Commercial Bank Performance – a Zooming into Balance Sheet and Income Statement ?

Commercial Bank Profitability

FYE 31 Dec	FY19A	FY20A
BALANCE SHEET (THB m)		
Cash & deposits with banks	46,402.7	39,432.2
Sec. under resale agreements	0.0	0.0
Derivatives financial assets	0.0	0.0
Dealing securities	9,363.0	9,953.2
Available-for-sale securities	0.0	0.0
Investment securities	0.0	0.0
Loans & advances	233,350.4	214,888.0
Financing and advances	0.0	0.0
Central bank deposits	0.0	0.0
Investment in associates/JVs	813.6	804.9
Insurance assets	0.0	0.0
Fixed assets	3,002.5	2,951.4
Intangible assets	329.0	214.3
Other assets	5,043.3	7,199.1
Total assets	**298,304.5**	**275,443.1**
Deposits from customers	216,084.5	203,472.8
Deposits from banks & FIs	4,656.1	5,807.6
Derivatives financial instruments	0.0	0.0
Subordinated debt	0.0	0.0
Other securities in issue	25,016.9	12,825.9
Other borrowings	306.9	1,284.7
Insurance liabilities	0.0	0.0
Other liabilities	13,044.0	12,590.0
Total liabilities	**259,108.4**	**235,981.0**

Commercial Bank Profitability

FYE 31 Dec	FY19A	FY20A
Share capital	8,006.6	8,006.6
Reserves	31,186.4	31,452.4
Shareholders' funds	39,193.0	39,458.9
Preference shares	0.0	0.0
Minority interest	3.1	3.1
Total equity	39,196.1	39,462.1
Total liabilities & equity	**298,304.5**	**275,443.1**
INCOME STATEMENT (THB m)		
Pretax profit	**9,055.9**	**7,561.5**
Income tax	(1,782.6)	(1,497.7)
Minorities	(2.9)	(0.4)
Discontinued operations	0.0	0.0
Reported net profit	**7,270.5**	**6,063.5**
Core net profit	**7,270.5**	**6,063.5**

$$ROA_{2019} = \frac{Net\ Profit\ after\ taxes}{Total\ Assets} = \frac{7{,}270.5}{298{,}304.5} x100 = 2.4$$

$$ROE_{2019} = \frac{Net\ Profit\ after\ taxes}{Capital} = \frac{7{,}270.5}{39{,}196.1} x100 = 18.5$$