

INFORMASI KEUANGAN ENTITAS INDUK

Financial Information of Parent Company

Catatan:

Untuk memenuhi Peraturan Otoritas Jasa Keuangan (POJK) nomor 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) nomor 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, maka informasi Laporan Keuangan ini merupakan bagian dari Laporan Keuangan Konsolidasian Bangkok Bank Public Company Limited selaku entitas induk dari PT Bank Permata Tbk untuk periode yang berakhir pada tanggal 30 Juni 2023.

Bangkok Bank Public Company Limited memiliki 98,71% saham di PT Bank Permata Tbk.

Publikasi Laporan Keuangan ini merupakan bagian dari Laporan Keuangan PT Bank Permata Tbk untuk periode yang berakhir pada tanggal 30 Juni 2023 yang dipublikasikan melalui situs web PermataBank pada tanggal 31 Juli 2023.

Notes:

To comply with the Otoritas Jasa Keuangan Regulation (POJK) number 37/POJK.03/2019 regarding Transparency and Publication of Bank's Report and Circular Letter of Otoritas Jasa Keuangan (SEOJK) number 9/SEOJK.03/2020 regarding Transparency and Publication of Conventional Bank's Report, this Financial Report information is a part of Consolidated Financial Statements of Bangkok Bank Public Company Limited as a parent entity of PT Bank Permata Tbk as of 30 June 2023.

Bangkok Bank Public Company Limited owns 98.71% shares in PT Bank Permata Tbk.

The Financial Report publication is a part of Financial Statements of PT Bank Permata Tbk as of 30 June 2023, published in the PermataBank website on 31 July 2023.

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2023

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		June 30, 2023	December 31, 2022	June 30, 2023	December 31, 2022
ASSETS					
CASH	6.2	42,762,982	52,432,699	39,060,322	48,169,322
INTERBANK AND MONEY MARKET ITEMS, NET	6.4	749,157,716	766,074,475	563,528,738	587,553,969
FINANCIAL ASSETS MEASURED AT FAIR VALUE					
THROUGH PROFIT OR LOSS	6.5	85,958,684	75,036,089	99,276,318	90,801,828
DERIVATIVES ASSETS	6.6	78,690,115	84,839,352	78,178,747	83,582,630
INVESTMENTS, NET	6.7	915,942,790	850,150,825	772,170,492	706,876,633
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	6.8	1,399,381	1,420,693	144,816,959	144,816,959
LOANS TO CUSTOMERS AND ACCRUED					
INTEREST RECEIVABLES, NET	6.9	2,452,498,866	2,449,355,263	2,084,093,650	2,096,756,258
PROPERTIES FOR SALE, NET	6.10	12,075,801	12,016,841	11,155,371	11,129,554
PREMISES AND EQUIPMENT, NET	6.11	63,067,284	61,892,520	52,361,624	51,648,845
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	6.12	35,408,539	33,697,374	1,314,170	1,450,492
DEFERRED TAX ASSETS	6.13	10,002,550	6,891,668	5,417,543	2,474,561
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES		13,232,406	1,497,501	13,165,499	1,454,302
OTHER ASSETS, NET		25,427,280	26,446,787	11,124,034	13,360,986
TOTAL ASSETS		4,485,624,394	4,421,752,087	3,875,663,467	3,840,076,339

Notes to the financial statements form an integral part of these interim financial statements

