

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2023

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2023	2022	2023	2022
ASSETS				
CASH	45,517,980	52,432,699	41,470,071	48,169,322
INTERBANK AND MONEY MARKET ITEMS, NET	757,119,567	766,074,475	580,067,592	587,553,969
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	88,978,361	75,036,089	96,737,951	90,801,828
DERIVATIVES ASSETS	70,602,763	84,839,352	70,108,976	83,582,630
INVESTMENTS, NET	972,286,851	850,150,825	839,496,234	706,876,633
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,403,051	1,420,693	144,815,695	144,816,959
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,425,661,014	2,449,355,263	2,067,703,354	2,096,756,258
PROPERTIES FOR SALE, NET	10,929,438	12,016,841	9,976,778	11,129,554
PREMISES AND EQUIPMENT, NET	61,925,187	61,892,520	51,524,650	51,648,845
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	33,218,132	33,697,374	1,760,082	1,450,492
DEFERRED TAX ASSETS	10,294,925	6,891,668	5,136,759	2,474,561
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	2,620,786	1,497,501	2,588,927	1,454,302
OTHER ASSETS, NET	33,926,329	26,446,787	19,218,930	13,360,986
TOTAL ASSETS	4,514,484,384	4,421,752,087	3,930,605,999	3,840,076,339

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	CONSOLIDATED		THE BANK	
	2023	2022	2023	2022
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,184,283,391	3,210,895,555	2,699,887,528	2,716,152,436
INTERBANK AND MONEY MARKET ITEMS	334,219,180	262,521,534	309,526,062	251,029,467
LIABILITY PAYABLE ON DEMAND	9,155,613	7,769,885	9,154,297	7,767,403
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	18,383,683	17,959,739	17,858,498	17,412,480
DERIVATIVES LIABILITIES	63,461,975	70,981,448	62,712,103	69,648,650
DEBT ISSUED AND BORROWINGS	212,504,715	188,301,568	211,509,881	187,056,618
PROVISIONS	34,426,203	27,177,164	31,081,236	24,176,399
DEFERRED TAX LIABILITIES	29,637	578,896	-	279,989
OTHER LIABILITIES	127,189,954	128,424,347	84,619,386	81,902,964
TOTAL LIABILITIES	3,983,654,351	3,914,610,136	3,426,348,991	3,355,426,406
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	44,270,288	54,243,425	45,594,835	55,480,947
RETAINED EARNINGS				
Appropriated				
Legal reserve	28,000,000	27,000,000	28,000,000	27,000,000
Others	126,500,000	121,500,000	126,500,000	121,500,000
Unappropriated	254,769,825	227,167,894	228,727,512	205,234,325
TOTAL BANK'S EQUITY	528,974,774	505,345,980	504,257,008	484,649,933
NON-CONTROLLING INTEREST	1,855,259	1,795,971	-	-
TOTAL SHAREHOLDERS' EQUITY	530,830,033	507,141,951	504,257,008	484,649,933
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,514,484,384	4,421,752,087	3,930,605,999	3,840,076,339

