

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2024

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2024	December 31, 2023	June 30, 2024	December 31, 2023
ASSETS				
CASH	38,681,584	45,517,980	35,218,023	41,470,071
INTERBANK AND MONEY MARKET ITEMS, NET	671,134,594	757,119,567	545,364,425	580,067,592
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	101,441,533	88,978,361	110,242,025	96,737,951
DERIVATIVES ASSETS	81,666,834	70,602,763	80,385,074	70,108,976
INVESTMENTS, NET	1,000,605,319	972,286,851	839,447,011	839,496,234
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,113,929	1,403,051	144,815,695	144,815,695
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,462,772,688	2,425,661,014	2,075,719,941	2,067,703,354
PROPERTIES FOR SALE, NET	8,998,026	10,929,438	8,023,954	9,976,778
PREMISES AND EQUIPMENT, NET	62,128,670	61,925,187	51,906,483	51,524,650
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	33,773,559	33,218,132	2,287,466	1,760,082
DEFERRED TAX ASSETS	14,451,984	10,294,925	8,598,875	5,136,759
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	19,198,472	2,620,786	19,100,669	2,588,927
OTHER ASSETS, NET	34,203,558	33,926,329	21,907,560	19,218,930
TOTAL ASSETS	4,530,170,750	4,514,484,384	3,943,017,201	3,930,605,999

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	CONSOLIDATED		THE BANK	
	June 30, 2024	December 31, 2023	June 30, 2024	December 31, 2023
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,184,855,813	3,184,283,391	2,687,981,477	2,699,887,528
INTERBANK AND MONEY MARKET ITEMS	316,210,236	334,219,180	301,217,268	309,526,062
LIABILITY PAYABLE ON DEMAND	8,117,314	9,155,613	8,109,908	9,154,297
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	19,399,200	18,383,683	18,909,486	17,858,498
DERIVATIVES LIABILITIES	94,148,661	63,461,975	92,578,542	62,712,103
DEBT ISSUED AND BORROWINGS	204,574,351	212,504,715	203,392,010	211,509,881
PROVISIONS	35,305,424	34,426,203	31,853,617	31,081,236
DEFERRED TAX LIABILITIES	38,935	29,637	-	-
OTHER LIABILITIES	120,302,723	127,189,954	82,470,984	84,619,386
TOTAL LIABILITIES	3,982,952,657	3,983,654,351	3,426,513,292	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	48,028,564	44,270,288	46,187,512	45,594,835
RETAINED EARNINGS				
Appropriated				
Legal reserve	28,500,000	28,000,000	28,500,000	28,000,000
Others	126,500,000	126,500,000	126,500,000	126,500,000
Unappropriated	266,868,678	254,769,825	239,881,736	228,727,512
TOTAL BANK'S EQUITY	545,331,903	528,974,774	516,503,909	504,257,008
NON-CONTROLLING INTEREST	1,886,190	1,855,259	-	-
TOTAL SHAREHOLDERS' EQUITY	547,218,093	530,830,033	516,503,909	504,257,008
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,530,170,750	4,514,484,384	3,943,017,201	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		
	June 30, 2024	March 31, 2024	June 30, 2023	June 30, 2024	March 31, 2024	June 30, 2023
INTEREST INCOME	51,644,735	51,672,177	47,272,523	40,834,041	40,734,675	36,732,468
INTEREST EXPENSES	18,510,880	18,250,066	15,785,197	14,069,813	13,705,296	11,568,608
NET INTEREST INCOME	33,133,855	33,422,111	31,487,326	26,764,228	27,029,379	25,163,860
FEES AND SERVICE INCOME	10,700,007	11,268,634	10,264,654	8,327,569	8,876,425	7,929,678
FEES AND SERVICE EXPENSES	3,850,485	4,341,827	3,694,033	3,388,375	3,855,916	3,215,758
NET FEES AND SERVICE INCOME	6,849,522	6,926,807	6,570,621	4,939,194	5,020,509	4,713,920
GAINS (LOSSES) ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	2,418,766	(81,992)	3,371,895	2,249,994	(610,719)	2,677,311
GAINS (LOSSES) ON INVESTMENTS	(144,779)	181,829	(97,871)	(140,183)	181,786	(134,325)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	36,354	52,014	49,546	-	-	-
GAINS ON DISPOSAL OF ASSETS	339,136	146,118	58,565	52,090	142,529	37,831
DIVIDEND INCOME	661,576	795,305	797,726	4,335,072	751,619	3,892,273
OTHER OPERATING INCOME	243,218	240,194	205,459	116,007	113,284	69,462
TOTAL OPERATING INCOME	43,537,648	41,682,386	42,443,267	38,316,402	32,628,387	36,420,332
OTHER OPERATING EXPENSES						
Employee's expenses	8,774,342	9,358,669	8,616,306	6,315,391	6,727,578	6,073,291
Directors' remuneration	78,773	60,126	76,595	55,700	17,400	53,035
Premises and equipment expenses	4,188,958	3,551,701	4,049,725	3,194,627	2,597,197	3,072,030
Taxes and duties	1,597,998	1,273,431	1,328,239	1,577,623	1,255,084	1,307,901
Others	4,567,936	5,374,251	6,039,667	3,468,268	4,290,227	4,981,308
TOTAL OTHER OPERATING EXPENSES	19,208,007	19,618,178	20,110,532	14,611,609	14,887,486	15,487,565
EXPECTED CREDIT LOSS	10,425,425	8,581,678	8,879,797	8,877,293	7,534,910	7,251,706
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	13,904,216	13,482,530	13,452,938	14,827,500	10,205,991	13,681,061
INCOME TAX EXPENSES	1,992,822	2,849,426	2,046,941	1,442,594	2,180,833	1,500,035
NET PROFIT	11,911,394	10,633,104	11,405,997	13,384,906	8,025,158	12,181,026

