

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of financial position

	Consolidated		Bank only	
	31 March 2022 (Unreviewed)	31 December 2021 (Audited)	31 March 2022 (Unreviewed)	31 December 2021 (Audited)
<i>(in thousand Baht)</i>				
Assets				
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	158,862,707
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	1,317,664,075	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 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
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 liabilities	1,575,975,572	1,547,333,865	1,574,805,948	1,545,880,757

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	31 March 2022 (Unreviewed)	31 December 2021 (Audited)	31 March 2022 (Unreviewed)	31 December 2021 (Audited)
<i>(in thousand Baht)</i>				
Liabilities and equity				
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

TMBThanachart Bank Public Company Limited and its Subsidiaries
 Statements of profit or loss and other comprehensive income

	Consolidated		Bank only	
	Three-month period ended		Three-month period ended	
	31 March		31 March	
	2022	2021	2022	2021
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
	<i>(in thousand Baht)</i>			
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				
<i>Items that will be reclassified subsequently to profit or loss</i>				
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 foreign operations	(20,391)	10,146	(20,391)	10,146
Income tax relating to items that will be reclassified subsequently to profit or loss	211,286	48,509	210,039	10,462
	(845,143)	(194,038)	(840,154)	(41,850)

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 Statements of profit or loss and other comprehensive income

	Consolidated		Bank only	
	Three-month period ended		Three-month period ended	
	31 March		31 March	
	2022	2021	2022	2021
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
	<i>(in thousand Baht)</i>			
<i>Items that will not be reclassified subsequently to profit or loss</i>				
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)
	<u>3,790</u>	<u>222,613</u>	<u>3,790</u>	<u>160,376</u>
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	<u>2,353,548</u>	<u>2,811,254</u>	<u>2,254,760</u>	<u>633,642</u>
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	<u>3,194,901</u>	<u>2,782,679</u>	<u>3,091,124</u>	<u>515,116</u>
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	-	-
Total comprehensive income for the period	<u>2,353,548</u>	<u>2,811,254</u>	<u>2,254,760</u>	<u>633,642</u>
Earnings per share				
Basic earnings per share (in Baht)	<u>0.0331</u>	<u>0.0289</u>	<u>0.0320</u>	<u>0.0053</u>
Diluted earnings per share (in Baht)	<u>0.0330</u>	<u>0.0288</u>	<u>0.0319</u>	<u>0.0053</u>