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT JUNE 30, 2023

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		June 30, 2023	December 31, 2022	June 30, 2023	December 31, 2022
LIABILITIES AND SHAREHOLDERS' EQUITY					
DEPOSITS	6.14	3,200,154,892	3,210,895,555	2,699,904,381	2,716,152,436
INTERBANK AND MONEY MARKET ITEMS	6.15	309,199,202	262,521,534	283,531,541	251,029,467
LIABILITY PAYABLE ON DEMAND		7,843,026	7,769,885	7,837,383	7,767,403
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE					
THROUGH PROFIT OR LOSS	6.16	18,538,186	17,959,739	17,945,692	17,412,480
DERIVATIVES LIABILITIES	6.6	85,544,043	70,981,448	84,872,283	69,648,650
DEBT ISSUED AND BORROWINGS	6.17	192,631,589	188,301,568	192,096,598	187,056,618
PROVISIONS	6.21	30,986,150	27,177,164	27,741,641	24,176,399
DEFERRED TAX LIABILITIES	6.13	118,581	578,896	-	279,989
OTHER LIABILITIES	6.23	118,087,783	128,424,347	71,406,052	81,902,964
TOTAL LIABILITIES		3,963,103,452	3,914,610,136	3,385,335,571	3,355,426,406
SHAREHOLDERS' EQUITY					
SHARE CAPITAL					
Registered share capital					
1,655,000 preferred shares of Baht 10 each		16,550	16,550	16,550	16,550
3,998,345,000 common shares of Baht 10 each		39,983,450	39,983,450	39,983,450	39,983,450
Issued and paid-up share capital					
1,908,842,894 common shares of Baht 10 each		19,088,429	19,088,429	19,088,429	19,088,429
PREMIUM ON COMMON SHARES		56,346,232	56,346,232	56,346,232	56,346,232
OTHER RESERVES		53,280,147	54,243,425	46,431,698	55,480,947
RETAINED EARNINGS					
Appropriated					
Legal reserve	6.26 , 6.27	27,500,000	27,000,000	27,500,000	27,000,000
Others		121,500,000	121,500,000	121,500,000	121,500,000
Unappropriated					
TOTAL BANK'S EQUITY		520,613,002	505,345,980	490,327,896	484,649,933
NON-CONTROLLING INTEREST		1,907,940	1,795,971	-	-
TOTAL SHAREHOLDERS' EQUITY		522,520,942	507,141,951	490,327,896	484,649,933
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		4,485,624,394	4,421,752,087	3,875,663,467	3,840,076,339

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)

President

(Mr. Suvann Thansathit)

Director and Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED JUNE 30, 2023
(Unaudited - Reviewed)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2023	2022	2023	2022
INTEREST INCOME	6.35	47,272,523	31,937,243	36,732,468	23,498,346
INTEREST EXPENSES	6.36	15,785,197	8,411,429	11,568,608	5,767,643
NET INTEREST INCOME		31,487,326	23,525,814	25,163,860	17,730,703
FEES AND SERVICE INCOME	6.37	10,264,654	9,966,495	7,929,678	7,240,761
FEES AND SERVICE EXPENSES	6.37	3,694,033	3,240,127	3,215,758	2,731,320
NET FEES AND SERVICE INCOME		6,570,621	6,726,368	4,713,920	4,509,441
GAINS ON FINANCIAL INSTRUMENTS					
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	6.38	3,371,895	3,435,470	2,677,311	3,016,476
LOSSES ON INVESTMENTS	6.39	(97,871)	(823,461)	(134,325)	(823,461)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		49,546	41,415	-	-
GAINS ON DISPOSAL OF ASSETS		58,565	98,595	37,831	71,091
DIVIDEND INCOME		797,726	910,440	3,892,273	4,436,283
OTHER OPERATING INCOME		205,459	277,559	69,462	112,602
TOTAL OPERATING INCOME		42,443,267	34,192,200	36,420,332	29,053,135
OTHER OPERATING EXPENSES					
Employee's expenses		8,616,306	8,311,814	6,073,291	5,942,394
Directors' remuneration		76,595	93,808	53,035	53,395
Premises and equipment expenses		4,049,725	3,847,476	3,072,030	2,966,992
Taxes and duties		1,328,239	934,843	1,307,901	887,600
Others		6,039,667	4,246,811	4,981,308	2,802,757
TOTAL OTHER OPERATING EXPENSES		20,110,532	17,434,752	15,487,565	12,653,138
EXPECTED CREDIT LOSS	6.40	8,879,797	8,353,956	7,251,706	7,387,254
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		13,452,938	8,403,492	13,681,061	9,012,743
INCOME TAX EXPENSES	6.41	2,046,941	1,319,467	1,500,035	659,006
NET PROFIT		11,405,997	7,084,025	12,181,026	8,353,737

Notes to the financial statements form an integral part of these interim financial statements

