## TMBThanachart Bank Public Company Limited and its Subsidiaries Statements of financial position

Asats         31 December         31 March (Unroviewed)         31 December         31 March (Proviewed)         31 Morch (Proviewed)         2022 (2021)         2021 (2021) <th< th=""><th></th><th colspan="2">Consolidated</th><th colspan="2">Bank only</th></th<>		Consolidated		Bank only	
Cash   13,609,064   16,011,325   13,608,997   16,011,307     Interbank and money market Items, net   200,001,819   158,872,946   199,993,759   158,862,070     Financial assets measured at fair value through prior loss   4,956,262   1,420,900   4,956,253   1,420,897     Polivative assets   6,443,786   6,913,323   174,719,312   180,228,573     Investments, net   174,719,312   180,228,573   174,719,312   180,228,573     Investments in subsidiaries and associates, net   3,772,291   8,820,165   5,143,948   5,113,448     Loars to customers and accrued interest receivables, net   131,7664,075   1,322,400,919   1,316,936,720   1,323,467,715     Properties for sale, net   21,030,971   21,625,316   20,960,263   21,561,676     Cocoduli and other intangible assets, net   22,906,154   22,818,660   22,874,462   22,787,237     Deferred tax assets   9,242   8,96   264,807   − − − − − − − − − − − − − − − − − −		31 March	31 December	31 March	31 December
Cash         13,609,084         16,011,325         13,608,997         16,011,307           Interbank and money market items, net         200,001,819         158,872,946         199,993,759         158,862,707           Financial assets measured at fair value through profit or loss         4,956,262         1,420,900         4,956,253         1,420,891           Derivative assets         6,443,786         6,913,323         6,443,786         6,913,323           Investments, net         174,719,312         180,228,573         174,719,312         180,228,573           Investments in subsidiaries and associates, net         8,712,291         8,620,165         5,143,948         5,113,948           Loans to customers and accrued interest receivables, net         1,317,664,076         1,324,200,919         1,316,936,072         1,323,467,715           Properties for sale, net         10,361,227         8,623,588         10,360,870         8,626,358           Premises and equipment, net         21,030,971         21,625,316         20,960,263         21,561,367           Goodwill and other intangible assets, net         22,906,154         22,818,660         22,874,462         22,787,237           Total assets         1,783,197,931         1,758,169,560         1,784,890,860         1,753,677,79           Liabilities	Assets	2022	2021	2022	2021
Cash         13,609,064         16,011,325         13,609,997         16,011,007           Interbank and money market items, net         200,001,819         158,872,946         199,993,759         158,862,707           Financial assets measured at fair value through         158,872,946         199,993,759         158,862,707           Derivative assets         6,443,786         6,913,323         6,443,786         6,913,323           Investments, net         174,719,312         180,228,673         174,719,121         180,228,673           Investments in subsciliaries and associates, net         8,712,291         8,620,165         5,143,948         5,113,948           Loans to customers and accrued interest receivables, net         1,317,664,075         1,324,200,919         1,316,936,072         1,323,4677,15           Properties for sale, net         10,361,227         8,626,358         10,360,870         8,626,358           Premises and equipment, net         21,030,971         21,652,316         20,960,263         21,561,367           Goodwill and other intangible assets, net         22,966,154         22,818,660         22,874,462         22,787,237           Other assets, net         8,783,728         8,822,089         8,628,331         8,684,367           Total assets         1,784,991,979,93         1,758		(Unreviewed)	(Audited)	(Unreviewed)	(Audited)
Interbank and money market items, net   200,001,819   158,872,946   199,993,759   158,862,707   Financial assets measured at fair value through profit or loss		(in thousand Baht)			
Interbank and money market items, net   200,001,819   158,872,946   199,993,759   158,862,707   Financial assets measured at fair value through profit or loss					
Profit or loss	Cash	13,609,064	16,011,325	13,608,997	16,011,307