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, 2023	September 30, 2023	December 31, 2022	December 31, 2023	September 30, 2023	December 31, 2022
INTEREST INCOME	52,637,470	50,284,325	41,408,309	41,871,962	39,443,062	32,014,133
INTEREST EXPENSES	17,472,504	16,154,038	10,953,857	13,166,657	11,822,631	7,908,532
NET INTEREST INCOME	35,164,966	34,130,287	30,454,452	28,705,305	27,620,431	24,105,601
FEES AND SERVICE INCOME	10,941,036	10,535,888	10,782,609	8,360,979	7,988,032	8,161,881
FEES AND SERVICE EXPENSES	4,172,685	3,763,223	3,824,420	3,658,092	3,308,224	3,361,160
NET FEES AND SERVICE INCOME	6,768,351	6,772,665	6,958,189	4,702,887	4,679,808	4,800,721
GAINS (LOSSES) ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	(40,834)	768,204	(1,954,715)	54,426	576,773	(1,798,254)
LOSSES ON INVESTMENTS	(357,179)	(57,418)	(645,783)	(196,126)	(6,478)	(646,256)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	35,944	44,898	49,714	-	-	-
GAINS ON DISPOSAL OF ASSETS	94,125	68,663	1,463,478	92,025	55,774	1,437,621
DIVIDEND INCOME	266,628	636,053	296,598	266,628	1,114,763	296,598
OTHER OPERATING INCOME	260,526	209,588	263,740	132,721	74,247	84,976
TOTAL OPERATING INCOME	42,192,527	42,572,940	36,885,673	33,757,866	34,115,318	28,281,007
OTHER OPERATING EXPENSES						
Employee's expenses	9,039,436	8,941,380	8,862,388	6,213,957	6,372,098	6,118,469
Directors' remuneration	80,136	40,401	26,533	54,070	17,400	49,719
Premises and equipment expenses	4,319,944	3,779,097	4,816,640	3,245,856	2,813,973	3,346,698
Taxes and duties	1,269,219	1,197,893	1,059,832	1,250,719	1,177,663	1,042,882
Others	8,912,245	5,248,902	4,305,720	7,661,093	4,208,742	3,065,939
TOTAL OTHER OPERATING EXPENSES	23,620,980	19,207,673	19,071,113	18,425,695	14,589,876	13,623,707
EXPECTED CREDIT LOSS	7,343,406	8,969,212	7,914,348	5,650,821	6,983,841	4,420,633
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	11,228,141	14,396,055	9,900,212	9,681,350	12,541,601	10,236,667
INCOME TAX EXPENSES	2,281,130	2,937,701	2,257,130	1,999,265	2,479,277	2,351,826
NET PROFIT	8,947,011	11,458,354	7,643,082	7,682,085	10,062,324	7,884,841

FOR THE THREE-MONTH PERIOD ENDED
(UNAUDITED)

Baht : '000

	CONSOLIDATED			THE BANK		
	December 31, 2023	September 30, 2023	December 31, 2022	December 31, 2023	September 30, 2023	December 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	9,821,548	(9,849,386)	11,374,615	9,244,543	(9,403,803)	10,553,290
Gains on cash flow hedges	637,347	93,967	745,399	637,347	93,967	745,399
Gains (losses) arising from translating the financial statements of foreign operations	(12,547,062)	1,879,165	(21,210,898)	(3,463,965)	1,369,599	(4,663,378)
Share of other comprehensive income (losses) of associate	(125)	(75)	1,170	-	-	-
Income tax relating to components of other comprehensive income (losses)	(2,104,738)	1,957,634	(2,356,819)	(1,982,081)	1,863,176	(2,179,765)
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	211,833	(25,735)	(4,916)	(84,837)	(25,735)	(4,916)
Gains (losses) on investment in equity instruments designates at fair value through other comprehensive income	(5,437,078)	7,511,780	(2,941,874)	(5,275,512)	7,393,874	(2,918,960)
Gains (losses) on financial liabilities designated at fair value through profit or loss	(220,060)	(130,618)	481,533	(220,060)	(130,618)	481,533
Actuarial gains on defined benefit plans	557,373	-	1,252,683	424,889	-	1,281,091
Share of other comprehensive income (losses) of associate	(381)	373	368	-	-	-
Income tax relating to components of other comprehensive income (losses)	1,013,148	(1,472,711)	223,564	1,011,472	(1,450,083)	214,136
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(8,068,195)	(35,606)	(12,435,175)	291,796	(289,623)	3,508,430
TOTAL COMPREHENSIVE INCOME (LOSSES)	878,816	11,422,748	(4,792,093)	7,973,881	9,772,701	11,393,271
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	8,862,807	11,349,908	7,569,465	7,682,085	10,062,324	7,884,841
Non-controlling interest	84,204	108,446	73,617	-	-	-
	8,947,011	11,458,354	7,643,082	7,682,085	10,062,324	7,884,841
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE						
Owners of the Bank	857,541	11,321,701	(4,725,671)	7,973,881	9,772,701	11,393,271
Non-controlling interest	21,275	101,047	(66,422)	-	-	-
	878,816	11,422,748	(4,792,093)	7,973,881	9,772,701	11,393,271
BASIC EARNINGS PER SHARE (BAHT)	4.64	5.95	3.97	4.02	5.27	4.13
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 YEAR ENDED DECEMBER 31, 2023
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2023	2022	2023	2022
INTEREST INCOME	194,364,804	139,087,978	152,284,404	104,069,787
INTEREST EXPENSES	63,504,492	36,864,713	46,956,176	25,866,046
NET INTEREST INCOME	130,860,312	102,223,265	105,328,228	78,203,741
FEES AND SERVICE INCOME	42,899,184	41,132,239	32,726,876	30,188,400
FEES AND SERVICE EXPENSES	15,665,103	13,624,400	13,777,532	11,711,504
NET FEES AND SERVICE INCOME	27,234,081	27,507,839	18,949,344	18,476,896
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	5,544,043	5,155,163	4,446,068	4,063,912
LOSSES ON INVESTMENTS	(482,228)	(1,453,669)	(309,670)	(1,500,499)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	187,382	189,560	-	-
GAINS ON DISPOSAL OF ASSETS	863,646	1,890,956	282,006	1,781,586
DIVIDEND INCOME	2,330,329	2,306,493	5,876,483	6,367,289
OTHER OPERATING INCOME	949,920	1,075,232	415,568	360,705
TOTAL OPERATING INCOME	167,487,485	138,894,839	134,988,027	107,753,630
OTHER OPERATING EXPENSES				
Employee's expenses	35,921,047	34,793,722	25,277,886	24,621,887
Directors' remuneration	245,873	259,045	141,205	136,714
Premises and equipment expenses	15,738,129	15,371,271	11,758,687	11,295,149
Taxes and duties	4,833,703	3,643,182	4,759,072	3,537,370
Others	25,036,254	14,951,314	20,603,132	9,749,690
TOTAL OTHER OPERATING EXPENSES	81,775,006	69,018,534	62,539,982	49,340,810
EXPECTED CREDIT LOSS	33,666,570	32,647,105	26,995,355	26,556,303
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	52,045,909	37,229,200	45,452,690	31,856,517
INCOME TAX EXPENSES	9,993,277	7,483,684	7,920,380	5,466,446
NET PROFIT	42,052,632	29,745,516	37,532,310	26,390,071

