

**BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

**STATEMENT OF FINANCIAL POSITION**

**AS AT MARCH 31, 2023**

**(UNAUDITED)**

**Baht : '000**

|                                                 | <b>CONSOLIDATED</b>   |                          | <b>THE BANK</b>       |                          |
|-------------------------------------------------|-----------------------|--------------------------|-----------------------|--------------------------|
|                                                 | <b>March 31, 2023</b> | <b>December 31, 2022</b> | <b>March 31, 2023</b> | <b>December 31, 2022</b> |
| <b>ASSETS</b>                                   |                       |                          |                       |                          |
| CASH                                            | 46,650,657            | 52,432,699               | 41,758,628            | 48,169,322               |
| INTERBANK AND MONEY MARKET ITEMS, NET           | 811,273,984           | 766,074,475              | 622,336,802           | 587,553,969              |
| FINANCIAL ASSETS MEASURED AT FAIR VALUE         |                       |                          |                       |                          |
| THROUGH PROFIT OR LOSS                          | 75,226,103            | 75,036,089               | 89,985,112            | 90,801,828               |
| DERIVATIVES ASSETS                              | 71,374,952            | 84,839,352               | 70,551,502            | 83,582,630               |
| INVESTMENTS, NET                                | 909,494,107           | 850,150,825              | 760,401,896           | 706,876,633              |
| INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET | 1,486,897             | 1,420,693                | 144,816,959           | 144,816,959              |
| LOANS TO CUSTOMERS AND ACCRUED                  |                       |                          |                       |                          |
| INTEREST RECEIVABLES, NET                       | 2,401,075,650         | 2,449,355,263            | 2,059,843,663         | 2,096,756,258            |
| PROPERTIES FOR SALE, NET                        | 14,726,655            | 12,016,841               | 13,795,046            | 11,129,554               |
| PREMISES AND EQUIPMENT, NET                     | 61,539,222            | 61,892,520               | 51,086,099            | 51,648,845               |
| GOODWILL AND OTHER INTANGIBLE ASSETS, NET       | 34,259,102            | 33,697,374               | 1,371,471             | 1,450,492                |
| DEFERRED TAX ASSETS                             | 7,332,778             | 6,891,668                | 3,053,485             | 2,474,561                |
| OTHER ASSETS, NET                               | 26,696,870            | 27,944,288               | 13,607,445            | 14,815,288               |
| <b>TOTAL ASSETS</b>                             | <b>4,461,136,977</b>  | <b>4,421,752,087</b>     | <b>3,872,608,108</b>  | <b>3,840,076,339</b>     |

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**AS AT MARCH 31, 2023**

**(UNAUDITED)**

**Baht : '000**

|                                                   | <b>CONSOLIDATED</b>   |                          | <b>THE BANK</b>       |                          |
|---------------------------------------------------|-----------------------|--------------------------|-----------------------|--------------------------|
|                                                   | <b>March 31, 2023</b> | <b>December 31, 2022</b> | <b>March 31, 2023</b> | <b>December 31, 2022</b> |
| <b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>       |                       |                          |                       |                          |
| DEPOSITS                                          | 3,205,989,224         | 3,210,895,555            | 2,710,133,285         | 2,716,152,436            |
| INTERBANK AND MONEY MARKET ITEMS                  | 317,864,794           | 262,521,534              | 304,217,784           | 251,029,467              |
| LIABILITY PAYABLE ON DEMAND                       | 7,787,821             | 7,769,885                | 7,786,742             | 7,767,403                |
| FINANCIAL LIABILITIES MEASURED AT FAIR VALUE      |                       |                          |                       |                          |
| THROUGH PROFIT OR LOSS                            | 17,766,841            | 17,959,739               | 17,296,940            | 17,412,480               |
| DERIVATIVES LIABILITIES                           | 59,956,363            | 70,981,448               | 58,952,682            | 69,648,650               |
| DEBT ISSUED AND BORROWINGS                        | 185,745,432           | 188,301,568              | 185,006,497           | 187,056,618              |
| PROVISIONS                                        | 28,877,787            | 27,177,164               | 25,747,992            | 24,176,399               |
| DEFERRED TAX LIABILITIES                          | 151,334               | 578,896                  | -                     | 279,989                  |
| OTHER LIABILITIES                                 | 119,846,011           | 128,424,347              | 74,541,601            | 81,902,964               |
| <b>TOTAL LIABILITIES</b>                          | <b>3,943,985,607</b>  | <b>3,914,610,136</b>     | <b>3,383,683,523</b>  | <b>3,355,426,406</b>     |
| <b>SHAREHOLDERS' EQUITY</b>                       |                       |                          |                       |                          |
| <b>SHARE CAPITAL</b>                              |                       |                          |                       |                          |
| 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                                    | 53,539,742            | 54,243,425               | 51,732,450            | 55,480,947               |
| RETAINED EARNINGS                                 |                       |                          |                       |                          |
| Appropriated                                      |                       |                          |                       |                          |
| Legal reserve                                     | 27,000,000            | 27,000,000               | 27,000,000            | 27,000,000               |
| Others                                            | 121,500,000           | 121,500,000              | 121,500,000           | 121,500,000              |
| Unappropriated                                    | 237,734,181           | 227,167,894              | 213,257,474           | 205,234,325              |
| <b>TOTAL BANK'S EQUITY</b>                        | <b>515,208,584</b>    | <b>505,345,980</b>       | <b>488,924,585</b>    | <b>484,649,933</b>       |
| NON-CONTROLLING INTEREST                          | 1,942,786             | 1,795,971                | -                     | -                        |
| <b>TOTAL SHAREHOLDERS' EQUITY</b>                 | <b>517,151,370</b>    | <b>507,141,951</b>       | <b>488,924,585</b>    | <b>484,649,933</b>       |
| <b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b> | <b>4,461,136,977</b>  | <b>4,421,752,087</b>     | <b>3,872,608,108</b>  | <b>3,840,076,339</b>     |

**BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES**  
**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE THREE-MONTH PERIOD ENDED**  
**(UNAUDITED)**

|                                                     | <b>CONSOLIDATED</b>   |                          |                       | <b>THE BANK</b>       |                          |                       |
|-----------------------------------------------------|-----------------------|--------------------------|-----------------------|-----------------------|--------------------------|-----------------------|
|                                                     | <b>March 31, 2023</b> | <b>December 31, 2022</b> | <b>March 31, 2022</b> | <b>March 31, 2023</b> | <b>December 31, 2022</b> | <b>March 31, 2022</b> |
| INTEREST INCOME                                     | 44,170,486            | 41,408,309               | 29,921,691            | 34,236,912            | 32,014,133               | 21,830,903            |
| INTEREST EXPENSES                                   | 14,092,753            | 10,953,857               | 8,174,671             | 10,398,279            | 7,908,532                | 5,438,356             |
| NET INTEREST INCOME                                 | 30,077,733            | 30,454,452               | 21,747,020            | 23,838,633            | 24,105,601               | 16,392,547            |
| FEES AND SERVICE INCOME                             | 11,157,605            | 10,782,609               | 10,089,090            | 8,448,186             | 8,161,881                | 7,210,190             |
| FEES AND SERVICE EXPENSES                           | 4,035,162             | 3,824,420                | 3,131,799             | 3,595,458             | 3,361,160                | 2,655,130             |
| NET FEES AND SERVICE INCOME                         | 7,122,443             | 6,958,189                | 6,957,291             | 4,852,728             | 4,800,721                | 4,555,060             |
| GAINS (LOSSES) ON FINANCIAL INSTRUMENTS             |                       |                          |                       |                       |                          |                       |
| MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS       | 1,444,778             | (1,954,715)              | 1,345,650             | 1,137,557             | (1,798,254)              | 1,265,717             |
| GAINS (LOSSES) ON INVESTMENTS                       | 30,240                | (645,783)                | 71,029                | 27,259                | (646,256)                | 34,190                |
| SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD | 56,994                | 49,714                   | 50,314                | -                     | -                        | -                     |
| GAINS ON DISPOSAL OF ASSETS                         | 642,293               | 1,463,478                | 63,821                | 96,375                | 1,437,621                | 51,101                |
| DIVIDEND INCOME                                     | 629,923               | 296,598                  | 610,626               | 602,820               | 296,598                  | 586,684               |
| OTHER OPERATING INCOME                              | 288,820               | 263,740                  | 264,427               | 160,394               | 84,976                   | 73,580                |
| TOTAL OPERATING INCOME                              | 40,293,224            | 36,885,673               | 31,110,178            | 30,715,766            | 28,281,007               | 22,958,879            |
| OTHER OPERATING EXPENSES                            |                       |                          |                       |                       |                          |                       |
| Employee's expenses                                 | 9,323,925             | 8,862,388                | 8,734,636             | 6,618,540             | 6,118,469                | 6,332,985             |
| Directors' remuneration                             | 48,740                | 26,533                   | 81,419                | 16,700                | 49,719                   | 16,350                |
| Premises and equipment expenses                     | 3,589,362             | 4,816,640                | 3,419,631             | 2,626,828             | 3,346,698                | 2,565,698             |
| Taxes and duties                                    | 1,038,353             | 1,059,832                | 731,221               | 1,022,790             | 1,042,882                | 713,112               |
| Others                                              | 4,849,914             | 4,305,720                | 2,539,737             | 3,773,243             | 3,065,939                | 1,394,472             |
| TOTAL OTHER OPERATING EXPENSES                      | 18,850,294            | 19,071,113               | 15,506,644            | 14,058,101            | 13,623,707               | 11,022,617            |
| EXPECTED CREDIT LOSS                                | 8,474,155             | 7,914,348                | 6,489,539             | 7,108,987             | 4,420,633                | 5,918,688             |
| PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES    | 12,968,775            | 9,900,212                | 9,113,995             | 9,548,678             | 10,236,667               | 6,017,574             |
| INCOME TAX EXPENSES                                 | 2,727,505             | 2,257,130                | 1,875,149             | 1,941,803             | 2,351,826                | 1,214,579             |
| NET PROFIT                                          | 10,241,270            | 7,643,082                | 7,238,846             | 7,606,875             | 7,884,841                | 4,802,995             |

