

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2021
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2021	December 31, 2020	June 30, 2021	December 31, 2020
ASSETS				
CASH	62,955.866	73,886.309	59,393.659	70,013.515
INTERBANK AND MONEY MARKET ITEMS, NET	805,306.564	519,036.028	658,869.910	374,778.755
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	71,991.319	57,936.242	84,669.079	69,359.414
DERIVATIVES ASSETS	44,488.418	67,560.232	43,989.859	66,143.443
INVESTMENTS, NET	752,775.884	758,482.179	634,455.509	670,444.629
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	903.695	911.321	144,353.132	144,589.329
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,225,733.006	2,189,102.088	1,914,094.398	1,896,205.127
PROPERTIES FOR SALE, NET	9,422.117	9,753.914	7,795.538	7,754.245
PREMISES AND EQUIPMENT, NET	64,631.489	65,049.861	54,886.389	55,460.373
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	35,435.319	32,307.811	1,364.632	1,451.391
DEFERRED TAX ASSETS	6,026.623	7,939.617	2,226.698	2,082.884
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	16,527.762	12,833.047	16,318.194	12,699.962
OTHER ASSETS, NET	25,762.621	28,161.036	13,345.292	13,977.916
TOTAL ASSETS	4,121,960.683	3,822,959.685	3,635,762.289	3,384,960.983
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,046,985.011	2,810,862.624	2,640,298.545	2,485,596.798
INTERBANK AND MONEY MARKET ITEMS	253,407.381	219,149.193	243,670.734	162,499.180
LIABILITY PAYABLE ON DEMAND	7,056.849	7,257.360	7,023.833	6,702.768
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	20,374.044	19,256.663	20,078.461	19,056.520
DERIVATIVES LIABILITIES	50,416.616	57,127.821	49,911.753	56,212.287
DEBT ISSUED AND BORROWINGS	145,502.918	136,176.779	142,935.808	133,963.539
PROVISIONS	27,163.628	27,305.660	24,770.665	25,065.453
DEFERRED TAX LIABILITIES	2,190.824	2,447.583	1,917.172	2,588.682
OTHER LIABILITIES	99,583.419	93,128.867	53,981.531	53,792.151
TOTAL LIABILITIES	3,652,680.690	3,372,712.550	3,184,588.502	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	19,088,429	19,088,429	19,088,429	19,088,429
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	56,934.328	47,256.838	56,627.866	52,849.874
RETAINED EARNINGS				
Appropriated				
Legal reserve	25,500,000	25,000,000	25,500,000	25,000,000
Others	111,500,000	111,500,000	111,500,000	111,500,000
Unappropriated	198,468,297	189,822,190	182,111,260	174,699,070
TOTAL BANK'S EQUITY	467,837,286	449,013,689	451,173,787	439,483,605
NON-CONTROLLING INTEREST	1,442,707	1,233,446	-	-
TOTAL SHAREHOLDERS' EQUITY	469,279,993	450,247,135	451,173,787	439,483,605
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,121,960.683	3,822,959.685	3,635,762.289	3,384,960.983

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

Baht : '000

	CONSOLIDATED		THE BANK	
	2021	2020	2021	2020
INTEREST INCOME	55,435.594	55,825.043	40,300.525	51,198.814
INTEREST EXPENSES	15,701.195	17,894.901	10,349.784	15,853.645
NET INTEREST INCOME	39,734.399	37,930.142	29,950.741	35,345.169
FEES AND SERVICE INCOME	18,959.330	16,517.258	13,353.061	13,218.856
FEES AND SERVICE EXPENSES	4,729.611	4,542.507	3,956.926	4,408.185
NET FEES AND SERVICE INCOME	14,229.719	11,974.751	9,396.135	8,810.671
GAINS ON FINANCIAL INSTRUMENTS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	8,041.900	5,372.161	6,951.913	5,564.311
GAINS ON INVESTMENTS	600.964	1,467.417	347.094	1,467.402
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	57.153	48.252	-	-
GAINS ON DISPOSAL OF ASSETS	169.056	103.036	124.378	-
DIVIDEND INCOME	1,331.069	1,367.994	2,731.977	2,379.633
OTHER OPERATING INCOME	532.237	415.654	160.463	242.861
TOTAL OPERATING INCOME	64,696.497	58,679.407	49,662.706	53,895.816
OTHER OPERATING EXPENSES				
Employee's expenses	17,356.742	14,355.673	12,295.171	12,415.942
Directors' remuneration	130.474	98.932	66.778	60.850
Premises and equipment expenses	6,842.585	6,124.491	5,269.320	5,508.222
Taxes and duties	1,410.082	1,543.462	1,373.118	1,516.045
Others	6,310.363	4,280.787	4,153.086	3,690.616
TOTAL OTHER OPERATING EXPENSES	32,050.246	26,403.345	23,157.473	23,191.675
EXPECTED CREDIT LOSS	16,136.653	18,325.084	12,284.092	18,056.254
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	16,509.598	13,959.978	14,221.141	12,647.887
INCOME TAX EXPENSES	3,009.770	3,002.796	2,366.395	2,538.849
NET PROFIT	13,499.828	10,948.182	11,854.746	10,109.038
OTHER COMPREHENSIVE INCOME (LOSSES)				
Items that will be reclassified subsequently to profit or loss				
Changes in revaluation surplus	-	-	-	-
Gains (losses) on investments in debt instruments at fair value through other comprehensive income	(3,939.028)	856.458	(3,816.541)	341.135
Gains (losses) on cash flow hedges	(335.132)	229.356	(335.132)	229.356
Gains arising from translating the financial statements of foreign operations	9,774.483	310.623	3,890.692	621.389
Income tax relating to components of other comprehensive income (losses)	1,047.119	124.969	1,027.314	236.316
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 designates at fair value through other comprehensive income	5,330.779	(9,270.680)	5,304.350	(8,892.181)
Gains (losses) on financial liabilities designated at fair value through profit or loss	(583.337)	2,183.998	(583.337)	2,183.998
Actuarial gains (losses) on defined benefit plans	(18,650)	30,558	(811)	30,558
Share of other comprehensive income (losses) of associate	(2,598)	602	-	-
Income tax relating to components of other comprehensive income (losses)	(919.935)	(1,480.382)	(879.288)	(1,469.408)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	10,353.701	7,380.663	4,607.247	7,268.637
TOTAL COMPREHENSIVE INCOME (LOSSES)	23,853.529	18,328.845	16,461.993	17,377.675
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	13,279.862	10,765.492	11,854.746	10,109.038
Non-controlling interest	219.966	182.690	-	-
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE	13,499.828	10,948.182	11,854.746	10,109.038
BASIC EARNINGS PER SHARE (BAHT)	6.96	5.64	6.21	5.30
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (THOUSAND SHARES)	1,908.843	1,908.843	1,908.843	1,908.843

