

# FINANCIAL PERFORMANCE INDICATORS (CONSOLIDATED)

	2020	2019	2018	Percentage Changes		
				2020/2019	2019/2018	
<b>Financial Position (Million Baht)</b>						
<i>As At 31 December</i>						
Assets	3,822,960	3,216,743	3,116,750	+	18.8	+
Loans	2,368,238	2,061,309	2,083,160	+	14.9	-
Loans (less allowance for expected credit losses)	2,182,672	1,887,033	1,930,157	+	15.7	-
Deposits	2,810,863	2,370,792	2,326,470	+	18.6	+
Liabilities	3,372,713	2,788,627	2,703,591	+	20.9	+
Shareholders' equity <sup>/1</sup>	449,014	427,751	412,814	+	5.0	+
<b>Operating Results (Million Baht)</b>						
<i>For The Year Ended 31 December</i>						
Net interest income	77,046	71,071	71,376	+	8.4	-
Non-interest income	41,682	62,675	50,025	-	33.5	+
Operating expenses	65,974	54,963	55,165	+	20.0	-
Profit before provision and tax	52,754	78,783	66,236	-	33.0	+
Profit before tax	21,558	46,432	44,271	-	53.6	+
Net profit <sup>/1</sup>	17,181	35,816	35,330	-	52.0	+
<b>Per Share (Baht)</b>						
Profit before tax	11.29	24.32	23.19	-	53.6	+
Net profit <sup>/1</sup>	9.00	18.76	18.51	-	52.0	+
Par value	10.00	10.00	10.00		-	-
Book value <sup>/1</sup>	235.23	224.09	216.26	+	5.0	+
Share prices - range	163.50 - 88.00	215.00 - 151.50	218.00 - 184.50			
- year ended	118.50	160.00	203.00	-	25.9	-
<b>Financial Ratio (%)</b>						
Loan to deposit	84.3	86.9	89.5	-	2.6	-
NPL to total loans <sup>/2</sup>	3.9	3.4	3.4	+	0.5	-
Allowance for expected credit losses to NPL <sup>/2</sup>	186.8	220.2	190.9	-	33.4	+
Return on average assets <sup>/1</sup>	0.48	1.13	1.13	-	0.65	-
Return on average equity <sup>/1</sup>	3.96	8.45	8.73	-	4.49	-
Net interest margin (NIM)	2.24	2.35	2.40	-	0.11	-
Cost to income	55.6	41.1	45.4	+	14.5	-
Tier 1 capital adequacy ratio	15.76	17.01	16.43	-	1.25	+
Total capital adequacy ratio	18.34	20.04	17.96	-	1.70	+

Remark : <sup>/1</sup> Attributable to owners of the Bank

<sup>/2</sup> Including interbank and money market lending