

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2024

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2024	December 31, 2023	September 30, 2024	December 31, 2023
ASSETS				
CASH	41,845,829	45,517,980	38,866,070	41,470,071
INTERBANK AND MONEY MARKET ITEMS, NET	629,788,209	757,119,567	541,035,824	580,067,592
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	104,762,216	88,978,361	106,940,517	96,737,951
DERIVATIVES ASSETS	108,433,981	70,602,763	106,253,750	70,108,976
INVESTMENTS, NET	1,049,623,110	972,286,851	874,071,739	839,496,234
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,052,821	1,403,051	144,815,695	144,815,695
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,383,486,868	2,425,661,014	2,015,230,319	2,067,703,354
PROPERTIES FOR SALE, NET	7,244,037	10,929,438	6,288,972	9,976,778
PREMISES AND EQUIPMENT, NET	60,642,909	61,925,187	50,881,786	51,524,650
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	30,696,322	33,218,132	2,149,741	1,760,082
DEFERRED TAX ASSETS	9,153,184	10,294,925	3,552,190	5,136,759
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	3,505,655	2,620,786	3,432,046	2,588,927
OTHER ASSETS, NET	44,919,936	33,926,329	32,463,926	19,218,930
TOTAL ASSETS	4,475,155,077	4,514,484,384	3,925,982,575	3,930,605,999

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	CONSOLIDATED		THE BANK	
	September 30, 2024	December 31, 2023	September 30, 2024	December 31, 2023
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,109,981,900	3,184,283,391	2,656,669,740	2,699,887,528
INTERBANK AND MONEY MARKET ITEMS	329,139,919	334,219,180	307,137,485	309,526,062
LIABILITY PAYABLE ON DEMAND	7,217,979	9,155,613	7,212,084	9,154,297
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	17,472,607	18,383,683	16,994,759	17,858,498
DERIVATIVES LIABILITIES	72,937,940	63,461,975	70,594,814	62,712,103
DEBT ISSUED AND BORROWINGS	207,013,611	212,504,715	206,117,345	211,509,881
PROVISIONS	35,495,606	34,426,203	32,344,164	31,081,236
DEFERRED TAX LIABILITIES	8,248	29,637	-	-
OTHER LIABILITIES	145,292,093	127,189,954	102,999,076	84,619,386
TOTAL LIABILITIES	3,924,559,903	3,983,654,351	3,400,069,467	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	42,744,897	44,270,288	48,191,008	45,594,835
RETAINED EARNINGS				
Appropriated				
Legal reserve	29,000,000	28,000,000	29,000,000	28,000,000
Others	131,500,000	126,500,000	131,500,000	126,500,000
Unappropriated	270,144,128	254,769,825	241,787,439	228,727,512
TOTAL BANK'S EQUITY	548,823,686	528,974,774	525,913,108	504,257,008
NON-CONTROLLING INTEREST	1,771,488	1,855,259	-	-
TOTAL SHAREHOLDERS' EQUITY	550,595,174	530,830,033	525,913,108	504,257,008
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,475,155,077	4,514,484,384	3,925,982,575	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		
	September 30, 2024	June 30, 2024	September 30, 2023	September 30, 2024	June 30, 2024	September 30, 2023
INTEREST INCOME	52,311,537	51,644,735	50,284,325	41,190,452	40,834,041	39,443,062
INTEREST EXPENSES	18,944,861	18,510,880	16,154,038	14,182,803	14,069,813	11,822,631
NET INTEREST INCOME	33,366,676	33,133,855	34,130,287	27,007,649	26,764,228	27,620,431
FEES AND SERVICE INCOME	10,861,202	10,700,007	10,535,888	8,338,905	8,327,569	7,988,032
FEES AND SERVICE EXPENSES	3,926,261	3,850,485	3,763,223	3,448,641	3,388,375	3,308,224
NET FEES AND SERVICE INCOME	6,934,941	6,849,522	6,772,665	4,890,264	4,939,194	4,679,808
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	3,643,090	2,418,766	768,204	3,491,164	2,249,994	576,773
GAINS (LOSSES) ON INVESTMENTS	720,976	(144,779)	(57,418)	645,276	(140,183)	(6,478)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	68,472	36,354	44,898	-	-	-
GAINS ON DISPOSAL OF ASSETS	343,686	339,136	68,663	327,400	52,090	55,774
DIVIDEND INCOME	559,725	661,576	636,053	1,163,296	4,335,072	1,114,763
OTHER OPERATING INCOME	188,889	243,218	209,588	90,847	116,007	74,247
TOTAL OPERATING INCOME	45,826,455	43,537,648	42,572,940	37,615,896	38,316,402	34,115,318
OTHER OPERATING EXPENSES						
Employee's expenses	8,904,584	8,774,342	8,941,380	6,483,206	6,315,391	6,372,098
Directors' remuneration	40,581	78,773	40,401	18,150	55,700	17,400
Premises and equipment expenses	4,147,423	4,188,958	3,779,097	3,172,433	3,194,627	2,813,973
Taxes and duties	1,370,300	1,597,998	1,197,893	1,353,489	1,577,623	1,177,663
Others	7,376,240	4,567,936	5,248,902	5,208,203	3,468,268	4,208,742
TOTAL OTHER OPERATING EXPENSES	21,839,128	19,208,007	19,207,673	16,235,481	14,611,609	14,589,876
EXPECTED CREDIT LOSS	8,197,070	10,425,425	8,969,212	7,782,760	8,877,293	6,983,841
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	15,790,257	13,904,216	14,396,055	13,597,655	14,827,500	12,541,601
INCOME TAX EXPENSES	3,207,502	1,992,822	2,937,701	2,667,166	1,442,594	2,479,277
NET PROFIT	12,582,755	11,911,394	11,458,354	10,930,489	13,384,906	10,062,324

