

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 31 Desember 2023 (diaudit).

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 31 Desember 2023 yang dipublikasikan melalui situs web PermataBank pada tanggal 13 Februari 2024.

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 31 December 2023 (audited).

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 31 December 2023, published in the PermataBank website on 13 February 2024.

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2023

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2023	2022	2023	2022
ASSETS					
CASH	6.2	45,517,980	52,432,699	41,470,071	48,169,322
INTERBANK AND MONEY MARKET ITEMS, NET	6.4	757,119,567	766,074,475	580,067,592	587,553,969
FINANCIAL ASSETS MEASURED AT FAIR VALUE					
THROUGH PROFIT OR LOSS	6.5	88,978,361	75,036,089	96,737,951	90,801,828
DERIVATIVES ASSETS	6.6	70,602,763	84,839,352	70,108,976	83,582,630
INVESTMENTS, NET	6.7	972,286,851	850,150,825	839,496,234	706,876,633
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	6.8	1,403,051	1,420,693	144,815,695	144,816,959
LOANS TO CUSTOMERS AND ACCRUED					
INTEREST RECEIVABLES, NET	6.9	2,425,661,014	2,449,355,263	2,067,703,354	2,096,756,258
PROPERTIES FOR SALE, NET	6.10	10,929,438	12,016,841	9,976,778	11,129,554
PREMISES AND EQUIPMENT, NET	6.11	61,925,187	61,892,520	51,524,650	51,648,845
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	6.12	33,218,132	33,697,374	1,760,082	1,450,492
DEFERRED TAX ASSETS	6.13	10,294,925	6,891,668	5,136,759	2,474,561
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES		2,620,786	1,497,501	2,588,927	1,454,302
OTHER ASSETS, NET		33,926,329	26,446,787	19,218,930	13,360,986
TOTAL ASSETS		4,514,484,384	4,421,752,087	3,930,605,999	3,840,076,339

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT DECEMBER 31, 2023

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2023	2022	2023	2022
LIABILITIES AND SHAREHOLDERS' EQUITY					
DEPOSITS	6.14	3,184,283,391	3,210,895,555	2,699,887,528	2,716,152,436
INTERBANK AND MONEY MARKET ITEMS	6.15	334,219,180	262,521,534	309,526,062	251,029,467
LIABILITY PAYABLE ON DEMAND		9,155,613	7,769,885	9,154,297	7,767,403
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE					
THROUGH PROFIT OR LOSS	6.16	18,383,683	17,959,739	17,858,498	17,412,480
DERIVATIVES LIABILITIES	6.6	63,461,975	70,981,448	62,712,103	69,648,650
DEBT ISSUED AND BORROWINGS	6.17	212,504,715	188,301,568	211,509,881	187,056,618
PROVISIONS	6.21	34,426,203	27,177,164	31,081,236	24,176,399
DEFERRED TAX LIABILITIES	6.13	29,637	578,896	-	279,989
OTHER LIABILITIES	6.23	127,189,954	128,424,347	84,619,386	81,902,964
TOTAL LIABILITIES		3,983,654,351	3,914,610,136	3,426,348,991	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		44,270,288	54,243,425	45,594,835	55,480,947
RETAINED EARNINGS					
Appropriated					
Legal reserve	6.26 , 6.27	28,000,000	27,000,000	28,000,000	27,000,000
Others		126,500,000	121,500,000	126,500,000	121,500,000
Unappropriated					
TOTAL BANK'S EQUITY		528,974,774	505,345,980	504,257,008	484,649,933
NON-CONTROLLING INTEREST		1,855,259	1,795,971	-	-
TOTAL SHAREHOLDERS' EQUITY		530,830,033	507,141,951	504,257,008	484,649,933
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		4,514,484,384	4,421,752,087	3,930,605,999	3,840,076,339

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

(Mr. Chartsiri Sophonpanich)

President

(Mr. Suvam 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 YEAR ENDED DECEMBER 31, 2023