	CONSOLIDATED			THE BANK		
	June 30, 2024	March 31, 2024	June 30, 2023	June 30, 2024	March 31, 2024	June 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	(3,737,630)	4,741,322	(2,747,424)	(3,457,300)	4,673,661	(3,238,924)
Gains (losses) on cash flow hedges	(708,138)	1,010,299	(596,473)	(708,138)	1,010,299	(596,473)
Gains (losses) arising from translating the financial statements of foreign operations	(1,954,140)	10,193,924	6,829,742	413,008	4,207,224	2,251,807
Share of other comprehensive income (losses) of associate	(2,696)	97	689	-	-	-
Income tax relating to components of other comprehensive income (losses)	905,880	(1,172,458)	664,059	843,906	(1,147,219)	768,145
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	(85,468)	(44,349)	(15,852)	(85,468)	(44,349)	(15,852)
Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income	(8,695,997)	1,896,499	(4,786,594)	(8,598,116)	2,115,694	(4,950,458)
Gains (losses) on financial liabilities designated at fair value through profit or loss	25,437	(223,051)	(342,836)	25,437	(223,051)	(342,836)
Actuarial losses on defined benefit plans	(20,669)	(1,435)	(225,415)	-	(1,435)	-
Share of other comprehensive income (losses) of associate	239	(274)	295	-	-	-
Income tax relating to components of other comprehensive income (losses)	1,742,725	(285,895)	1,111,997	1,716,151	(360,380)	1,072,995
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(12,530,457)	16,114,679	(107,812)	(9,850,520)	10,230,444	(5,051,596)
TOTAL COMPREHENSIVE INCOME (LOSSES)	(619,063)	26,747,783	11,298,185	3,534,386	18,255,602	7,129,430
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	11,806,827	10,523,651	11,293,517	13,384,906	8,025,158	12,181,026
Non-controlling interest	104,567	109,453	112,480	-	-	-
	11,911,394	10,633,104	11,405,997	13,384,906	8,025,158	12,181,026
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE						
Owners of the Bank	(691,971)	26,592,187	11,130,537	3,534,386	18,255,602	7,129,430
Non-controlling interest	72,908	155,596	167,648	-	-	-
	(619,063)	26,747,783	11,298,185	3,534,386	18,255,602	7,129,430
BASIC EARNINGS PER SHARE (BAHT)	6.19	5.51	5.92	7.01	4.20	6.38
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 SIX-MONTH PERIOD ENDED JUNE 30, 2024
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2024	2023	2024	2023
INTEREST INCOME	103,316,911	91,443,009	81,568,715	70,969,379
INTEREST EXPENSES	36,760,945	29,877,950	27,775,109	21,966,887
NET INTEREST INCOME	66,555,966	61,565,059	53,793,606	49,002,492
FEES AND SERVICE INCOME	21,968,640	21,422,259	17,203,995	16,377,864
FEES AND SERVICE EXPENSES	8,192,312	7,729,195	7,244,291	6,811,216
NET FEES AND SERVICE INCOME	13,776,328	13,693,064	9,959,704	9,566,648
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	2,336,774	4,816,673	1,639,275	3,814,868
GAINS (LOSSES) ON INVESTMENTS	37,050	(67,631)	41,603	(107,066)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	88,368	106,540	-	-
GAINS ON DISPOSAL OF ASSETS	485,254	700,858	194,619	134,207
DIVIDEND INCOME	1,456,881	1,427,649	5,086,691	4,495,093
OTHER OPERATING INCOME	469,614	494,279	223,820	226,502
TOTAL OPERATING INCOME	85,206,235	82,736,491	70,939,318	67,132,744
OTHER OPERATING EXPENSES				
Employee's expenses	18,133,011	17,940,232	13,042,969	12,691,831
Directors' remuneration	138,899	125,335	73,100	69,735
Premises and equipment expenses	7,740,659	7,639,087	5,791,823	5,698,858
Taxes and duties	2,871,428	2,366,591	2,832,708	2,330,691
Others	9,928,388	10,889,581	7,753,023	8,751,197
TOTAL OTHER OPERATING EXPENSES	38,812,385	38,960,826	29,493,623	29,542,312
EXPECTED CREDIT LOSS	19,007,104	17,353,952	16,412,204	14,360,693
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	27,386,746	26,421,713	25,033,491	23,229,739
INCOME TAX EXPENSES	4,842,248	4,774,446	3,623,428	3,441,838
NET PROFIT	22,544,498	21,647,267	21,410,063	19,787,901