FOR THE THREE-MONTH PERIOD ENDED
(UNAUDITED)

Baht : '000

	CONSOLIDATED			THE BANK		
	September 30, 2024	June 30, 2024	September 30, 2023	September 30, 2024	June 30, 2024	September 30, 2023
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	8,226,144	(3,737,630)	(9,849,386)	7,111,581	(3,457,300)	(9,403,803)
Gains (losses) on cash flow hedges	(1,306,573)	(708,138)	93,967	(1,306,573)	(708,138)	93,967
Gains (losses) arising from translating the financial statements of foreign operations	(17,416,040)	(1,954,140)	1,879,165	(8,975,888)	413,008	1,369,599
Share of other comprehensive income (losses) of associate	-	(2,696)	(75)	-	-	-
Income tax relating to components of other comprehensive income (losses)	(1,409,485)	905,880	1,957,634	(1,164,071)	843,906	1,863,176
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	(16,120)	(85,468)	(25,735)	(16,120)	(85,468)	(25,735)
Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income	8,177,223	(8,695,997)	7,511,780	8,110,277	(8,598,116)	7,393,874
Gains (losses) on financial liabilities designated at fair value through profit or loss	198,265	25,437	(130,618)	198,265	25,437	(130,618)
Actuarial losses on defined benefit plans	-	(20,669)	-	-	-	-
Share of other comprehensive income of associate	355	239	373	-	-	-
Income tax relating to components of other comprehensive income (losses)	(1,675,036)	1,742,725	(1,472,711)	(1,661,858)	1,716,151	(1,450,083)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(5,221,267)	(12,530,457)	(35,606)	2,295,613	(9,850,520)	(289,623)
TOTAL COMPREHENSIVE INCOME (LOSSES)	7,361,488	(619,063)	11,422,748	13,226,102	3,534,386	9,772,701
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	12,476,355	11,806,827	11,349,908	10,930,489	13,384,906	10,062,324
Non-controlling interest	106,400	104,567	108,446	-	-	-
	12,582,755	11,911,394	11,458,354	10,930,489	13,384,906	10,062,324
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE						
Owners of the Bank	7,308,688	(691,971)	11,321,701	13,226,102	3,534,386	9,772,701
Non-controlling interest	52,800	72,908	101,047	-	-	-
	7,361,488	(619,063)	11,422,748	13,226,102	3,534,386	9,772,701
BASIC EARNINGS PER SHARE (BAHT)	6.54	6.19	5.95	5.73	7.01	5.27
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, 2024
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2024	2023	2024	2023
INTEREST INCOME	155,628,448	141,727,334	122,759,167	110,412,441
INTEREST EXPENSES	55,705,806	46,031,988	41,957,912	33,789,518
NET INTEREST INCOME	99,922,642	95,695,346	80,801,255	76,622,923
FEES AND SERVICE INCOME	32,829,842	31,958,148	25,542,900	24,365,897
FEES AND SERVICE EXPENSES	12,118,573	11,492,418	10,692,932	10,119,441
NET FEES AND SERVICE INCOME	20,711,269	20,465,730	14,849,968	14,246,456
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	5,979,864	5,584,877	5,130,438	4,391,641
GAINS (LOSSES) ON INVESTMENTS	758,026	(125,049)	686,879	(113,544)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	156,840	151,439	-	-
