

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2022

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2022	December 31, 2021	September 30, 2022	December 31, 2021
ASSETS				
CASH	43,929,444	62,551,767	39,923,405	57,854,239
INTERBANK AND MONEY MARKET ITEMS, NET	606,431,709	801,212,497	501,951,539	626,065,197
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	90,094,543	84,341,349	104,467,971	96,497,917
DERIVATIVES ASSETS	109,639,101	42,359,296	107,938,368	41,749,252
INVESTMENTS, NET	857,174,283	803,636,528	697,088,490	663,088,369
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,405,820	1,328,586	144,816,959	144,316,959
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,559,791,368	2,376,026,685	2,170,999,361	2,025,671,183
PROPERTIES FOR SALE, NET	11,215,216	9,495,944	10,307,603	8,498,534
PREMISES AND EQUIPMENT, NET	63,564,051	64,980,166	52,520,108	54,181,783
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	38,060,717	36,808,534	1,478,790	1,579,427
DEFERRED TAX ASSETS	10,565,855	6,336,519	6,303,599	2,532,787
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	19,633,979	12,906,449	19,502,909	12,779,785
OTHER ASSETS, NET	26,252,705	31,296,588	11,085,992	19,016,792
TOTAL ASSETS	4,437,758,791	4,333,280,908	3,868,385,094	3,753,832,224

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	CONSOLIDATED		THE BANK	
	September 30, 2022	December 31, 2021	September 30, 2022	December 31, 2021
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,165,479,054	3,156,939,789	2,702,212,679	2,665,646,333
INTERBANK AND MONEY MARKET ITEMS	231,826,233	288,708,547	227,581,608	280,748,435
LIABILITY PAYABLE ON DEMAND	7,505,772	8,112,863	7,502,251	8,112,243
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	20,443,386	20,833,104	19,641,308	20,566,545
DERIVATIVES LIABILITIES	123,297,555	50,264,330	121,661,523	49,716,357
DEBT ISSUED AND BORROWINGS	206,118,104	183,239,266	204,802,867	182,379,356
PROVISIONS	28,539,010	25,814,558	25,853,090	23,595,568
DEFERRED TAX LIABILITIES	228,475	1,358,026	-	984,178
OTHER LIABILITIES	142,387,158	103,417,868	85,873,107	57,310,822
TOTAL LIABILITIES	3,925,824,747	3,838,688,351	3,395,128,433	3,289,059,837
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	67,818,444	66,348,614	53,251,979	57,340,405
RETAINED EARNINGS				
Appropriated				
Legal reserve	27,000,000	26,000,000	27,000,000	26,000,000
Others	121,500,000	116,500,000	121,500,000	116,500,000
Unappropriated	218,318,546	208,443,791	196,070,021	189,497,321
TOTAL BANK'S EQUITY	510,071,651	492,727,066	473,256,661	464,772,387
NON-CONTROLLING INTEREST	1,862,393	1,865,491	-	-
TOTAL SHAREHOLDERS' EQUITY	511,934,044	494,592,557	473,256,661	464,772,387
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,437,758,791	4,333,280,908	3,868,385,094	3,753,832,224

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, 2022	June 30, 2022	September 30, 2021	September 30, 2022	June 30, 2022	September 30, 2021
INTEREST INCOME	35,820,736	31,937,243	28,855,162	26,726,404	23,498,346	21,111,565
INTEREST EXPENSES	9,324,757	8,411,429	8,149,823	6,751,514	5,767,643	5,373,953
NET INTEREST INCOME	26,495,979	23,525,814	20,705,339	19,974,890	17,730,703	15,737,612
FEES AND SERVICE INCOME	10,294,044	9,966,495	9,727,190	7,575,567	7,240,761	6,836,120
FEES AND SERVICE EXPENSES	3,428,054	3,240,127	2,354,310	2,963,893	2,731,320	1,895,868
NET FEES AND SERVICE INCOME	6,865,990	6,726,368	7,372,880	4,611,674	4,509,441	4,940,252
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	2,328,758	3,435,470	5,029,667	1,579,973	3,016,476	4,533,791
GAINS (LOSSES) ON INVESTMENTS	(55,453)	(823,461)	164,851	(64,973)	(823,461)	9,901
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	48,117	41,415	116,972	-	-	-
GAINS ON DISPOSAL OF ASSETS	265,061	98,595	93,288	221,774	71,091	81,036
DIVIDEND INCOME	488,830	910,440	641,190	1,047,724	4,436,283	1,199,994
OTHER OPERATING INCOME	269,507	277,559	306,080	89,546	112,602	137,722
TOTAL OPERATING INCOME	36,706,789	34,192,200	34,430,267	27,460,608	29,053,135	26,640,308
OTHER OPERATING EXPENSES						
Employee's expenses	8,884,884	8,311,814	8,805,301	6,228,040	5,942,394	6,370,363
Directors' remuneration	57,285	93,808	46,686	17,250	53,395	16,350
Premises and equipment expenses	3,287,525	3,847,476	2,853,790	2,415,760	2,966,992	2,051,644
Taxes and duties	917,286	934,843	780,472	893,776	887,600	765,393
Others	3,859,045	4,246,811	3,393,030	2,486,521	2,802,757	2,086,391
TOTAL OTHER OPERATING EXPENSES	17,006,025	17,434,752	15,879,279	12,041,347	12,653,138	11,290,141
EXPECTED CREDIT LOSS	9,889,262	8,353,956	9,869,540	8,829,728	7,387,254	7,809,403
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	9,811,502	8,403,492	8,681,448	6,589,533	9,012,743	7,540,764
INCOME TAX EXPENSES	2,031,939	1,319,467	1,662,705	1,241,034	659,006	1,259,208
NET PROFIT	7,779,563	7,084,025	7,018,743	5,348,499	8,353,737	6,281,556