profit or loss         4,956,262         1,420,900         4,956,253         1,420,891           Derivative assets         6,443,786         6,913,323         6,443,786         6,913,323           Investments, net         174,719,312         180,228,573         174,719,312         180,228,573           Investments in subsidiares and associates, net         8,712,291         18,620,165         5,143,48         5,113,948           Loans to customers and accrued interest receivables, net         1,317,664,075         1,324,20,919         1,316,936,072         1,323,467,715           Properties for sale, net         10,361,227         8,626,358         10,360,870         8,626,358           Premises and equipment, net         21,030,971         21,625,316         20,960,263         21,561,367           Goodwill and other intangible assets, net         22,906,154         22,818,660         22,874,462         22,787,237           Deferred tax assets, net         8,783,728         8,820,69         8,688,331         8,684,367           Total assets         1,789,197,931         1,758,169,560         1,784,890,860         1,753,677,793           Liabilities and equity           Liabilities and equity           Liabilities and equity           Liabilities and equity<	Interbank and money market items, net	200,001,819	158,872,946	199,993,759	158,862,707
Derivative assets   6,443,786   6,913,323   6,443,786   6,913,323     Investments, net   174,719,312   180,228,573   174,719,312   180,228,573     Investments in subsidiaries and associates, net   8,712,291   8,620,165   5,143,486   5,113,948     Loans to customers and accrued interest receivables, net   1,317,664,075   1,324,200,919   1,316,936,072   1,323,467,715     Properties for sale, net   10,361,227   8,626,358   10,360,870   8,626,358     Premises and equipment, net   21,030,971   21,625,316   20,960,263   21,661,367     Goodwill and other intangible assets, net   22,906,154   22,818,660   22,874,462   22,787,237     Deferred tax assets   9,242   8,986   264,807   2-76,779     Deferred tax assets   9,242   8,986   8,628,331   8,684,367     Total assets   1,789,197,931   1,758,169,560   1,784,890,860   1,753,677,793     Deposits   1,360,212,849   1,339,195,173   1,364,793,988   1,343,728,377     Interbank and money market items   92,966,178   84,966,047   92,966,178   85,317,306     Liabilities payable on demand   7,202,767   5,355,121   7,202,767   5,355,121     Deformed tax assured at fair value through profit or loss   436,798   436,865   436,798   436,865     Derivative liabilities measured at fair value through profit or loss   436,798   436,865   6,951,017   5,545,465   6,595,107     Delto is issued and borrowings   67,885,344   68,398,493   62,865,344   63,098,493     Provisions for employee benefits   3,706,614   3,783,621   3,656,032   3,739,815     Provisions for employee benefits   418,866,449   19,164,458   18,867,134   19,165,460     Deferred revenue   18,866,449   19,164,458   18,867,134   19,165,460     Deferred tax liabilities   14,866,449   19,164,458   18,867,134   19,165,460     Deferred revenue   18,866,449   19,164,458   18,867,134   19,165,460     Deferred revenue	Financial assets measured at fair value through				
Investments, net   174,719,312   180,228,573   174,719,312   180,228,573   174,719,312   180,228,573   174,719,312   180,228,573   174,719,312   180,228,573   174,719,312   180,228,573   180,228,5	profit or loss	4,956,262	1,420,900	4,956,253	1,420,891
New	Derivative assets	6,443,786	6,913,323	6,443,786	6,913,323
Loans to customers and accrued interest receivables, net         1,317,664,075         1,324,200,919         1,316,936,072         1,323,467,715           Properties for sale, net         10,361,227         8,626,358         10,360,870         8,626,358           Premises and equipment, net         21,030,971         21,625,316         20,960,263         21,561,367           Goodwill and other intangible assets, net         22,906,154         22,818,660         22,874,462         22,787,237           Deferred tax assets         9,242         8,986         264,807            Other assets, net         8,783,728         8,822,089         8,628,331         8,684,367           Total assets         1,789,197,931         1,758,169,560         1,784,890,860         1,753,677,793           Liabilities           Liabilities and equity           Liabilities and equity           Liabilities and equity           Liabilities payable on demand         1,360,212,849         1,339,195,173         1,364,793,988         1,343,728,377           Interbank and money market items         92,968,178         84,966,047         92,968,178         85,317,306           Liabilities payable on demand         7,202,767         5,325,121         7,202,767	Investments, net	174,719,312	180,228,573	174,719,312	180,228,573