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)
FOR THE THREE-MONTH PERIOD ENDED JUNE 30, 2023
(Unaudited - Reviewed)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2023	2022	2023	2022
OTHER COMPREHENSIVE INCOME (LOSSES)					
Items that will be reclassified subsequently to profit or loss					
Losses on investments in debt instruments at fair value					
through other comprehensive income		(2,747,424)	(8,162,597)	(3,238,924)	(6,918,987)
Losses on cash flow hedges		(596,473)	(1,772,110)	(596,473)	(1,772,110)
Gains arising from translating the financial statements of					
foreign operations		6,829,742	5,323,726	2,251,807	2,358,201
Share of other comprehensive income of associate		689	-	-	-
Income tax relating to components of other comprehensive					
income (losses)		664,059	2,220,630	768,145	1,944,597
Items that will not be reclassified subsequently to profit or loss					
Changes in revaluation surplus		(15,852)	-	(15,852)	-
Losses on investment in equity instruments designated at					
fair value through other comprehensive income		(4,786,594)	(3,701,811)	(4,950,458)	(3,666,016)
Losses on financial liabilities designated at fair value					
through profit or loss		(342,836)	(15,741)	(342,836)	(15,741)
Actuarial losses on defined benefit plans		(225,415)	(2,450)	-	-
Share of other comprehensive income (losses) of associate		295	(135)	-	-
Income tax relating to components of other comprehensive					
income (losses)		1,111,997	838,062	1,072,995	742,177
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		(107,812)	(5,272,426)	(5,051,596)	(7,327,879)
TOTAL COMPREHENSIVE INCOME		11,298,185	1,811,599	7,129,430	1,025,858
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		11,293,517	6,961,073	12,181,026	8,353,737
Non-controlling interest		112,480	122,952	-	-
		11,405,997	7,084,025	12,181,026	8,353,737
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		11,130,537	1,671,361	7,129,430	1,025,858
Non-controlling interest		167,648	140,238	-	-
		11,298,185	1,811,599	7,129,430	1,025,858
BASIC EARNINGS PER SHARE (BAHT)		5.92	3.65	6.38	4.38
WEIGHTED AVERAGE NUMBER					
OF COMMON SHARES (THOUSAND SHARES)		1,908,843	1,908,843	1,908,843	1,908,843

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
Director and Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2023

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2023	2022	2023	2022
INTEREST INCOME	6.35	91,443,009	61,858,934	70,969,379	45,329,249
INTEREST EXPENSES	6.36	29,877,950	16,586,100	21,966,887	11,205,999
NET INTEREST INCOME		61,565,059	45,272,834	49,002,492	34,123,250
FEES AND SERVICE INCOME	6.37	21,422,259	20,055,585	16,377,864	14,450,952
FEES AND SERVICE EXPENSES	6.37	7,729,195	6,371,926	6,811,216	5,386,451
NET FEES AND SERVICE INCOME		13,693,064	13,683,659	9,566,648	9,064,501
GAINS ON FINANCIAL INSTRUMENTS					
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	6.38	4,816,673	4,781,120	3,814,868	4,282,193
LOSSES ON INVESTMENTS	6.39	(67,631)	(752,433)	(107,066)	(789,271)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		106,540	91,729	-	-
GAINS ON DISPOSAL OF ASSETS		700,858	162,417	134,207	122,192
DIVIDEND INCOME		1,427,649	1,521,065	4,495,093	5,022,967
OTHER OPERATING INCOME		494,279	541,986	226,502	186,183
TOTAL OPERATING INCOME		82,736,491	65,302,377	67,132,744	52,012,015
OTHER OPERATING EXPENSES					
Employee's expenses		17,940,232	17,046,449	12,691,831	12,275,378
Directors' remuneration		125,335	175,228	69,735	69,745
Premises and equipment expenses		7,639,087	7,267,106	5,698,858	5,532,691
Taxes and duties		2,366,591	1,666,064	2,330,691	1,600,712
Others		10,889,581	6,786,549	8,751,197	4,197,229
TOTAL OTHER OPERATING EXPENSES		38,960,826	32,941,396	29,542,312	23,675,755
EXPECTED CREDIT LOSS	6.40	17,353,952	14,843,495	14,360,693	13,305,943
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		26,421,713	17,517,486	23,229,739	15,030,317
INCOME TAX EXPENSES	6.41	4,774,446	3,194,616	3,441,838	1,873,585
NET PROFIT		21,647,267	14,322,870	19,787,901	13,156,732

Notes to the financial statements form an integral part of these interim financial statements