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2022
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2022	2021	2022	2021
INTEREST INCOME	97,679,669	84,290,757	72,055,654	61,412,089
INTEREST EXPENSES	25,910,856	23,851,018	17,957,513	15,723,737
NET INTEREST INCOME	71,768,813	60,439,739	54,098,141	45,688,352
FEES AND SERVICE INCOME	30,349,630	28,686,520	22,026,519	20,189,180
FEES AND SERVICE EXPENSES	9,799,980	7,083,921	8,350,344	5,852,794
NET FEES AND SERVICE INCOME	20,549,650	21,602,599	13,676,175	14,336,386
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	7,109,878	13,071,568	5,862,166	11,485,710
GAINS (LOSSES) ON INVESTMENTS	(807,886)	765,814	(854,244)	356,994
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	139,846	174,124	-	-
GAINS ON DISPOSAL OF ASSETS	427,477	262,344	343,965	205,414
DIVIDEND INCOME	2,009,896	1,972,259	6,070,691	3,931,972
OTHER OPERATING INCOME	811,492	838,317	275,729	298,185
TOTAL OPERATING INCOME	102,009,166	99,126,764	79,472,623	76,303,013
OTHER OPERATING EXPENSES				
Employee's expenses	25,931,334	26,162,043	18,503,418	18,665,533
Directors' remuneration	232,512	177,159	86,995	83,128
Premises and equipment expenses	10,554,630	9,696,375	7,948,452	7,320,964
Taxes and duties	2,583,350	2,190,555	2,494,488	2,138,512
Others	10,645,594	9,703,393	6,683,750	6,239,476
TOTAL OTHER OPERATING EXPENSES	49,947,420	47,929,525	35,717,103	34,447,613
EXPECTED CREDIT LOSS	24,732,757	26,006,193	22,135,670	20,093,495
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	27,328,989	25,191,046	21,619,850	21,761,905
INCOME TAX EXPENSES	5,226,555	4,672,474	3,114,620	3,625,603
NET PROFIT	22,102,434	20,518,572	18,505,230	18,136,302

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2022
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2022	2021	2022	2021
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	(15,703,740)	(6,006,967)	(12,585,057)	(6,154,305)
Losses on cash flow hedges	(1,354,613)	(432,713)	(1,354,613)	(432,713)
Gains arising from translating the				
financial statements of foreign operations	13,108,956	22,220,824	5,128,182	6,826,267
Share of other comprehensive losses of associate	(29)	-	-	-
Income tax relating to components of other comprehensive				
income (losses)	3,880,784	1,360,475	3,196,725	1,404,748
Items that will not be reclassified subsequently to profit or loss				
Gains on investment in equity instruments designates at				
fair value through other comprehensive income	3,103,484	9,852,883	3,047,642	9,770,750
Gains (losses) on financial liabilities designated at fair value				
through profit or loss	969,509	(657,209)	969,509	(657,209)
Actuarial gains (losses) on defined benefit plans	(1,306)	(18,650)	1,145	(811)
Share of other comprehensive losses of associate	(1,357)	(2,544)	-	-
Income tax relating to components of other comprehensive				
income (losses)	(713,941)	(1,813,405)	(791,933)	(1,804,116)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	3,287,747	24,502,694	(2,388,400)	8,952,611
TOTAL COMPREHENSIVE INCOME (LOSSES)	25,390,181	45,021,266	16,116,830	27,088,913
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	21,736,126	20,189,067	18,505,230	18,136,302
Non-controlling interest	366,308	329,505	-	-
	22,102,434	20,518,572	18,505,230	18,136,302
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE				
Owners of the Bank	24,977,141	44,571,663	16,116,830	27,088,913
Non-controlling interest	413,040	449,603	-	-
	25,390,181	45,021,266	16,116,830	27,088,913
BASIC EARNINGS PER SHARE (BAHT)	11.39	10.58	9.69	9.50
WEIGHTED AVERAGE NUMBER OF COMMON SHARES				
(THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843