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2023	2022	2023	2022
INTEREST INCOME	6.35	194,364,804	139,087,978	152,284,404	104,069,787
INTEREST EXPENSES	6.36	63,504,492	36,864,713	46,956,176	25,866,046
NET INTEREST INCOME		130,860,312	102,223,265	105,328,228	78,203,741
FEES AND SERVICE INCOME	6.37	42,899,184	41,132,239	32,726,876	30,188,400
FEES AND SERVICE EXPENSES	6.37	15,665,103	13,624,400	13,777,532	11,711,504
NET FEES AND SERVICE INCOME		27,234,081	27,507,839	18,949,344	18,476,896
GAINS ON FINANCIAL INSTRUMENTS					
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	6.38	5,544,043	5,155,163	4,446,068	4,063,912
LOSSES ON INVESTMENTS	6.39	(482,228)	(1,453,669)	(309,670)	(1,500,499)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		187,382	189,560	-	-
GAINS ON DISPOSAL OF ASSETS		863,646	1,890,956	282,006	1,781,586
DIVIDEND INCOME		2,330,329	2,306,493	5,876,483	6,367,289
OTHER OPERATING INCOME		949,920	1,075,232	415,568	360,705
TOTAL OPERATING INCOME		167,487,485	138,894,839	134,988,027	107,753,630
OTHER OPERATING EXPENSES					
Employee's expenses		35,921,047	34,793,722	25,277,886	24,621,887
Directors' remuneration		245,873	259,045	141,205	136,714
Premises and equipment expenses		15,738,129	15,371,271	11,758,687	11,295,149
Taxes and duties		4,833,703	3,643,182	4,759,072	3,537,370
Others		25,036,254	14,951,314	20,603,132	9,749,690
TOTAL OTHER OPERATING EXPENSES		81,775,006	69,018,534	62,539,982	49,340,810
EXPECTED CREDIT LOSS	6.40	33,666,570	32,647,105	26,995,355	26,556,303
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		52,045,909	37,229,200	45,452,690	31,856,517
INCOME TAX EXPENSES	6.41	9,993,277	7,483,684	7,920,380	5,466,446
NET PROFIT		42,052,632	29,745,516	37,532,310	26,390,071

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)
FOR THE YEAR ENDED DECEMBER 31, 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		(1,991,160)	(4,329,124)	(2,784,738)	(2,031,767)
Losses on cash flow hedges		(118,000)	(609,214)	(118,000)	(609,214)
Gains (losses) arising from translating the financial statements of					
foreign operations		(1,262,023)	(8,101,942)	(366,932)	464,804
Share of other comprehensive income of associate		1,459	1,141	-	-
Income tax relating to components of other comprehensive					
income (losses)		(853,290)	1,523,965	(679,520)	1,016,960
Items that will not be reclassified subsequently to profit or loss					
Changes in revaluation surplus		168,771	(4,916)	(127,900)	(4,916)
Gains (losses) on investment in equity instruments designated at					
fair value through other comprehensive income		(5,157,446)	161,610	(5,114,928)	128,683
Gains (losses) on financial liabilities designated at fair value					
through profit or loss		(719,230)	1,451,042	(719,230)	1,451,042
Actuarial gains on defined benefit plans		331,956	1,251,377	424,888	1,282,236
Share of other comprehensive income (losses) of associate		479	(989)	-	-
Income tax relating to components of other comprehensive					
income (losses)		1,155,020	(490,378)	1,104,713	(577,797)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		(8,443,464)	(9,147,428)	(8,381,647)	1,120,031
TOTAL COMPREHENSIVE INCOME		33,609,168	20,598,088	29,150,663	27,510,102
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		41,635,521	29,305,591	37,532,310	26,390,071
Non-controlling interest		417,111	439,925	-	-
		42,052,632	29,745,516	37,532,310	26,390,071
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		33,172,382	20,251,470	29,150,663	27,510,102
Non-controlling interest		436,786	346,618	-	-
		33,609,168	20,598,088	29,150,663	27,510,102
BASIC EARNINGS PER SHARE (BAHT)		21.81	15.35	19.66	13.83
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 financial statements.

