

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2021

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2021	December 31, 2020	September 30, 2021	December 31, 2020
ASSETS				
CASH	63,952,586	73,886,309	60,345,213	70,013,515
INTERBANK AND MONEY MARKET ITEMS, NET	776,520,809	519,036,028	634,397,023	374,778,755
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	88,800,167	57,936,242	98,527,769	69,359,414
DERIVATIVES ASSETS	52,192,413	67,560,232	51,599,434	66,143,443
INVESTMENTS, NET	806,175,935	758,482,179	665,928,832	670,444,629
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	979,758	911,321	144,316,959	144,589,329
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,318,222,151	2,189,102,088	1,972,847,140	1,896,205,127
PROPERTIES FOR SALE, NET	9,534,716	9,753,914	7,931,137	7,754,245
PREMISES AND EQUIPMENT, NET	65,725,578	65,049,861	55,336,205	55,460,373
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	37,489,679	32,307,811	1,337,597	1,451,391
DEFERRED TAX ASSETS	6,230,696	7,939,617	2,379,540	2,082,884
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	22,044,142	12,833,047	21,849,459	12,699,962
OTHER ASSETS, NET	27,822,129	28,161,036	13,915,623	13,977,916
TOTAL ASSETS	4,275,690,759	3,822,959,685	3,730,711,931	3,384,960,983

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STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2021

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	CONSOLIDATED		THE BANK	
	September 30, 2021	December 31, 2020	September 30, 2021	December 31, 2020
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,124,276,823	2,810,862,624	2,667,220,503	2,485,596,798
INTERBANK AND MONEY MARKET ITEMS	245,955,450	219,149,193	240,686,978	162,499,180
LIABILITY PAYABLE ON DEMAND	10,491,807	7,257,360	10,491,014	6,702,768
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	21,466,415	19,256,663	21,027,252	19,056,520
DERIVATIVES LIABILITIES	68,104,896	57,127,821	67,540,593	56,212,287
DEBT ISSUED AND BORROWINGS	187,887,172	136,176,779	185,098,678	133,963,539
PROVISIONS	28,230,354	27,305,660	26,216,617	25,065,453
DEFERRED TAX LIABILITIES	1,176,387	2,447,583	877,316	2,588,682
OTHER LIABILITIES	99,439,764	93,128,867	51,660,726	53,792,151
TOTAL LIABILITIES	3,787,029,068	3,372,712,550	3,270,819,677	2,945,477,378
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	67,962,908	47,256,838	57,992,103	52,849,874
RETAINED EARNINGS				
Appropriated				
Legal reserve	26,000,000	25,000,000	26,000,000	25,000,000
Others	116,500,000	111,500,000	116,500,000	111,500,000
Unappropriated	201,007,519	189,822,190	183,965,490	174,699,070
TOTAL BANK'S EQUITY	486,905,088	449,013,689	459,892,254	439,483,605
NON-CONTROLLING INTEREST	1,756,603	1,233,446	-	-
TOTAL SHAREHOLDERS' EQUITY	488,661,691	450,247,135	459,892,254	439,483,605
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,275,690,759	3,822,959,685	3,730,711,931	3,384,960,983

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, 2021	June 30, 2021	September 30, 2020	September 30, 2021	June 30, 2021	September 30, 2020
INTEREST INCOME	28,855,162	27,923,853	29,246,224	21,111,565	20,286,624	22,612,100
INTEREST EXPENSES	8,149,823	7,896,782	9,394,031	5,373,953	5,233,067	6,339,827
NET INTEREST INCOME	20,705,339	20,027,071	19,852,193	15,737,612	15,053,557	16,272,273
FEES AND SERVICE INCOME	9,727,190	9,322,060	8,530,707	6,836,120	6,460,770	6,532,267
FEES AND SERVICE EXPENSES	2,354,310	2,426,262	2,150,613	1,895,868	2,009,295	2,051,437
NET FEES AND SERVICE INCOME	7,372,880	6,895,798	6,380,094	4,940,252	4,451,475	4,480,830
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	5,029,667	5,954,035	1,983,153	4,533,791	5,482,248	1,556,893
GAINS (LOSSES) ON INVESTMENTS	164,851	(240,034)	564,806	9,901	(493,904)	461,441
SHARE OF PROFIT (LOSS) FROM INVESTMENT USING EQUITY METHOD	116,972	24,557	(70,087)	-	-	-
DIVIDEND INCOME	641,190	805,646	456,474	1,199,994	2,241,387	958,189
GAINS ON DISPOSAL OF ASSETS	93,288	90,263	77,797	81,036	65,138	91,227
OTHER OPERATING INCOME	306,080	265,720	176,357	137,722	78,462	107,358
TOTAL OPERATING INCOME	34,430,267	33,823,056	29,420,787	26,640,308	26,878,363	23,928,211
OTHER OPERATING EXPENSES						
Employee's expenses	8,805,301	8,454,882	8,355,775	6,370,363	6,035,496	6,290,783
Directors' remuneration	46,686	88,393	42,535	16,350	51,328	16,350
Premises and equipment expenses	2,853,790	3,644,617	3,618,692	2,051,644	2,904,652	2,863,542
Taxes and duties	780,472	731,144	686,734	765,393	710,930	679,885
Others	3,393,030	3,370,129	6,722,785	2,086,391	2,279,652	6,108,510
TOTAL OTHER OPERATING EXPENSES	15,879,279	16,289,165	19,426,521	11,290,141	11,982,058	15,959,070
EXPECTED CREDIT LOSS	9,869,540	9,810,129	5,667,603	7,809,403	7,283,710	3,912,045
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	8,681,448	7,723,762	4,326,663	7,540,764	7,612,595	4,057,096
INCOME TAX EXPENSES	1,662,705	1,263,217	212,247	1,259,208	1,046,874	245,952
NET PROFIT	7,018,743	6,460,545	4,114,416	6,281,556	6,565,721	3,811,144

