

# STATEMENT OF FINANCIAL POSITION

## BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES AS AT DECEMBER 31, 2020

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2020	2019	2020	2019
<b>ASSETS</b>					
CASH	7.2	73,886,309	58,090,112	70,013,515	58,012,561
INTERBANK AND MONEY MARKET ITEMS, NET	7.4	519,036,028	472,349,351	374,778,755	442,584,108
FINANCIAL ASSETS MEASURED AT FAIR VALUE					
THROUGH PROFIT OR LOSS	7.5	57,936,242	-	69,359,414	-
DERIVATIVES ASSETS	7.6	67,560,232	49,807,012	66,143,443	49,687,316
INVESTMENTS, NET	7.7	758,482,179	647,696,626	670,444,629	610,535,400
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	7.8	911,321	1,737,450	144,589,329	38,414,900
LOANS TO CUSTOMERS AND ACCRUED					
INTEREST RECEIVABLES, NET	7.9	2,189,102,088	1,891,046,281	1,896,205,127	1,836,721,735
CUSTOMER'S LIABILITY UNDER ACCEPTANCES		-	1,626,872	-	103,722
PROPERTIES FOR SALE, NET	7.10	9,753,914	9,362,849	7,754,245	8,368,141
PREMISES AND EQUIPMENT, NET	7.11	65,049,861	40,753,955	55,460,373	39,504,853
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	7.12	32,307,811	1,760,117	1,451,391	1,673,358
DEFERRED TAX ASSETS	7.13	7,939,617	4,542,443	2,082,884	3,360,374
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES		12,833,047	17,506,277	12,699,962	17,419,107
OTHER ASSETS, NET		28,161,036	20,463,750	13,977,916	16,975,764
<b>TOTAL ASSETS</b>		<b>3,822,959,685</b>	<b>3,216,743,095</b>	<b>3,384,960,983</b>	<b>3,123,361,339</b>

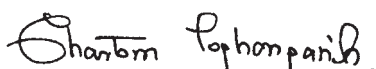
# STATEMENT OF FINANCIAL POSITION (CONTINUED)

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
AS AT DECEMBER 31, 2020

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2020	2019	2020	2019
LIABILITIES AND SHAREHOLDERS' EQUITY					
DEPOSITS	7.14	2,810,862,624	2,370,792,167	2,485,596,798	2,316,034,607
INTERBANK AND MONEY MARKET ITEMS	7.15	219,149,193	134,346,323	162,499,180	129,277,274
LIABILITY PAYABLE ON DEMAND		7,257,360	5,523,288	6,702,768	5,488,403
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE					
THROUGH PROFIT OR LOSS	7.16	19,256,663	-	19,056,520	-
DERIVATIVES LIABILITIES	7.6	57,127,821	37,837,421	56,212,287	37,370,815
DEBT ISSUED AND BORROWINGS	7.17	136,176,779	144,680,567	133,963,539	144,315,507
BANK'S LIABILITY UNDER ACCEPTANCES		-	1,626,872	-	103,722
PROVISIONS	7.21	27,305,660	18,701,528	25,065,453	18,428,103
DEFERRED TAX LIABILITIES	7.13	2,447,583	2,364,416	2,588,682	2,158,732
OTHER LIABILITIES	7.23	93,128,867	72,754,204	53,792,151	51,721,099
TOTAL LIABILITIES		3,372,712,550	2,788,626,786	2,945,477,378	2,704,898,262
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		47,256,838	34,471,457	52,849,874	40,383,596
RETAINED EARNINGS					
Appropriated					
Legal reserve	7.26 , 7.27	25,000,000	24,000,000	25,000,000	24,000,000
Others		111,500,000	106,500,000	111,500,000	106,500,000
Unappropriated		189,822,190	187,345,092	174,699,070	172,144,820
TOTAL BANK'S EQUITY		449,013,689	427,751,210	439,483,605	418,463,077
NON-CONTROLLING INTEREST		1,233,446	365,099	-	-
TOTAL SHAREHOLDERS' EQUITY		450,247,135	428,116,309	439,483,605	418,463,077
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		3,822,959,685	3,216,743,095	3,384,960,983	3,123,361,339