Properties for sale, net         10,361,227         8,626,358         10,360,870         8,626,358           Premises and equipment, net         21,030,971         21,625,316         20,960,263         21,561,367           Goodwill and other intangible assets, net         22,906,154         22,818,660         22,874,462         22,787,237           Deferred tax assets         9,242         8,986         264,807         -           Other assets, net         8,783,728         8,822,089         8,628,331         8,684,367           Total assets         1,789,197,931         1,758,169,560         1,784,890,860         1,753,677,793           Liabilities           Liabilities and equity           Liabilitie	Investments in subsidiaries and associates, net	8,712,291	8,620,165	5,143,948	5,113,948
Premises and equipment, net         21,030,971         21,625,316         20,962,633         21,561,367           Goodwill and other intangible assets, net         22,906,154         22,818,660         22,874,462         22,787,237           Deferred tax assets         9,242         8,986         264,807         -           Other assets, net         8,783,728         8,822,089         8,628,331         8,684,367           Total assets         1,789,197,931         1,758,169,560         1,784,890,860         1,753,677,793           Liabilities and equity	Loans to customers and accrued interest receivables, net	1,317,664,075	1,324,200,919	1,316,936,072	1,323,467,715
Goodwill and other intangible assets, net         22,906,154         22,818,660         22,874,462         22,787,237           Deferred tax assets         9,242         8,986         264,807         -           Other assets, net         8,783,728         8,822,089         8,628,331         8,684,367           Total assets         1,789,197,931         1,758,169,560         1,784,890,860         1,753,677,793           Liabilities           Elabilities and equity           Liabilities           Elabilities           Book and money market items         1,360,212,849         1,339,195,173         1,364,793,988         1,343,728,377           Interbank and money market items         92,968,178         84,966,047         92,968,178         85,317,306           Liabilities payable on demand         7,202,767         5,325,121         7,202,767         5,325,121           Financial liabilities measured at fair value through profit or loss         436,798         436,865         436,798         436,865           Derivative liabilities         5,545,465         6,955,107         5,545,465         6,955,107         5,545,465         6,955,107         5,545,465         6,955,107         5,545,465         6,955,107         5,645,465	Properties for sale, net	10,361,227	8,626,358	10,360,870	8,626,358
Deferred tax assets         9,242         8,986         264,807         -           Other assets, net         8,783,728         8,822,089         8,628,331         8,684,367           Total assets         1,789,197,931         1,758,169,560         1,784,890,860         1,753,677,793           Liabilities and equity           Liabilities           Deposits         1,360,212,849         1,339,195,173         1,364,793,988         1,343,728,377           Interbank and money market items         92,968,178         84,966,047         92,968,178         85,317,306           Liabilities payable on demand         7,202,767         5,325,121         7,202,767         5,325,121           Financial liabilities measured at fair value through profit or loss         436,798         436,865         436,798         436,865           Derivative liabilities         5,545,465         6,595,107         5,545,465         6,595,107           Debts issued and borrowings         67,885,344         68,398,493         62,865,344         63,098,493           Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812     <	Premises and equipment, net	21,030,971	21,625,316	20,960,263	21,561,367
Other assets, net         8,783,728         8,822,089         8,628,331         8,684,367           Total assets         1,789,197,931         1,758,169,560         1,784,890,860         1,753,677,793           Liabilities           Deposits         1,360,212,849         1,339,195,173         1,364,793,988         1,343,728,377           Interbank and money market items         92,968,178         84,966,047         92,968,178         85,317,306           Liabilities payable on demand         7,202,767         5,325,121         7,202,767         5,325,121           Financial liabilities measured at fair value through profit or loss         436,798         436,865         436,798         436,665           Derivative liabilities         5,545,465         6,595,107         5,545,465         6,595,107           Debts issued and borrowings         67,885,344         68,398,493         62,865,344         63,098,493           Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18	Goodwill and other intangible assets, net	22,906,154	22,818,660	22,874,462	22,787,237
