



BBL

BANGKOK BANK PCL

Financials / Banking
www.bangkokbank.com



Core Business: BBL operates commercial bank, providing full financial services including syndicated loans, securities underwriting, trade finance, project finance, custodian services, SME loans, merchant services, and specialist industry advice. The bank has nationwide and international branch network that spans over the world’s key economic zones.

Strategy and corporate culture for sustainability

Bangkok Bank is committed to sustainability strategies, aiming to strengthen and promote self-reliance of all stakeholders. The bank adheres to five focus areas of sustainability comprising True Friend, Digital Revolution, Value chain Empowerment, Employee Centric and Ethical Banking. These are in alignment with the bank’s core value, which is **“to provide quality financial services which satisfy customers in keeping with the Bank’s role as a trusted partner and reliable close friend,”** that all personnel in the Bank are required to recognize and uphold in their individual conduct in all circumstances.

Management approaches to challenges and rapid changes in business environment

The bank has assessed emerging risks that could affect long-term business operations and prepared to tackle them effectively. Among the risks is Cybersecurity. While rapid technological advancement provides more convenience, it has potential to cause damage and affect confidence of customers, service providers and other stakeholders of the Bank. It also incurs both financial and operating costs for the Bank. The Bank therefore places great importance on cybersecurity as well as processes for maintaining cybersecurity, which is essential for building its capability and flexibility necessary for dealing with rapid changes in both the business landscape and technologies.

Contributions to the United Nations’ Sustainable Development Goals (SDGs)

BBL recognizes the significance of alternative energy and has continually supported the alternative energy industry. Over the years, the proportion of loans granted to the alternative energy business has grown constantly. Loans granted to the hydropower industry had been on the rise from 14% of outstanding energy sector loans in 2015 to 22% in 2018.

During the past 10 years, the bank provided long-term loans worth over THB 47,635 million to alternative energy-based electricity generation projects. It also provided loans to installers of solar panels on factory rooftop which sold power back to the factory at lower tariff than that of state agencies. Besides electricity cost saving, such move also helped reduce the country’s dependency on fossil fuels. The Bank’s lending to environmentally-friendly energy business contributes to SDG Goal 7 “Affordable and Clean Energy” and Goal 13 “Climate Action”.

Financial Data / Stock Price

Results (unit:millions of baht)

Fiscal Year ended: December 31

Items	2017	2018	2019*
Interest Income	105,476	110,781	84,851
Interest Expense	38,851	39,405	30,972
Gross profit (loss)	66,625	71,376	53,878
Net profit (loss)	33,009	35,330	27,814
Total assets	3,076,310	3,116,750	3,228,092
Total liabilities	2,674,303	2,703,591	2,797,654
Shareholders’ equity	401,724	412,814	430,178
EPS (Bt)	17.29	18.51	14.57
Gross Profit (loss) Margin (%)	63.17	64.43	63.50
Net Profit (loss) Margin (%)	22.40	22.90	23.50
ROE (%)	8.46	8.67	8.60
Dividend yield (%) **	3.22	3.20	3.68

Source: SETSMART

* 3Q19 Financial statements ended September 30, 2019

** As of November 29, 2019