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BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2021
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2021	2020	2021	2020
INTEREST INCOME	84,290,757	85,071,267	61,412,089	73,810,913
INTEREST EXPENSES	23,851,018	27,288,932	15,723,737	22,193,471
NET INTEREST INCOME	60,439,739	57,782,335	45,688,352	51,617,442
FEES AND SERVICE INCOME	28,686,520	25,047,965	20,189,180	19,751,123
FEES AND SERVICE EXPENSES	7,083,921	6,693,120	5,852,794	6,459,622
NET FEES AND SERVICE INCOME	21,602,599	18,354,845	14,336,386	13,291,501
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	13,071,568	7,355,314	11,485,710	7,121,204
GAINS ON INVESTMENTS	765,814	2,032,223	356,994	1,928,843
SHARE OF PROFIT (LOSS) FROM INVESTMENT USING EQUITY METHOD	174,124	(21,835)	-	-
DIVIDEND INCOME	1,972,259	1,824,468	3,931,972	3,337,822
GAINS ON DISPOSAL OF ASSETS	262,344	180,833	205,414	176,996
OTHER OPERATING INCOME	838,317	592,011	298,185	350,219
TOTAL OPERATING INCOME	99,126,764	88,100,194	76,303,013	77,824,027
OTHER OPERATING EXPENSES				
Employee's expenses	26,162,043	22,711,449	18,665,533	18,706,725
Directors' remuneration	177,159	141,466	83,128	77,200
Premises and equipment expenses	9,696,375	9,743,183	7,320,964	8,371,764
Taxes and duties	2,190,555	2,230,196	2,138,512	2,195,930
Others	9,703,393	11,003,572	6,239,476	9,799,126
TOTAL OTHER OPERATING EXPENSES	47,929,525	45,829,866	34,447,613	39,150,745
EXPECTED CREDIT LOSS	26,006,193	23,992,687	20,093,495	21,968,299
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	25,191,046	18,277,641	21,761,905	16,704,983
INCOME TAX EXPENSES	4,672,474	3,215,043	3,625,603	2,784,801
NET PROFIT	20,518,572	15,062,598	18,136,302	13,920,182

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2021
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2021	2020	2021	2020
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	(6,006,967)	(374,630)	(6,154,305)	(1,280,648)
Gains (losses) on cash flow hedges	(432,713)	217,858	(432,713)	217,858
Gains arising from translating the				
financial statements of foreign operations	22,220,824	6,085,720	6,826,267	5,882,784
Income tax relating to components of other comprehensive				
income (losses)	1,360,475	363,863	1,404,748	557,062
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	-	14,395,161	-	13,987,474
Gains (losses) on investment in equity instruments designated at				
fair value through other comprehensive income	9,852,883	(17,995,112)	9,770,750	(17,211,812)
Gains (losses) on financial liabilities designated at fair value				
through profit or loss	(657,209)	1,377,205	(657,209)	1,377,205
Actuarial gains (losses) on defined benefit plans	(18,650)	30,558	(811)	30,558
Share of other comprehensive income (losses) of associate	(2,544)	1,123	-	-
Income tax relating to components of other comprehensive				
income (losses)	(1,813,405)	422,068	(1,804,116)	351,203
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	24,502,694	4,523,814	8,952,611	3,911,684
TOTAL COMPREHENSIVE INCOME (LOSSES)	45,021,266	19,586,412	27,088,913	17,831,866
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	20,189,067	14,782,988	18,136,302	13,920,182
Non-controlling interest	329,505	279,610	-	-
	20,518,572	15,062,598	18,136,302	13,920,182
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE				
Owners of the Bank	44,571,663	19,315,007	27,088,913	17,831,866
Non-controlling interest	449,603	271,405	-	-
	45,021,266	19,586,412	27,088,913	17,831,866
BASIC EARNINGS PER SHARE (BAHT)	10.58	7.74	9.50	7.29
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES				
(THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843