Total assets         1,789,197,931         1,758,169,560         1,784,890,860         1,753,677,793           Liabilities           Deposits         1,360,212,849         1,339,195,173         1,364,793,988         1,343,728,377           Interbank and money market items         92,968,178         84,966,047         92,968,178         85,317,306           Liabilities payable on demand         7,202,767         5,325,121         7,202,767         5,325,121           Financial liabilities measured at fair value through profit or loss         436,798         436,865         436,798         436,865           Derivative liabilities         5,545,465         6,595,107         5,545,465         6,595,107           Debts issued and borrowings         67,885,344         68,398,493         62,865,344         63,098,493           Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities <t< td=""><td>Deferred tax assets</td><td>9,242</td><td>8,986</td><td>264,807</td><td>-</td></t<>	Deferred tax assets	9,242	8,986	264,807	-
Liabilities and equity           Liabilities           Deposits         1,360,212,849         1,339,195,173         1,364,793,988         1,343,728,377           Interbank and money market items         92,968,178         84,966,047         92,968,178         85,317,306           Liabilities payable on demand         7,202,767         5,325,121         7,202,767         5,325,121           Financial liabilities measured at fair value through profit or loss         436,798         436,865         436,798         436,665           Derivative liabilities         5,545,465         6,595,107         5,545,465         6,595,107           Debis issued and borrowings         67,885,344         68,398,493         62,865,344         63,098,493           Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,2	Other assets, net	8,783,728	8,822,089	8,628,331	8,684,367
Liabilities           Deposits         1,360,212,849         1,339,195,173         1,364,793,988         1,343,728,377           Interbank and money market items         92,968,178         84,966,047         92,968,178         85,317,306           Liabilities payable on demand         7,202,767         5,325,121         7,202,767         5,325,121           Financial liabilities measured at fair value through profit or loss         436,798         436,865         436,798         436,865           Derivative liabilities         5,545,465         6,595,107         5,545,465         6,595,107           Debts issued and borrowings         67,885,344         68,398,493         62,865,344         63,098,493           Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500	Total assets	1,789,197,931	1,758,169,560	1,784,890,860	1,753,677,793
Deposits         1,360,212,849         1,339,195,173         1,364,793,988         1,343,728,377           Interbank and money market items         92,968,178         84,966,047         92,968,178         85,317,306           Liabilities payable on demand         7,202,767         5,325,121         7,202,767         5,325,121           Financial liabilities measured at fair value through profit or loss         436,798         436,865         436,798         436,865           Derivative liabilities         5,545,465         6,595,107         5,545,465         6,595,107           Debts issued and borrowings         67,885,344         68,398,493         62,865,344         63,098,493           Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500	Liabilities and equity				
Deposits         1,360,212,849         1,339,195,173         1,364,793,988         1,343,728,377           Interbank and money market items         92,968,178         84,966,047         92,968,178         85,317,306           Liabilities payable on demand         7,202,767         5,325,121         7,202,767         5,325,121           Financial liabilities measured at fair value through profit or loss         436,798         436,865         436,798         436,865           Derivative liabilities         5,545,465         6,595,107         5,545,465         6,595,107           Debts issued and borrowings         67,885,344         68,398,493         62,865,344         63,098,493           Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500					