Notes to the financial statements form an integral part of these financial statements



(Mr. Chartsiri Sophonpanich)

President



(Mr. Suvarn Thansathit)

Senior Executive Vice President

# STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
FOR THE YEAR ENDED DECEMBER 31, 2020

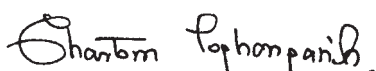
				Baht : '000	
		CONSOLIDATED		THE BANK	
	Notes	2020	2019	2020	2019
INTEREST INCOME	7.35	112,523,517	112,565,219	94,695,292	108,129,726
INTEREST EXPENSES	7.36	35,477,057	41,493,764	27,805,781	39,874,777
NET INTEREST INCOME		77,046,460	71,071,455	66,889,511	68,254,949
FEES AND SERVICE INCOME	7.37	34,167,918	39,280,197	26,795,044	33,873,573
FEES AND SERVICE EXPENSES	7.37	9,456,915	10,775,642	8,800,699	10,581,567
NET FEES AND SERVICE INCOME		24,711,003	28,504,555	17,994,345	23,292,006
GAINS ON FINANCIAL INSTRUMENTS					
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	7.38	11,057,904	-	9,651,307	-
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS	7.39	-	7,847,526	-	7,251,972
GAINS ON INVESTMENTS	7.40	2,512,154	19,764,691	2,177,491	19,102,850
SHARE OF PROFIT (LOSS) FROM INVESTMENT USING EQUITY METHOD		(14,492)	92,582	-	-
GAINS ON DISPOSAL OF ASSETS		734,126	2,134,552	721,912	1,031,659
DIVIDEND INCOME		2,039,396	3,769,070	3,597,669	6,632,283
OTHER OPERATING INCOME		641,626	561,599	382,131	406,089
TOTAL OPERATING INCOME		118,728,177	133,746,030	101,414,366	125,971,808
OTHER OPERATING EXPENSES					
Employee's expenses		30,959,431	26,725,848	24,848,414	24,141,378
Directors' remuneration		186,931	166,742	128,220	126,540
Premises and equipment expenses		14,165,327	11,788,808	12,034,242	11,053,997
Taxes and duties		2,928,889	3,364,301	2,880,048	3,313,109
Others		17,733,376	12,917,335	14,578,533	11,584,279
TOTAL OTHER OPERATING EXPENSES		65,973,954	54,963,034	54,469,457	50,219,303
EXPECTED CREDIT LOSS	7.41	31,195,868	-	27,888,515	-
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	7.41	-	32,351,077	-	31,744,338
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		21,558,355	46,431,919	19,056,394	44,008,167
INCOME TAX EXPENSES	7.42	4,013,619	10,219,204	3,418,355	9,220,175
NET PROFIT		17,544,736	36,212,715	15,638,039	34,787,992

# STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
FOR THE YEAR ENDED DECEMBER 31, 2020

		CONSOLIDATED		THE BANK	
	Notes	2020	2019	2020	2019
Baht : '000					
<b>OTHER COMPREHENSIVE INCOME (LOSSES)</b>					
Items that will be reclassified subsequently to profit or loss					
Gains on investments in debt instruments at fair value through other comprehensive income		2,964,758	-	1,839,100	-
Losses on remeasuring available-for-sale investment		-	(2,208,474)	-	(2,230,950)
Gains on cash flow hedges		260,583	-	260,583	-
Gains (losses) arising from translating the financial statements of foreign operations		4,115,474	(5,705,941)	4,671,025	(3,092,634)
Share of other comprehensive income of associates		-	1,969	-	-
Income tax relating to components of other comprehensive income (losses)		(231,478)	487,574	15,270	495,650
Items that will not be reclassified subsequently to profit or loss					
Changes in revaluation surplus		14,524,289	-	13,987,474	-
Losses on investment in equity instruments designated at fair value through other comprehensive income		(6,067,116)	-	(5,340,383)	-
Gains on financial liabilities designated at fair value through profit or loss		958,884	-	958,884	-
Actuarial losses on defined benefit plans		(428,401)	(1,695,259)	(284,680)	(1,703,714)
Share of other comprehensive income of associates		1,962	-	-	-
Income tax relating to components of other comprehensive income (losses)		(3,233,984)	337,942	(3,324,295)	339,678
<b>TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)</b>		<b>12,864,971</b>	<b>(8,782,189)</b>	<b>12,782,978</b>	<b>(6,191,970)</b>
<b>TOTAL COMPREHENSIVE INCOME</b>		<b>30,409,707</b>	<b>27,430,526</b>	<b>28,421,017</b>	<b>28,596,022</b>
<b>NET PROFIT ATTRIBUTABLE</b>					
Owners of the Bank		17,180,582	35,816,094	15,638,039	34,787,992
Non-controlling interest		364,154	396,621	-	-
		<b>17,544,736</b>	<b>36,212,715</b>	<b>15,638,039</b>	<b>34,787,992</b>
<b>TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE</b>					
Owners of the Bank		30,056,376	27,029,364	28,421,017	28,596,022
Non-controlling interest		353,331	401,162	-	-
		<b>30,409,707</b>	<b>27,430,526</b>	<b>28,421,017</b>	<b>28,596,022</b>
<b>BASIC EARNINGS PER SHARE (BAHT)</b>		<b>9.00</b>	<b>18.76</b>	<b>8.19</b>	<b>18.22</b>
<b>WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (THOUSAND SHARES)</b>		<b>1,908,843</b>	<b>1,908,843</b>	<b>1,908,843</b>	<b>1,908,843</b>

Notes to the financial statements form an integral part of these financial statements



(Mr. Chartsiri Sophonpanich)  
President



(Mr. Suvarn Thansathit)  
Senior Executive Vice President

# STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
FOR THE YEAR ENDED DECEMBER 31, 2020

	Notes	Issued and Paid-up Share Capital	Premium on Common Shares	CONSOLIDATED										Total Equity Attributable to the Bank's Shareholders	Non-controlling Interest	Total	
				Land Appraisal Surplus	Premises Appraisal Surplus	Other Reserves			Foreign Currency Translation	Others	Retained Earnings		Unappropriated				
						Revaluation Surplus on Investments	Cash flow Hedge Reserve	Own Credit Risk Revaluation Reserve			Legal Reserve	Appropriated					Others
<b>Balance as at January 1, 2019</b>		19,088,429	56,346,232	16,829,619	6,541,158	29,855,575	-	-	-	(10,384,055)	470	23,000,000	101,500,000	170,036,820	412,814,248	344,643	413,158,891
Appropriation for previous year		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend paid	7.27	-	-	-	-	-	-	-	-	-	-	-	-	(8,370,248)	(8,370,248)	(200,703)	(8,570,951)
Legal reserve	7.26, 7.27	-	-	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year		-	-	-	-	-	-	-	-	-	-	-	-	(3,722,154)	(3,722,154)	(180,003)	(3,902,157)
Dividend paid		-	-	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Legal reserve		-	-	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Others		-	-	-	-	(1,720,503)	-	-	(5,705,941)	-	1,575	-	-	34,454,233	27,020,364	401,162	27,430,526
Total comprehensive income		-	-	(5,607)	(940,834)	-	-	-	-	-	-	-	-	946,441	-	-	-
Transfer to retained earnings		-	-	16,824,012	5,600,324	28,135,072	-	-	(16,089,996)	2,045	2,045	24,000,000	106,500,000	187,345,092	427,751,210	365,089	428,116,309
<b>Balance as at December 31, 2019</b>		19,088,429	56,346,232	16,824,012	5,600,324	28,135,072	-	-	(16,089,996)	2,045	2,045	24,000,000	106,500,000	187,345,092	427,751,210	365,089	428,116,309
<b>Balance as at January 1, 2020 as previously reported</b>		19,088,429	56,346,232	16,824,012	5,600,324	28,135,072	-	-	(16,089,996)	2,045	2,045	24,000,000	106,500,000	187,345,092	427,751,210	365,089	428,116,309
Impact of adopting new financial reporting standard No.9		-	-	-	-	1,043,207	356,384	(2,196,285)	-	-	-	-	-	2,953,889	2,157,195	1,321	2,158,516
<b>Balance as at January 1, 2020 after adjustment</b>		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	2,045	24,000,000	106,500,000	190,298,981	429,908,405	366,420	430,274,825
Appropriation for previous year		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend paid	7.27	-	-	-	-	-	-	-	-	-	-	-	-	(9,544,214)	(9,544,214)	(175,469)	(9,719,683)
Legal reserve	7.26, 7.27	-	-	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend paid		-	-	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Legal reserve		-	-	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income		-	-	6,250,241	5,396,899	(2,088,913)	208,466	767,107	4,135,677	1,570	1,570	-	-	15,395,329	30,056,376	353,331	30,409,707
Transfer to retained earnings		-	-	-	(1,024,698)	(54,274)	-	-	-	-	-	-	-	1,076,972	(1,406,878)	876,667	(630,211)
Others		-	-	-	-	-	-	-	-	-	-	-	-	(1,406,878)	(1,406,878)	876,667	(630,211)
<b>Balance as at December 31, 2020</b>		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	3,615	25,000,000	111,500,000	189,822,190	449,013,689	1,233,446	450,247,135