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2023

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2023	2022	2023	2022
OTHER COMPREHENSIVE INCOME (LOSSES)					
Items that will be reclassified subsequently to profit or loss					
Losses on investments in debt instruments at fair value					
through other comprehensive income		(1,963,323)	(13,948,090)	(2,625,478)	(12,067,195)
Losses on cash flow hedges		(849,313)	(2,407,304)	(849,313)	(2,407,304)
Gains arising from translating the financial statements of					
foreign operations		9,405,875	3,348,070	1,727,434	1,745,922
Share of other comprehensive income of associate		1,659	-	-	-
Income tax relating to components of other comprehensive					
income (losses)		(706,186)	3,471,759	(560,615)	3,059,259
Items that will not be reclassified subsequently to profit or loss					
Changes in revaluation surplus		(17,328)	-	(17,328)	-
Gains (losses) on investment in equity instruments designated					
at fair value through other comprehensive income		(7,232,148)	1,639,531	(7,233,291)	1,667,041
Gains (losses) on financial liabilities designated at fair value					
through profit or loss		(368,551)	792,511	(368,551)	792,511
Actuarial gains (losses) on defined benefit plans		(225,416)	(1,305)	(1)	1,145
Share of other comprehensive income (losses) of associate		487	(1,512)	-	-
Income tax relating to components of other comprehensive					
income (losses)		1,614,581	(396,342)	1,543,323	(490,618)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		(339,663)	(7,502,682)	(8,383,820)	(7,699,239)
TOTAL COMPREHENSIVE INCOME		21,307,604	6,820,188	11,404,081	5,457,493
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		21,422,806	14,079,136	19,787,901	13,156,732
Non-controlling interest		224,461	243,734	-	-
		21,647,267	14,322,870	19,787,901	13,156,732
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		20,993,140	6,577,813	11,404,081	5,457,493
Non-controlling interest		314,464	242,375	-	-
		21,307,604	6,820,188	11,404,081	5,457,493
BASIC EARNINGS PER SHARE (BAHT)		11.22	7.38	10.37	6.89
WEIGHTED AVERAGE NUMBER					
OF COMMON SHARES (THOUSAND SHARES)		1,908,843	1,908,843	1,908,843	1,908,843

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
Director and Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2023

Baht : '000

	Notes	CONSOLIDATED											Total Equity Attributable to the Bank's Shareholders	Non-controlling Interest	Total
		Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves					Retained Earnings		Unappropriated				
				Appraisal Surplus	Revaluation Surplus on Investments	Cash flow Hedge Reserve	Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Others	Appropriated					
										Legal Reserve		Others			
Balance as at January 1, 2022		19,088,429	56,346,232	32,479,760	27,454,401	159,735	(1,883,113)	8,136,189	1,642	26,000,000	116,500,000	208,443,791	492,727,066	1,865,491	494,592,557
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	-	(4,769,445)	(4,769,445)	(216,135)	(4,985,580)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Total comprehensive income		-	-	85,997	(9,625,951)	(1,925,843)	634,009	3,333,027	(1,210)	-	-	14,077,784	6,577,813	242,375	6,820,188
Transfer to retained earnings		-	-	(545,823)	(602,700)	-	-	-	-	-	-	1,148,523	-	-	-
Balance as at June 30, 2022		<u>19,088,429</u>	<u>56,346,232</u>	<u>32,019,934</u>	<u>17,225,750</u>	<u>(1,766,108)</u>	<u>(1,249,104)</u>	<u>11,469,216</u>	<u>432</u>	<u>26,500,000</u>	<u>116,500,000</u>	<u>218,400,653</u>	<u>494,535,434</u>	<u>1,891,731</u>	<u>496,427,165</u>
Balance as at January 1, 2023		19,088,429	56,346,232	31,466,787	23,717,739	(327,636)	(722,279)	107,085	1,729	27,000,000	121,500,000	227,167,894	505,345,980	1,795,971	507,141,951
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	-	(5,726,118)	(5,726,118)	(202,495)	(5,928,613)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Total comprehensive income		-	-	(13,863)	(8,588,732)	(679,450)	(294,841)	9,319,311	1,667	-	-	21,249,048	20,993,140	314,464	21,307,604
Transfer to retained earnings		-	-	(537,290)	(170,080)	-	-	-	-	-	-	707,370	-	-	-
Balance as at June 30, 2023		<u>19,088,429</u>	<u>56,346,232</u>	<u>30,915,634</u>	<u>14,958,927</u>	<u>(1,007,086)</u>	<u>(1,017,120)</u>	<u>9,426,396</u>	<u>3,396</u>	<u>27,500,000</u>	<u>121,500,000</u>	<u>242,898,194</u>	<u>520,613,002</u>	<u>1,907,940</u>	<u>522,520,942</u>