Interbank and money market items         92,968,178         84,966,047         92,968,178         85,317,306           Liabilities payable on demand         7,202,767         5,325,121         7,202,767         5,325,121           Financial liabilities measured at fair value through profit or loss         436,798         436,865         436,798         436,865           Derivative liabilities         5,545,465         6,595,107         5,545,465         6,595,107           Debts issued and borrowings         67,885,344         68,398,493         62,865,344         63,098,493           Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500	Liabilities				
Liabilities payable on demand       7,202,767       5,325,121       7,202,767       5,325,121         Financial liabilities measured at fair value through profit or loss       436,798       436,798       436,865       436,798       436,865         Derivative liabilities       5,545,465       6,595,107       5,545,465       6,595,107         Debts issued and borrowings       67,885,344       68,398,493       62,865,344       63,098,493         Provisions for employee benefits       3,706,614       3,783,621       3,658,032       3,739,815         Provisions for other liabilities       2,655,743       2,026,446       2,655,109       2,025,812         Deferred tax liabilities       418,880       922,138       -       246,901         Deferred revenue       18,866,449       19,164,458       18,867,134       19,165,460         Other liabilities       16,076,485       16,520,396       15,813,133       16,201,500	Deposits	1,360,212,849	1,339,195,173	1,364,793,988	1,343,728,377
Financial liabilities measured at fair value through profit or loss         436,798         436,865         436,798         436,865           Derivative liabilities         5,545,465         6,595,107         5,545,465         6,595,107           Debts issued and borrowings         67,885,344         68,398,493         62,865,344         63,098,493           Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500	Interbank and money market items	92,968,178	84,966,047	92,968,178	85,317,306
profit or loss         436,798         436,865         436,798         436,865           Derivative liabilities         5,545,465         6,595,107         5,545,465         6,595,107           Debts issued and borrowings         67,885,344         68,398,493         62,865,344         63,098,493           Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500	Liabilities payable on demand	7,202,767	5,325,121	7,202,767	5,325,121
Derivative liabilities         5,545,465         6,595,107         5,545,465         6,595,107           Debts issued and borrowings         67,885,344         68,398,493         62,865,344         63,098,493           Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500	Financial liabilities measured at fair value through				
Debts issued and borrowings         67,885,344         68,398,493         62,865,344         63,098,493           Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500	profit or loss	436,798	436,865	436,798	436,865
Provisions for employee benefits         3,706,614         3,783,621         3,658,032         3,739,815           Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500	Derivative liabilities	5,545,465	6,595,107	5,545,465	6,595,107
Provisions for other liabilities         2,655,743         2,026,446         2,655,109         2,025,812           Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500	Debts issued and borrowings	67,885,344	68,398,493	62,865,344	63,098,493
Deferred tax liabilities         418,880         922,138         -         246,901           Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500	Provisions for employee benefits	3,706,614	3,783,621	3,658,032	3,739,815
Deferred revenue         18,866,449         19,164,458         18,867,134         19,165,460           Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500	Provisions for other liabilities	2,655,743	2,026,446	2,655,109	2,025,812
Other liabilities         16,076,485         16,520,396         15,813,133         16,201,500	Deferred tax liabilities	418,880	922,138	-	246,901
	Deferred revenue	18,866,449	19,164,458	18,867,134	19,165,460
Total liabilities 1,575,975,572 1,547,333,865 1,574,805,948 1,545,880,757	Other liabilities	16,076,485	16,520,396	15,813,133	16,201,500
	Total liabilities	1,575,975,572	1,547,333,865	1,574,805,948	1,545,880,757

## TMBThanachart Bank Public Company Limited and its Subsidiaries Statements of financial position

	Consolidated			Bank only		
	31 March	31 December	31 March	31 December		
Liabilities and equity	2022	2021	2022	2021		
	(Unreviewed)	(Audited)	(Unreviewed)	(Audited)		
	(in thousand Baht)					
Equity						
