

Statement of Financial Position

As at 31 March 2021

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	31 March	31 December	31 March	31 December
	2021	2020	2021	2020
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets				
Cash	1,176,171	1,490,626	1,175,975	1,490,407
Interbank and money market items, net	39,868,214	32,770,543	38,418,920	30,857,786
Financial assets measured at fair value through profit or loss	11,986,491	11,289,598	5,457,613	6,752,638
Derivatives assets	10,361,295	10,276,081	10,396,292	10,251,116
Investment, net	22,489,070	23,312,942	18,927,308	20,223,133
Investments in subsidiaries, net	-	-	10,314,840	10,628,028
Investments in properties, net	21,697	21,761	-	-
Loans to customers and accrued interest receivables, net	263,669,458	258,846,014	267,447,355	262,643,112
Properties foreclosed, net	3,133,826	2,937,160	4,073,419	3,639,337
Land, premises and equipment, net	3,285,664	3,284,464	671,263	706,577
Right-of-use assets	218,046	229,835	880,975	877,100
Other intangible assets, net	1,107,742	1,128,488	1,026,790	1,045,584
Goodwill	3,066,035	3,066,035	-	-
Deferred tax assets	1,428,641	1,338,682	1,254,720	1,091,945
Accounts receivable from clearing house and broker - dealers	6,432,640	1,334,267	-	-
Securities and derivative business receivables	13,602,531	6,837,597	-	-
Other assets, net	11,595,867	5,246,923	10,443,893	4,261,535
Total assets	393,443,388	363,411,016	370,489,363	354,468,298

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	31 March	31 December	31 March	31 December
	2021	2020	2021	2020
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Liabilities and Equity				
Liabilities				
Deposits	252,388,371	251,525,874	253,036,793	252,066,562
Interbank and money market items, net	13,771,419	10,263,870	13,966,587	10,230,265
Liabilities payable on demand	756,225	392,712	756,225	392,712
Financial liabilities designated at fair value through profit or loss	1,255,892	896,906	-	-
Derivatives liabilities	9,803,355	8,724,685	9,709,445	8,674,189
Debt issued and borrowings	32,843,920	28,343,500	31,669,287	27,757,881
Lease liabilities	169,463	183,697	823,384	820,206
Provisions	1,109,764	1,066,255	810,649	764,774
Deferred tax liabilities	12,707	13,556	-	-
Accounts payable to clearing house and broker - dealers	291,361	588,026	-	-
Securities and derivative business payables	18,746,085	5,539,391	-	-
Accrued interest expenses	699,254	467,833	699,342	467,833
Other accounts payable	9,479,632	3,923,055	9,308,286	3,803,024
Income tax payable and specific business tax payable	768,256	399,461	537,387	260,420
Other liabilities	3,185,446	4,456,474	2,881,407	3,538,122
Total liabilities	345,281,150	316,785,295	324,198,792	308,775,988
Equity				
Share capital				
Authorized share capital				
846,751,109 ordinary shares of Bankt 10 each	8,467,511	8,467,511	8,467,511	8,467,511
Issued and paid-up share capital				
846,751,109 ordinary shares of Bankt 10 each	8,467,511	8,467,511	8,467,511	8,467,511
Premium on share capital	9,356,233	9,356,233	9,356,233	9,356,233
Other components of equity	32,398	(137,048)	220,821	398,230
Retained earnings				
Appropriated				
Legal reserve	852,337	852,337	852,337	852,337
Unappropriated	29,339,916	27,978,147	27,393,669	26,617,999
Total equity of the Bank	48,048,395	46,517,180	46,290,571	45,692,310
Non-controlling interests	113,843	108,541	-	-
Total equity	48,162,238	46,625,721	46,290,571	45,692,310
Total liabilities and equity	393,443,388	363,411,016	370,489,363	354,468,298

(Mr. Aphinant Klewpatinond)
Chief Executive Officer

(Mr. Philip Chen Chong Tan)
President

	Consolidated		Separate	
	2021	2020	2021	2020
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	4,815,111	4,840,262	4,682,327	4,775,988
Interest expenses	984,755	1,301,235	1,003,059	1,296,645
Interest income, net	3,830,356	3,539,027	3,679,268	3,479,343
Fees and services income	1,636,231	1,487,963	592,580	605,546
Fees and services expenses	202,102	212,386	46,916	53,692
Fees and services income, net	1,434,129	1,275,577	545,664	551,854
Gain on financial liabilities designated at fair value through profit or loss, net	170,457	459,381	85,689	137,103
Gain (loss) on investments, net	(6,051)	77,696	70,151	740,371
Dividend income	121,918	186,326	13,300	36,411
Other operating income	64,243	56,129	39,915	49,247
Total operating income	5,615,052	5,594,136	4,433,987	4,994,329
Other operating expenses				
Employee's expenses	1,459,714	1,421,741	1,052,216	1,077,735
Directors' remuneration	11,245	6,627	9,769	5,316
Premises and equipment expenses	243,875	303,490	220,789	254,907
Taxes and duties	113,315	139,678	108,497	108,228
(Reversal) loss from revaluation of foreclosed assets	(34,304)	692,720	11,085	694,379
Loss from sale of foreclosed assets	394,930	391,849	501,071	397,777
Other expenses	394,454	398,618	336,517	341,310
Total other operating expenses	2,583,229	3,354,723	2,239,944	2,879,652
Expected credit losses	1,234,308	256,160.00	1,233,777	254,768.00
Profit from operating before income tax expenses	1,797,515	1,983,253	960,266	1,859,909
Income tax expenses	305,228	496,842	184,596	358,863
Net profit	1,492,287	1,486,411	775,670	1,501,046

	Consolidated		Separate	
	2021	2020	2021	2020
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Other comprehensive income				
Items that will be reclassified subsequently to profit or loss				
Loss on debt instruments classified at fair value through				
other comprehensive income	(221,803)	(90,962)	(221,803)	(90,962)
Income taxes relating to items that will be subsequently				
reclassified to profit or loss	44,360	18,192	44,360	18,192
Total items that will be reclassified subsequently to profit or loss	(177,443)	(72,770)	(177,443)	(72,770)
Items that will not be reclassified subsequently to profit or loss				
Gain (loss) on equity instruments designated at fair value through				
other comprehensive income	307,546	(762,223)	42	(34)
Income taxes on items that will not be subsequently				
reclassified to profit or loss	(61,509)	149,666	(8)	7
Total items that will not be reclassified subsequently to profit or loss	246,037	(612,557)	34	(27)
Total other comprehensive income	68,594	(685,327)	(177,409)	(72,797)
Total comprehensive income	1,560,881	801,084	598,261	1,428,249
Net profit attributable to				
Equity holders of the Bank	1,462,675	1,484,065	775,670	1,501,046
Non-controlling interests	29,612	2,346	-	-
Total comprehensive income attributable to				
Equity holders of the Bank	1,531,215	798,873	598,261	1,428,249
Non-controlling interests	29,666	2,211	-	-
Earnings per share of Equity holders of the Bank				
Basic earnings per share (Baht)	1.73	1.75	0.92	1.77

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