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(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	1,003,692	(1,963,323)	1,216,361	(2,625,478)
Gains (losses) on cash flow hedges	302,160	(849,313)	302,160	(849,313)
Gains arising from translating the financial statements of				
foreign operations	8,239,784	9,405,875	4,620,232	1,727,434
Share of other comprehensive income (losses) of associate	(2,600)	1,659	-	-
Income tax relating to components of other comprehensive				
income (losses)	(266,578)	(706,186)	(303,313)	(560,615)
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	(129,817)	(17,328)	(129,817)	(17,328)
Losses on investment in equity instruments designated at				
fair value through other comprehensive income	(6,799,498)	(7,232,148)	(6,482,421)	(7,233,291)
Losses on financial liabilities designated at fair value				
through profit or loss	(197,613)	(368,551)	(197,613)	(368,551)
Actuarial losses on defined benefit plans	(22,104)	(225,416)	(1,435)	(1)
Share of other comprehensive income (losses) of associate	(34)	487	-	-
Income tax relating to components of other comprehensive				
income (losses)	1,456,830	1,614,581	1,355,771	1,543,323
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	3,584,222	(339,663)	379,925	(8,383,820)
TOTAL COMPREHENSIVE INCOME	26,128,720	21,307,604	21,789,988	11,404,081
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	22,330,478	21,422,806	21,410,063	19,787,901
Non-controlling interest	214,020	224,461	-	-
	22,544,498	21,647,267	21,410,063	19,787,901
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	25,900,216	20,993,140	21,789,988	11,404,081
Non-controlling interest	228,504	314,464	-	-
	26,128,720	21,307,604	21,789,988	11,404,081
BASIC EARNINGS PER SHARE (BAHT)	11.70	11.22	11.22	10.37
WEIGHTED AVERAGE NUMBER OF COMMON SHARES				
(THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843