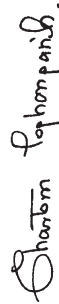
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# STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (CONTINUED)

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
FOR THE YEAR ENDED DECEMBER 31, 2020

	Notes	Issued and Paid-up Share Capital	Common Shares	Premium on Common Shares	THE BANK										Total
					Land Appraisal Surplus	Premises Appraisal Surplus	Other Reserves		Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Retained Earnings		Unappropriated		
							Revaluation Surplus on Investments	Cash flow Hedge Reserve			Legal Reserve	Appropriated		Others	
Balance as at January 1, 2019		19,088,429	56,346,232	16,765,473	6,512,228	29,771,751	-	-	(6,894,811)	23,000,000	101,500,000	155,870,255	401,959,457		
Appropriation for previous year		-	-	-	-	-	-	-	-	-	-	(6,370,248)	(6,370,248)		
Dividend paid	7.27	-	-	-	-	-	-	-	-	-	-	(500,000)	(500,000)		
Legal reserve	7.26, 7.27	-	-	-	-	-	-	-	-	500,000	-	-	-		
Appropriation for current year		-	-	-	-	-	-	-	-	-	-	(3,722,154)	(3,722,154)		
Dividend paid		-	-	-	-	-	-	-	-	500,000	-	(500,000)	-		
Legal reserve		-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-		
Others		-	-	-	-	(1,735,300)	-	-	(3,092,634)	-	-	33,423,956	28,596,022		
Total comprehensive income		-	-	(5,607)	(937,404)	-	-	-	-	-	-	943,011	-		
Transfer to retained earnings		-	-	-	-	-	-	-	-	-	-	-	-		
Balance as at December 31, 2019		19,088,429	56,346,232	16,759,866	5,574,824	28,036,451	-	-	(9,987,545)	24,000,000	106,500,000	172,144,820	418,463,077		
Balance as at January 1, 2020 as previously reported		19,088,429	56,346,232	16,759,866	5,574,824	28,036,451	-	-	(9,987,545)	24,000,000	106,500,000	172,144,820	418,463,077		
Impact of adopting new financial reporting standard No.9		-	-	-	-	877,277	356,384	(2,196,285)	-	-	-	3,277,003	2,314,379		
Balance as at January 1, 2020 after adjustment		19,088,429	56,346,232	16,759,866	5,574,824	28,913,728	356,384	(2,196,285)	(9,987,545)	24,000,000	106,500,000	175,421,823	420,777,456		
Appropriation for previous year		-	-	-	-	-	-	-	-	-	-	(9,544,214)	(9,544,214)		
Dividend paid	7.27	-	-	-	-	-	-	-	-	-	-	(500,000)	(500,000)		
Legal reserve	7.26, 7.27	-	-	-	-	-	-	-	-	500,000	-	-	-		
Appropriation for current year		-	-	-	-	-	-	-	-	-	-	(500,000)	(500,000)		
Legal reserve		-	-	-	-	-	-	-	-	500,000	-	(500,000)	-		
Others		-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-		
Total comprehensive income		-	-	6,044,614	5,145,365	(2,374,085)	208,466	767,107	4,671,025	-	-	13,958,525	28,421,017		
Transfer to retained earnings		-	-	-	(979,420)	(54,170)	-	-	-	-	-	1,033,590	-		
Others		-	-	-	-	-	-	-	-	-	-	(170,654)	(170,654)		
Balance as at December 31, 2020		19,088,429	56,346,232	22,804,480	9,740,769	26,485,473	564,850	(1,429,178)	(5,316,520)	25,000,000	111,500,000	174,699,070	439,483,605		