Share capital						
Authorised share capital						
96,864,354,380 ordinary shares of Baht 0.95 each	92,021,137	92,021,137	92,021,137	92,021,137		
Issued and paid-up share capital						
96,622,874,580 ordinary shares of Baht 0.95 each	91,791,731	91,791,731	91,791,731	91,791,731		
Premium on share capital	43,344,840	43,344,840	43,344,840	43,344,840		
Other reserves	4,299,606	5,172,257	5,249,516	6,117,180		
Retained earnings						
Appropriated						
Legal reserve	10,091,000	10,091,000	10,091,000	10,091,000		
Unappropriated	63,694,046	60,434,727	59,607,825	56,452,285		
Equity attributable to equity holders of the Bank	213,221,223	210,834,555	210,084,912	207,797,036		
Non-controlling interest	1,136	1,140	-	-		
Total equity	213,222,359	210,835,695	210,084,912	207,797,036		
Total liabilities and equity	1,789,197,931	1,758,169,560	1,784,890,860	1,753,677,793		

	Consolidated Three-month period ended 31 March		Bank only Three-month period ended	
			31 Ma	rch
	2022	2021	2022	2021
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
		(in thousar	nd Baht)	
Interest income	15,677,422	16,350,060	15,668,331	7,539,760
Interest expenses	3,268,395	3,477,906	3,260,344	2,454,156
Net interest income	12,409,027	12,872,154	12,407,987	5,085,604
Fees and service income	3,327,229	4,369,118	3,236,261	3,248,629
Fees and service expenses	865,075	1,009,290	836,075	604,113
Net fees and service income	2,462,154	3,359,828	2,400,186	2,644,516
Gains on financial instruments measured				
at fair value through profit or loss	514,536	421,907	514,536	333,084
Gains on investments, net	10,986	26,666	5,442	50,927
Share of profit from investment using equity method	92,126	92,672	-	-
Other operating income	285,465	350,138	262,949	591,866
Total operating income	15,774,294	17,123,365	15,591,100	8,705,997
Other operating expenses				
Employee expenses	3,710,704	4,743,574	3,647,136	3,009,687
Directors' remuneration	9,100	13,425	9,100	10,078
Premises and equipment expenses	1,290,567	1,381,514	1,283,261	809,273
Taxes and duties	354,858	405,228	354,319	279,751
Others	1,621,656	1,663,967	1,607,147	860,916
Total other operating expenses	6,986,885	8,207,708	6,900,963	4,969,705
Expected credit loss	4,808,439	5,480,105	4,849,015	3,147,248
Profit from operations before income tax	3,978,970	3,435,552	3,841,122	589,044
Income tax	784,069	652,873	749,998	73,928
Profit for the period	3,194,901	2,782,679	3,091,124	515,116
Other comprehensive income				
Items that will be reclassified subsequently to profit or loss				
Losses on investments in debt instruments				
at fair value through other comprehensive income	(1,087,939)	(214,140)	(1,081,703)	(147,532)
Gains (losses) on cash flow hedges	51,901	(38,553)	51,901	85,074
Gains (losses) arising from translating the financial statements of	01,001	(00,000)	01,001	00,01-4
foreign operations	(20,391)	10,146	(20,391)	10,146
Income tax relating to items that will be reclassified	(20,001)	10,140	(20,001)	10,140
subsequently to profit or loss	211,286	48,509	210,039	10,462
subsequently to profit or food	(845,143)	(194,038)	(840,154)	(41,850)
	(010,140)	(10-1,000)	(0-10, 10-1)	(-11,000)

	Consolidated Three-month period ended 31 March		Bank only Three-month period ended 31 March	
	2022	2021	2022	2021
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
		(in thousar	nd Baht)	
Items that will not be reclassified subsequently to profit or loss				
Change in revaluation surplus on assets	(15,101)	(18,280)	(15,101)	(18,280)
Gains (losses) on investments in equity instruments				
designated at fair value through other comprehensive income	(31,083)	24,133	(31,083)	(6)
Actuarial gains on post-employment benefit plan	50,922	272,417	50,922	218,756
Income tax relating to items that will not be reclassified				
subsequently to profit or loss	(948)	(55,657)	(948)	(40,094)
	3,790	222,613	3,790	160,376
Total other comprehensive income for the period,		_		_
net of income tax	(841,353)	28,575	(836,364)	118,526
Total comprehensive income for the period	2,353,548	2,811,254	2,254,760	633,642
Profit (loss) attributable to:				
Equity holders of the Bank	3,194,904	2,781,955	3,091,124	515,116
Non-controlling interest	(3)	724	-	-
Profit for the period	3,194,901	2,782,679	3,091,124	515,116
Total comprehensive income attributable to:				
Equity holders of the Bank	2,353,552	2,810,551	2,254,760	633,642
Non-controlling interest	(4)	703	2,234,700	033,042
Total comprehensive income for the period	2,353,548	2,811,254	2,254,760	633,642
Total completionate modific for the period	2,000,040	2,011,204	2,204,100	000,042
Earnings per share				
Basic earnings per share (in Baht)	0.0331	0.0289	0.0320	0.0053
Diluted earnings per share (in Baht)	0.0330	0.0288	0.0319	0.0053