,869	(7,327,879)	(371,360)	2,481,316
TOTAL COMPREHENSIVE INCOME (LOSSES)	1,811,599	5,008,589	12,531,414	1,025,858	4,431,635	9,047,037
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	6,961,073	7,118,064	6,356,766	8,353,737	4,802,995	6,565,721
Non-controlling interest	122,952	120,782	103,779	-	-	-
	7,084,025	7,238,846	6,460,545	8,353,737	4,802,995	6,565,721
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE						
Owners of the Bank	1,671,361	4,906,452	12,400,003	1,025,858	4,431,635	9,047,037
Non-controlling interest	140,238	102,137	131,411	-	-	-
	1,811,599	5,008,589	12,531,414	1,025,858	4,431,635	9,047,037
BASIC EARNINGS PER SHARE (BAHT)	3.65	3.73	3.33	4.38	2.52	3.44
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, 2022
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2022	2021	2022	2021
INTEREST INCOME	61,858,934	55,435,594	45,329,249	40,300,525
INTEREST EXPENSES	16,586,100	15,701,195	11,205,999	10,349,784
NET INTEREST INCOME	45,272,834	39,734,399	34,123,250	29,950,741
FEES AND SERVICE INCOME	20,055,585	18,959,330	14,450,952	13,353,061
FEES AND SERVICE EXPENSES	6,371,926	4,729,611	5,386,451	3,956,926
NET FEES AND SERVICE INCOME	13,683,659	14,229,719	9,064,501	9,396,135
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	4,781,120	8,041,900	4,282,193	6,951,918
GAINS (LOSSES) ON INVESTMENTS	(752,433)	600,964	(789,271)	347,094
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	91,729	57,153	-	-
GAINS ON DISPOSAL OF ASSETS	162,417	169,056	122,192	124,378
DIVIDEND INCOME	1,521,065	1,331,069	5,022,967	2,731,977
OTHER OPERATING INCOME	541,986	532,237	186,183	160,463
TOTAL OPERATING INCOME	65,302,377	64,696,497	52,012,015	49,662,706
OTHER OPERATING EXPENSES				
Employee's expenses	17,046,449	17,356,742	12,275,378	12,295,171
Directors' remuneration	175,228	130,474	69,745	66,778
Premises and equipment expenses	7,267,106	6,842,585	5,532,691	5,269,320
Taxes and duties	1,666,064	1,410,082	1,600,712	1,373,118
Others	6,786,549	6,310,363	4,197,229	4,153,086
TOTAL OTHER OPERATING EXPENSES	32,941,396	32,050,246	23,675,755	23,157,473
EXPECTED CREDIT LOSS	14,843,495	16,136,653	13,305,943	12,284,092
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	17,517,486	16,509,598	15,030,317	14,221,141
INCOME TAX EXPENSES	3,194,616	3,009,770	1,873,585	2,366,395
NET PROFIT	14,322,870	13,499,828	13,156,732	11,854,746

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2022
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2022	2021	2022	2021
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	(13,948,090)	(3,939,028)	(12,067,195)	(3,816,541)
Losses on cash flow hedges	(2,407,304)	(335,132)	(2,407,304)	(335,132)
Gains arising from translating the				
financial statements of foreign operations	3,348,070	9,774,483	1,745,922	3,890,692
Income tax relating to components of other comprehensive				
income (losses)	3,471,759	1,047,119	3,059,259	1,027,314
Items that will not be reclassified subsequently to profit or loss				
Gains on investment in equity instruments designates at				
fair value through other comprehensive income	1,639,531	5,330,779	1,667,041	5,304,350
Gains (losses) on financial liabilities designated at fair value				
through profit or loss	792,511	(583,337)	792,511	(583,337)
Actuarial gains (losses) on defined benefit plans	(1,305)	(18,650)	1,145	(811)
Share of other comprehensive losses of associate	(1,512)	(2,598)	-	-
Income tax relating to components of other comprehensive				
income (losses)	(396,342)	(919,935)	(490,618)	(879,288)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(7,502,682)	10,353,701	(7,699,239)	4,607,247
TOTAL COMPREHENSIVE INCOME (LOSSES)	6,820,188	23,853,529	5,457,493	16,461,993
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	14,079,136	13,279,862	13,156,732	11,854,746
Non-controlling interest	243,734	219,966	-	-
	14,322,870	13,499,828	13,156,732	11,854,746
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE				
Owners of the Bank	6,577,813	23,595,229	5,457,493	16,461,993
Non-controlling interest	242,375	258,300	-	-
	6,820,188	23,853,529	5,457,493	16,461,993
BASIC EARNINGS PER SHARE (BAHT)	7.38	6.96	6.89	6.21
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES				
(THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843