Notes to the financial statements form an integral part of these financial statements



(Mr. Charon Sophonpanich)  
President



(Mr. Suvarn Thansathit)  
Senior Executive Vice President

# STATEMENT OF CASH FLOWS

## BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES FOR THE YEAR ENDED DECEMBER 31, 2020

Baht : '000

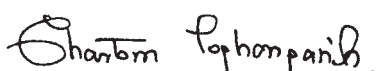
	Note	CONSOLIDATED		THE BANK	
		2020	2019	2020	2019
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>					
Profit from operating before income tax expenses		21,558,355	46,431,919	19,056,394	44,008,167
Items to reconcile profit from operating before income tax expenses to cash received (paid) from operating activities					
Depreciation and amortization expenses		5,545,356	4,127,314	4,494,384	3,924,659
Expected credit loss		31,195,868	-	27,888,515	-
Bad debt and doubtful accounts		-	31,208,166	-	30,601,427
Losses on debt restructuring		-	1,142,911	-	1,142,911
Gains on foreign exchange of long-term borrowings		(830,663)	(9,038,049)	(830,663)	(9,038,049)
Amortization of premium on investment in debt securities		1,199,165	208,974	1,140,896	368,642
Unrealized losses on financial instruments measured at fair value through profit or loss		4,938,476	-	6,242,749	-
Unrealized gain on revaluation of trading securities		-	(270,285)	-	(17,068)
Gains on investments		(2,512,154)	-	(2,177,491)	-
Gains on disposal of securities for investments		-	(20,272,149)	-	(19,610,308)
Losses on impairment of investments		-	507,458	-	507,458
Share of profit (loss) from investment using equity method		14,492	(92,582)	-	-
Losses on impairment of properties for sale		1,124,720	909,267	1,061,250	514,489
Gain on disposal of premises and equipment		(356,255)	(64,089)	(356,493)	(64,280)
Gain on revaluation of land and premises		(196,180)	-	(196,180)	-
Loss on impairment of other assets (reversal)		368,892	(46,722)	254,704	(46,751)
Provision expenses		1,392,950	984,145	752,667	906,373
Net interest income		(77,046,460)	(71,071,455)	(66,889,511)	(68,254,949)
Dividend income		(2,039,396)	(3,769,070)	(3,597,669)	(6,632,283)
Proceeds from interest income		111,778,327	113,718,086	93,345,665	109,327,492
Interest expenses paid		(40,860,836)	(40,865,236)	(33,042,463)	(39,015,108)
Proceeds from dividend income		2,039,396	3,767,549	1,899,134	3,592,262
Income tax paid		(6,566,399)	(9,630,583)	(5,638,459)	(8,040,620)
(Increase) decrease in other accrued receivables		(4,054)	(637,904)	31,380	(657,998)
Increase (decrease) in other accrued expenses		1,289,301	101,084	417,606	(44,177)
Profit from operating before changes in operating assets and liabilities		52,032,901	47,348,749	43,856,415	43,472,289
(Increase) decrease in operating assets					
Interbank and money market items		21,975,455	(20,810,795)	68,282,173	(37,778,031)
Financial assets measured at fair value through profit or loss		(6,058,883)	-	(25,396,647)	-
Investment in short-term securities		-	373,514	-	2,704,971
Loans to customers		(91,771,656)	10,715,732	(76,751,199)	11,443,470
Properties for sale		642,208	1,803,018	719,896	1,331,449
Other assets		(16,147,080)	(38,638,815)	(9,835,598)	(41,367,622)