GAINS ON DISPOSAL OF ASSETS	828,940	769,521	522,019	189,981
DIVIDEND INCOME	2,016,606	2,063,702	6,249,988	5,609,856
OTHER OPERATING INCOME	658,503	692,166	314,667	299,164
TOTAL OPERATING INCOME	131,032,690	125,297,732	108,555,214	101,246,477
OTHER OPERATING EXPENSES				
Employee's expenses	27,037,595	26,881,611	19,526,174	19,063,929
Directors' remuneration	179,480	165,737	91,250	87,135
Premises and equipment expenses	11,888,082	11,418,184	8,964,256	8,512,831
Taxes and duties	4,241,728	3,564,485	4,186,197	3,508,353
Others	17,304,628	16,126,783	12,961,227	12,958,355
TOTAL OTHER OPERATING EXPENSES	60,651,513	58,156,800	45,729,104	44,130,603
EXPECTED CREDIT LOSS	27,204,175	26,323,164	24,194,964	21,344,534
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	43,177,002	40,817,768	38,631,146	35,771,340
INCOME TAX EXPENSES	8,049,749	7,712,147	6,290,593	5,921,115
NET PROFIT	35,127,253	33,105,621	32,340,553	29,850,225

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FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2024
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2024	2023	2024	2023
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	9,229,836	(11,812,708)	8,327,942	(12,029,281)
Losses on cash flow hedges	(1,004,413)	(755,347)	(1,004,413)	(755,347)
Gains (losses) arising from translating the financial statements of				
foreign operations	(9,176,256)	11,285,040	(4,355,656)	3,097,033
Share of other comprehensive income (losses) of associate	(2,600)	1,584	-	-
Income tax relating to components of other comprehensive				
income (losses)	(1,676,063)	1,251,448	(1,467,384)	1,302,561
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	(145,937)	(43,063)	(145,937)	(43,063)
Gains on investment in equity instruments designated at				
fair value through other comprehensive income	1,377,724	279,632	1,627,855	160,584
Gains (losses) on financial liabilities designated at fair value				
through profit or loss	652	(499,170)	652	(499,170)
Actuarial losses on defined benefit plans	(22,104)	(225,416)	(1,435)	(1)
Share of other comprehensive income of associate	321	860	-	-
Income tax relating to components of other comprehensive				
income (losses)	(218,206)	141,871	(306,087)	93,241
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(1,637,046)	(375,269)	2,675,537	(8,673,443)
TOTAL COMPREHENSIVE INCOME	33,490,207	32,730,352	35,016,090	21,176,782
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	34,806,833	32,772,714	32,340,553	29,850,225
Non-controlling interest	320,420	332,907	-	-
	35,127,253	33,105,621	32,340,553	29,850,225
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	33,208,903	32,314,841	35,016,090	21,176,782
Non-controlling interest	281,304	415,511	-	-
	33,490,207	32,730,352	35,016,090	21,176,782
BASIC EARNINGS PER SHARE (BAHT)	18.23	17.17	16.94	15.64
WEIGHTED AVERAGE NUMBER OF COMMON SHARES				
(THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843