## OTHER COMPREHENSIVE INCOME (LOSSES)

|                                                                                                                | CONSOLIDATED   |                   |                | THE BANK       |                   |                |
|----------------------------------------------------------------------------------------------------------------|----------------|-------------------|----------------|----------------|-------------------|----------------|
|                                                                                                                | March 31, 2023 | December 31, 2022 | March 31, 2022 | March 31, 2023 | December 31, 2022 | March 31, 2022 |
| 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             | 784,101        | 11,374,615        | (5,785,493)    | 613,446        | 10,553,290        | (5,148,209)    |
| Gains (losses) on cash flow hedges                                                                             | (252,840)      | 745,399           | (635,194)      | (252,840)      | 745,399           | (635,194)      |
| Gains (losses) arising from translating the financial statements of foreign operations                         | 2,576,133      | (21,210,898)      | (1,975,656)    | (524,373)      | (4,663,378)       | (612,279)      |
| Share of other comprehensive income of associate                                                               | 970            | 1,170             | -              | -              | -                 | -              |
| Income tax relating to components of other comprehensive income (losses)                                       | (1,370,246)    | (2,356,819)       | 1,251,129      | (1,328,760)    | (2,179,765)       | 1,114,662      |
| Items that will not be reclassified subsequently to profit or loss                                             |                |                   |                |                |                   |                |
| Changes in revaluation surplus                                                                                 | (1,475)        | (4,916)           | -              | (1,475)        | (4,916)           | -              |
| Gains (losses) on investment in equity instruments designates at fair value through other comprehensive income | (2,445,554)    | (2,941,874)       | 5,341,342      | (2,282,833)    | (2,918,960)       | 5,333,058      |
| Gains (losses) on financial liabilities designated at fair value through profit or loss                        | (25,716)       | 481,533           | 808,252        | (25,716)       | 481,533           | 808,252        |
| Actuarial gains (losses) on defined benefit plans                                                              | (1)            | 1,252,683         | 1,145          | (1)            | 1,281,091         | 1,145          |
| Share of other comprehensive income (losses) of associate                                                      | 192            | 368               | (1,377)        | -              | -                 | -              |
| Income tax relating to components of other comprehensive income (losses)                                       | 502,585        | 223,564           | (1,234,405)    | 470,329        | 214,136           | (1,232,795)    |
| TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)                                                                      | (231,851)      | (12,435,175)      | (2,230,257)    | (3,332,223)    | 3,508,430         | (371,360)      |
| TOTAL COMPREHENSIVE INCOME (LOSSES)                                                                            | 10,009,419     | (4,792,093)       | 5,008,589      | 4,274,652      | 11,393,271        | 4,431,635      |
| NET PROFIT ATTRIBUTABLE                                                                                        |                |                   |                |                |                   |                |
| Owners of the Bank                                                                                             | 10,129,289     | 7,569,465         | 7,118,064      | 7,606,875      | 7,884,841         | 4,802,995      |
| Non-controlling interest                                                                                       | 111,981        | 73,617            | 120,782        | -              | -                 | -              |
|                                                                                                                | 10,241,270     | 7,643,082         | 7,238,846      | 7,606,875      | 7,884,841         | 4,802,995      |
| TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE                                                               |                |                   |                |                |                   |                |
| Owners of the Bank                                                                                             | 9,862,604      | (4,725,671)       | 4,906,452      | 4,274,652      | 11,393,271        | 4,431,635      |
| Non-controlling interest                                                                                       | 146,815        | (66,422)          | 102,137        | -              | -                 | -              |
|                                                                                                                | 10,009,419     | (4,792,093)       | 5,008,589      | 4,274,652      | 11,393,271        | 4,431,635      |
| BASIC EARNINGS PER SHARE (BAHT)                                                                                | 5.31           | 3.97              | 3.73           | 3.99           | 4.13              | 2.52           |
| 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      |