(Mr. Chartsiri Sophonpanich)
President

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2023

Baht : '000

	Notes	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves						Retained Earnings			Total Equity Attributable to the Bank's Shareholders	Non-controlling Interest	Total
				Appraisal Surplus	Revaluation Surplus on Investments	Cash Flow Hedge Reserve	Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Others	Appropriated		Unappropriated			
										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
Appropriation for previous year															
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)	-	-	-
Appropriation for current year															
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	-	(2,863,111)	(2,863,111)	(200,003)	(3,063,114)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	6.26 , 6.27	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income		-	-	82,064	(2,781,683)	(487,371)	1,160,834	(8,029,104)	87	-	-	30,306,643	20,251,470	346,618	20,598,088
Transfer to retained earnings		-	-	(1,095,037)	(954,979)	-	-	-	-	-	-	2,050,016	-	-	-
Balance as at December 31, 2022		<u>19,088,429</u>	<u>56,346,232</u>	<u>31,466,787</u>	<u>23,717,739</u>	<u>(327,636)</u>	<u>(722,279)</u>	<u>107,085</u>	<u>1,729</u>	<u>27,000,000</u>	<u>121,500,000</u>	<u>227,167,894</u>	<u>505,345,980</u>	<u>1,795,971</u>	<u>507,141,951</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
Appropriation for previous year															
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)	-	-	-
Appropriation for current year															
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	-	(3,817,470)	(3,817,470)	(175,003)	(3,992,473)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	6.26 , 6.27	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income		-	-	190,529	(6,978,163)	(94,400)	(575,384)	(1,266,739)	1,506	-	-	41,895,033	33,172,382	436,786	33,609,168
Transfer to retained earnings		-	-	(1,079,781)	(170,705)	-	-	-	-	-	-	1,250,486	-	-	-
Balance as at December 31, 2023		<u>19,088,429</u>	<u>56,346,232</u>	<u>30,577,535</u>	<u>16,568,871</u>	<u>(422,036)</u>	<u>(1,297,663)</u>	<u>(1,159,654)</u>	<u>3,235</u>	<u>28,000,000</u>	<u>126,500,000</u>	<u>254,769,825</u>	<u>528,974,774</u>	<u>1,855,259</u>	<u>530,830,033</u>

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (CONTINUED)
FOR THE YEAR ENDED DECEMBER 31, 2023

Baht : '000

	Notes	THE BANK									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	Appropriated			
									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
Appropriation for previous year												
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	(4,769,445)	(4,769,445)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year												
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	(2,863,111)	(2,863,111)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.26 , 6.27	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	(3,933)	(1,039,740)	(487,371)	1,160,834	464,804	-	-	27,415,508	27,510,102
Transfer to retained earnings		-	-	(999,073)	(954,979)	-	-	-	-	-	1,954,052	-
Balance as at December 31, 2022		<u>19,088,429</u>	<u>56,346,232</u>	<u>30,544,565</u>	<u>24,804,396</u>	<u>(327,636)</u>	<u>(722,279)</u>	<u>1,181,901</u>	<u>27,000,000</u>	<u>121,500,000</u>	<u>205,234,325</u>	<u>484,649,933</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
Appropriation for previous year												
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	(5,726,118)	(5,726,118)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year												
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	(3,817,470)	(3,817,470)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.26 , 6.27	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	(102,320)	(7,578,374)	(94,400)	(575,384)	(366,932)	-	-	37,868,073	29,150,663
Transfer to retained earnings		-	-	(997,997)	(170,705)	-	-	-	-	-	1,168,702	-
Balance as at December 31, 2023		<u>19,088,429</u>	<u>56,346,232</u>	<u>29,444,248</u>	<u>17,055,317</u>	<u>(422,036)</u>	<u>(1,297,663)</u>	<u>814,969</u>	<u>28,000,000</u>	<u>126,500,000</u>	<u>228,727,512</u>	<u>504,257,008</u>

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

(Mr. Chartsiri Sophonpanich)
President

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

6.29 Contingent Liabilities

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

	CONSOLIDATED		THE BANK	
	2023	2022	2023	2022
Avals to bills	5,275	4,901	5,275	4,901
Guarantees of loans	30,750	49,719	23,248	35,174
Liability under unmatured import bills	30,000	32,570	15,553	18,137
Letters of credit	32,762	29,401	24,104	22,685
Other commitments				
Amount of unused bank overdraft	157,915	159,868	157,204	159,108
Other guarantees	247,014	247,722	232,761	232,496
Others	168,547	146,245	129,641	108,290
Total	672,263	670,426	587,786	580,791

6.30 Litigation

As at December 31, 2023 and 2022, a number of civil proceedings have been brought against the Bank and subsidiaries in the ordinary course of business. The Bank and subsidiaries believe that such proceedings, when resolved, will not materially affect the Bank and subsidiaries' financial position and result of operations.

6.31 Related Party Transactions

As at December 31, 2023 and 2022, related parties of the Bank consisted of subsidiaries, associates, key management personnel that are directors, executives at the level of executive vice president and higher or equal, any parties related to key management personnel, including the entities in which key management personnel and any parties related which are controlled or significantly influenced.