Notes to the financial statements form an integral part of these interim financial statements

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (CONTINUED)
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2023

Baht : '000

	Notes	THE BANK									Total	
		Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves					Retained Earnings			
				Appraisal Surplus	Revaluation Surplus on Investments	Cash flow Hedge Reserve	Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Appropriated			Unappropriated
									Legal Reserve	Others		
Balance as at January 1, 2022		19,088,429	56,346,232	31,547,571	26,799,115	159,735	(1,883,113)	717,097	26,000,000	116,500,000	189,497,321	464,772,387
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	(4,769,445)	(4,769,445)
Legal reserve	6.26, 6.27	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Total comprehensive income		-	-	-	(8,153,862)	(1,925,843)	634,009	1,745,922	-	-	13,157,267	5,457,493
Transfer to retained earnings		-	-	(495,217)	(602,700)	-	-	-	-	-	1,097,917	-
Balance as at June 30, 2022		<u>19,088,429</u>	<u>56,346,232</u>	<u>31,052,354</u>	<u>18,042,553</u>	<u>(1,766,108)</u>	<u>(1,249,104)</u>	<u>2,463,019</u>	<u>26,500,000</u>	<u>116,500,000</u>	<u>198,483,060</u>	<u>465,460,435</u>
Balance as at January 1, 2023		19,088,429	56,346,232	30,544,565	24,804,396	(327,636)	(722,279)	1,181,901	27,000,000	121,500,000	205,234,325	484,649,933
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	(5,726,118)	(5,726,118)
Legal reserve	6.26, 6.27	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Total comprehensive income		-	-	(13,863)	(9,122,900)	(679,450)	(294,841)	1,727,434	-	-	19,787,701	11,404,081
Transfer to retained earnings		-	-	(495,549)	(170,080)	-	-	-	-	-	665,629	-
Balance as at June 30, 2023		<u>19,088,429</u>	<u>56,346,232</u>	<u>30,035,153</u>	<u>15,511,416</u>	<u>(1,007,086)</u>	<u>(1,017,120)</u>	<u>2,909,335</u>	<u>27,500,000</u>	<u>121,500,000</u>	<u>219,461,537</u>	<u>490,327,896</u>

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
Director and Senior Executive Vice President

On April 12, 2023, the 30th Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2022 as follows :

- The appropriation as legal reserve and as other reserves amounting to Baht 1,000 million and Baht 5,000 million, respectively, with the amount to be appropriated for the period of January - June 2022 amounting to Baht 500 million as legal reserve and Baht 5,000 million as other reserves (all of which had already been appropriated as stated in the financial statements for the year ended December 31, 2022), and the amount to be appropriated for the period of July - December 2022 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 3.00 per common share amounting to Baht 5,726 million had been paid on May 12, 2023.

The Bank already paid dividend according to the aforementioned resolution.

6.28 Assets Pledged as Collateral and under Restriction

The Bank had investments in government securities and state enterprise securities which had been pledged as collateral for repurchase agreements and for commitments with government agencies. The book values of such securities, net of valuation allowance for expected credit loss, as at June 30, 2023 and December 31, 2022 amounted to Baht 111,143 million and Baht 94,900 million, respectively.

6.29 Contingent Liabilities

As at June 30, 2023 and December 31, 2022, the Bank and subsidiaries had contingent liabilities as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	June 30, 2023	December 31, 2022	June 30, 2023	December 31, 2022
Avals to bills	4,542	4,901	4,542	4,901
Guarantees of loans	33,802	48,442	24,596	35,174
Liability under unmatured import bills	39,358	37,703	12,302	18,137
Letters of credit	21,951	24,268	21,745	22,685
Other commitments				
Amount of unused bank overdraft	157,020	159,868	156,235	159,108
Other guarantees	254,138	248,999	238,590	232,496
Others	162,406	146,245	125,848	108,290
Total	<u>673,217</u>	<u>670,426</u>	<u>583,858</u>	<u>580,791</u>