

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

| FYE 31 Dec                        | FY19A            | FY20A            |
|-----------------------------------|------------------|------------------|
| <b>BALANCE SHEET (THB m)</b>      |                  |                  |
| 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          |
| <b>Total assets</b>               | <b>298,304.5</b> | <b>275,443.1</b> |
| 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         |
| <b>Total liabilities</b>          | <b>259,108.4</b> | <b>235,981.0</b> |

# Commercial Bank Profitability

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| 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   |

$$ROA_{2019} = \frac{\text{Net Profit after taxes}}{\text{Total Assets}} = \frac{7,270.5}{298,304.5} \times 100 = 2.4$$

$$ROE_{2019} = \frac{\text{Net Profit after taxes}}{\text{Capital}} = \frac{7,270.5}{39,196.1} \times 100 = 18.5$$