

FINANCIAL HIGHLIGHTS

ITEMS	SEPARATE FINANCIAL STATEMENTS		
	2022	2021	2020
	MARCH	DECEMBER	DECEMBER
STATEMENTS OF COMPREHENSIVE INCOME : MILLION BAHT			
NET INTEREST INCOME	1,463	5,565	4,952
TOTAL OPERATING INCOME	1,632	6,858	6,623
TOTAL OTHER OPERATING EXPENSES	722	2,759	2,591
EXPECTED CREDIT LOSSES (BAD DEBTS AND DOUBTFUL ACCOUNTS)	509	3,284	2,298
NET PROFITS	331	691	1,408
STATEMENTS OF FINANCIAL POSITION : MILLION BAHT			
LOANS TO CUSTOMERS	183,872	177,083	160,970
TOTAL ASSETS	248,818	251,479	240,085
DEPOSITS	186,990	192,513	182,735
TOTAL LIABILITIES	213,658	216,380	203,719
REGISTERED ISSUED AND PAID-UP SHARE CAPITAL	20,000	20,000	20,000
TOTAL SHAREHOLDERS' EQUITY	35,160	35,099	36,366
COMPARING PER SHARE : BAHT			
BASIC EARNINGS PER SHARE	0.17	0.35	0.70
BOOK VALUE PER SHARE	17.5801	17.5495	18.1832
FINANCIAL RATIO (%)			
RETURN ON AVERAGE ASSETS (ROA)	0.53	0.28	0.60
RETURN ON AVERAGE SHAREHOLDERS' EQUITY (ROE)	3.82	1.93	3.88
THE RATIO OF TIER 1 CAPITAL FUND TO RISK ASSETS (CORE CAPITAL RATIO)	15.339	16.165	17.068
THE RATIO OF TOTAL CAPITAL FUND TO RISK ASSETS (BIS RATIO)	17.596	18.357	19.802