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(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2023	2022	2023	2022
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	(1,991,160)	(4,329,124)	(2,784,738)	(2,031,767)
Losses on cash flow hedges	(118,000)	(609,214)	(118,000)	(609,214)
Gains (losses) arising from translating the financial statements of foreign operations	(1,262,023)	(8,101,942)	(366,932)	464,804
Share of other comprehensive income of associate	1,459	1,141	-	-
Income tax relating to components of other comprehensive income (losses)	(853,290)	1,523,965	(679,520)	1,016,960
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	168,771	(4,916)	(127,900)	(4,916)
Gains (losses) on investment in equity instruments designates at fair value through other comprehensive income	(5,157,446)	161,610	(5,114,928)	128,683
Gains (losses) on financial liabilities designated at fair value through profit or loss	(719,230)	1,451,042	(719,230)	1,451,042
Actuarial gains on defined benefit plans	331,956	1,251,377	424,888	1,282,236
Share of other comprehensive income (losses) of associate	479	(989)	-	-
Income tax relating to components of other comprehensive income (losses)	1,155,020	(490,378)	1,104,713	(577,797)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(8,443,464)	(9,147,428)	(8,381,647)	1,120,031
TOTAL COMPREHENSIVE INCOME (LOSSES)	33,609,168	20,598,088	29,150,663	27,510,102
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	41,635,521	29,305,591	37,532,310	26,390,071
Non-controlling interest	417,111	439,925	-	-
	42,052,632	29,745,516	37,532,310	26,390,071
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE				
Owners of the Bank	33,172,382	20,251,470	29,150,663	27,510,102
Non-controlling interest	436,786	346,618	-	-
	33,609,168	20,598,088	29,150,663	27,510,102
BASIC EARNINGS PER SHARE (BAHT)	21.81	15.35	19.66	13.83
WEIGHTED AVERAGE NUMBER OF COMMON SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843