# STATEMENT OF CASH FLOWS (CONTINUED)

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
FOR THE YEAR ENDED DECEMBER 31, 2020

		CONSOLIDATED		THE BANK	
	Notes	2020	2019	2020	2019
Baht : '000					
<b>CASH FLOWS FROM OPERATING ACTIVITIES (CONTINUED)</b>					
Increase (decrease) in operating liabilities					
Deposits		193,025,477	44,322,627	169,562,191	53,544,229
Interbank and money market items		32,197,568	(2,515,800)	33,221,906	882,869
Liability payable on demand		1,168,013	(1,699,853)	1,214,364	(1,710,983)
Short-term borrowings		(677,549)	223,516	(8,086)	(14,541)
Other liabilities		30,075,396	15,068,983	17,747,643	17,563,391
Net cash from operating activities		<u>216,461,850</u>	<u>56,190,876</u>	<u>222,613,058</u>	<u>50,071,491</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>					
Purchase of investment securities measured at fair value through other comprehensive income		(473,224,079)	-	(445,490,013)	-
Purchase of available-for-sale securities		-	(580,621,168)	-	(565,635,275)
Proceeds from disposal of investment securities measured at fair value through other comprehensive income		369,398,464	-	343,276,461	-
Proceeds from disposal of available-for-sale securities		-	507,543,770	-	497,030,202
Purchase of investment securities measured at amortized cost		(108,871,614)	-	(20,846,462)	-
Purchase of held-to-maturity debt securities		-	(87,451,141)	-	(10,352,832)
Proceeds from redemption of investment securities measured at amortized cost		105,105,900	-	28,323,094	-
Proceeds from redemption of held-to-maturity debt securities		-	84,472,790	-	5,723,379
Purchase of general investments		-	(9,304,111)	-	(8,357,583)
Proceeds from disposal of general investments		-	2,242,534	-	2,137,272
Purchase of investments in subsidiaries and associate		(77,195,676)	(124,267)	(105,263,739)	(1,124,267)
Proceeds from dividend income from subsidiaries and associates		41,512	89,212	1,698,535	3,038,500
Purchase of premises and equipment		(2,308,393)	(1,715,299)	(925,775)	(1,582,812)
Proceeds from disposal of premises and equipment		753,477	100,007	537,155	76,499
Net cash from investing activities		<u>(186,300,409)</u>	<u>(84,767,673)</u>	<u>(198,690,744)</u>	<u>(79,046,917)</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>					
Cash received from issuance of subordinated notes	7.3	23,755,703	36,727,413	23,755,703	36,727,413
Cash paid for senior unsecured notes extinguishment	7.3	(25,620,963)	-	(24,964,624)	-
Increase (decrease) in long-term borrowings	7.3	(1,363,569)	143,207	(107,063)	143,207
Cash paid for lease liabilities		(1,275,888)	-	(1,106,844)	-
Dividend paid		(9,544,214)	(12,092,402)	(9,544,214)	(12,092,402)
Dividend paid to non-controlling interest		(362,972)	(380,706)	-	-
Net cash from financing activities		<u>(14,411,903)</u>	<u>24,397,512</u>	<u>(11,967,042)</u>	<u>24,778,218</u>
Effect on cash due to changes in the exchange rates		46,659	(124,694)	45,682	(119,519)
Net increase (decrease) in cash		15,796,197	(4,303,979)	12,000,954	(4,316,727)
Cash as at January 1,		58,090,112	62,394,091	58,012,561	62,329,288
Cash as at December 31,		<u>73,886,309</u>	<u>58,090,112</u>	<u>70,013,515</u>	<u>58,012,561</u>

Notes to the financial statements form an integral part of these financial statements



(Mr. Chartsiri Sophonpanich)

President



(Mr. Suvarn Thansathit)

Senior Executive Vice President