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2021

Baht : '000

	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	CONSOLIDATED							Total Equity Attributable to the Bank's Shareholders	Non-controlling Interest	Total			
			Other Reserves					Retained Earnings							
			Land Appraisal Surplus	Premises Appraisal Surplus	Revaluation Surplus on Investments	Cash flow Hedge Reserve	Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Others				Legal Reserve	Others	Unappropriated
Balance as at January 1, 2020	19,088.429	56,346.232	16,824.012	5,600.324	29,178.279	356.384	(2,196.285)	(16,089.996)	2,045	24,000.000	106,500.000	190,298.981	429,908.405	366.420	430,274.825
Dividend paid	-	-	-	-	-	-	-	-	-	-	-	(9,544.214)	(9,544.214)	(175.469)	(9,719.683)
Legal reserve	-	-	-	-	-	-	-	-	-	500.000	-	(500.000)	-	-	-
Total comprehensive income	-	-	6,122.776	5,386.899	(6,384.067)	183.485	1,747.199	310.623	482	-	-	10,779.025	18,146.422	182.423	18,328.845
Transfer to retained earnings	-	-	-	(488.736)	(7.264)	-	-	-	-	-	-	496.000	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	(170.654)	(170.654)	22	(170.632)
Balance as at June 30, 2020	19,088.429	56,346.232	22,946.788	10,498.487	22,786.948	539.869	(449.086)	(15,779.373)	2,527	24,500.000	106,500.000	191,359.138	438,339.959	373.396	438,713.355
Balance as at January 1, 2021	19,088.429	56,346.232	23,074.253	9,962.525	27,035.092	564.850	(1,429.178)	(11,954.319)	3,615	25,000.000	111,500.000	189,822.190	449,013.689	1,233.446	450,247.135
Dividend paid	-	-	-	-	-	-	-	-	-	-	-	(4,771.811)	(4,771.811)	(181.964)	(4,953.775)
Legal reserve	-	-	-	-	-	-	-	-	-	500.000	-	(500.000)	-	-	-
Total comprehensive income	-	-	-	-	1,330.256	(268.106)	(466.669)	9,736.340	(2,078)	-	-	13,265.486	23,595.229	258.300	23,853.529
Transfer to retained earnings	-	-	-	(524.040)	(128.213)	-	-	-	-	-	-	652.432	179	(179)	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	133.104	133.104
Balance as at June 30, 2021	19,088.429	56,346.232	23,074.253	9,438.485	28,237.135	296.744	(1,895.847)	(2,217.979)	1,537	25,500.000	111,500.000	198,468.297	467,837.286	1,442.707	469,279.993

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (CONTINUED)
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2021

Baht : '000

	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	THE BANK							Total Equity Attributable to the Bank's Shareholders	Non-controlling Interest	Total	
			Other Reserves					Retained Earnings					
			Land Appraisal Surplus	Premises Appraisal Surplus	Revaluation Surplus on Investments	Cash flow Hedge Reserve	Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Others				Legal Reserve
Balance as at January 1, 2020	19,088.429	56,346.232	16,759.866	5,574.824	28,913.728	356.384	(2,196.285)	(9,987.545)	2,045	24,000.000	106,500.000	175,421.823	420,777.456
Dividend paid	-	-	-	-	-	-	-	-	-	-	-	(9,544.214)	(9,544.214)
Legal reserve	-	-	-	-	-	-	-	-	-	500.000	-	(500.000)	-
Total comprehensive income	-	-	6,044.614	5,145.365	(6,486.948)	183.485	1,747.199	621.389	-	-	-	10,122.571	17,377.675
Transfer to retained earnings	-	-	-	(477.301)	(7.264)	-	-	-	-	-	-	484.565	-
Others	-	-	-	-	-	-	-	-	-	-	-	(170.654)	(170.654)
Balance as at June 30, 2020	19,088.429	56,346.232	22,804.480	10,242.888	22,419.516	539.869	(449.086)	(9,366.156)	2,527	24,500.000	106,500.000	175,814.091	428,440.263
Balance as at January 1, 2021													