

# 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 2024**.

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 2024** yang dipublikasikan melalui situs web PermataBank pada tanggal **25 Juli 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 **30 June 2024**.*

*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 2024** published in the PermataBank's website on **25 July 2024**.*

**BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

**STATEMENT OF FINANCIAL POSITION**

**AS AT JUNE 30, 2024**

**(UNAUDITED)**

**Baht : '000**

	CONSOLIDATED		THE BANK	
	June 30, 2024	December 31, 2023	June 30, 2024	December 31, 2023
<b>ASSETS</b>				
CASH	38,681,584	45,517,980	35,218,023	41,470,071
INTERBANK AND MONEY MARKET ITEMS, NET	671,134,594	757,119,567	545,364,425	580,067,592
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	101,441,533	88,978,361	110,242,025	96,737,951
DERIVATIVES ASSETS	81,666,834	70,602,763	80,385,074	70,108,976
INVESTMENTS, NET	1,000,605,319	972,286,851	839,447,011	839,496,234
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,113,929	1,403,051	144,815,695	144,815,695
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,462,772,688	2,425,661,014	2,075,719,941	2,067,703,354
PROPERTIES FOR SALE, NET	8,998,026	10,929,438	8,023,954	9,976,778
PREMISES AND EQUIPMENT, NET	62,128,670	61,925,187	51,906,483	51,524,650
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	33,773,559	33,218,132	2,287,466	1,760,082
DEFERRED TAX ASSETS	14,451,984	10,294,925	8,598,875	5,136,759
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	19,198,472	2,620,786	19,100,669	2,588,927
OTHER ASSETS, NET	34,203,558	33,926,329	21,907,560	19,218,930
<b>TOTAL ASSETS</b>	<b>4,530,170,750</b>	<b>4,514,484,384</b>	<b>3,943,017,201</b>	<b>3,930,605,999</b>

**BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

**STATEMENT OF FINANCIAL POSITION**

**AS AT JUNE 30, 2024**

**(UNAUDITED)**

**Baht : '000**

	CONSOLIDATED		THE BANK	
	June 30, 2024	December 31, 2023	June 30, 2024	December 31, 2023
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>				
DEPOSITS	3,184,855,813	3,184,283,391	2,687,981,477	2,699,887,528
INTERBANK AND MONEY MARKET ITEMS	316,210,236	334,219,180	301,217,268	309,526,062
LIABILITY PAYABLE ON DEMAND	8,117,314	9,155,613	8,109,908	9,154,297
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	19,399,200	18,383,683	18,909,486	17,858,498
DERIVATIVES LIABILITIES	94,148,661	63,461,975	92,578,542	62,712,103
DEBT ISSUED AND BORROWINGS	204,574,351	212,504,715	203,392,010	211,509,881
PROVISIONS	35,305,424	34,426,203	31,853,617	31,081,236
DEFERRED TAX LIABILITIES	38,935	29,637	-	-
OTHER LIABILITIES	120,302,723	127,189,954	82,470,984	84,619,386
<b>TOTAL LIABILITIES</b>	<b>3,982,952,657</b>	<b>3,983,654,351</b>	<b>3,426,513,292</b>	<b>3,426,348,991</b>
<b>SHAREHOLDERS' EQUITY</b>				
<b>SHARE CAPITAL</b>				
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	48,028,564	44,270,288	46,187,512	45,594,835
RETAINED EARNINGS				
Appropriated				
Legal reserve	28,500,000	28,000,000	28,500,000	28,000,000
Others	126,500,000	126,500,000	126,500,000	126,500,000
Unappropriated	266,868,678	254,769,825	239,881,736	228,727,512
<b>TOTAL BANK'S EQUITY</b>	<b>545,331,903</b>	<b>528,974,774</b>	<b>516,503,909</b>	<b>504,257,008</b>
NON-CONTROLLING INTEREST	1,886,190	1,855,259	-	-
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>547,218,093</b>	<b>530,830,033</b>	<b>516,503,909</b>	<b>504,257,008</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>4,530,170,750</b>	<b>4,514,484,384</b>	<b>3,943,017,201</b>	<b>3,930,605,999</b>

**BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES**  
**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE THREE-MONTH PERIOD ENDED**  
**(UNAUDITED)**

Baht : '000

	CONSOLIDATED			THE BANK		
	June 30, 2024	March 31, 2024	June 30, 2023	June 30, 2024	March 31, 2024	June 30, 2023
INTEREST INCOME	51,644,735	51,672,177	47,272,523	40,834,041	40,734,675	36,732,468
INTEREST EXPENSES	18,510,880	18,250,066	15,785,197	14,069,813	13,705,296	11,568,608
NET INTEREST INCOME	33,133,855	33,422,111	31,487,326	26,764,228	27,029,379	25,163,860
FEEs AND SERVICE INCOME	10,700,007	11,268,634	10,264,654	8,327,569	8,876,425	7,929,678
FEEs AND SERVICE EXPENSES	3,850,485	4,341,827	3,694,033	3,388,375	3,855,916	3,215,758
NET FEEs AND SERVICE INCOME	6,849,522	6,926,807	6,570,621	4,939,194	5,020,509	4,713,920
GAINS (LOSSES) ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	2,418,766	(81,992)	3,371,895	2,249,994	(610,719)	2,677,311
GAINS (LOSSES) ON INVESTMENTS	(144,779)	181,829	(97,871)	(140,183)	181,786	(134,325)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	36,354	52,014	49,546	-	-	-
GAINS ON DISPOSAL OF ASSETS	339,136	146,118	58,565	52,090	142,529	37,831
DIVIDEND INCOME	661,576	795,305	797,726	4,335,072	751,619	3,892,273
OTHER OPERATING INCOME	243,218	240,194	205,459	116,007	113,284	69,462
TOTAL OPERATING INCOME	43,537,648	41,682,386	42,443,267	38,316,402	32,628,387	36,420,332
OTHER OPERATING EXPENSES						
Employee's expenses	8,774,342	9,358,669	8,616,306	6,315,391	6,727,578	6,073,291
Directors' remuneration	78,773	60,126	76,595	55,700	17,400	53,035
Premises and equipment expenses	4,188,958	3,551,701	4,049,725	3,194,627	2,597,197	3,072,030
Taxes and duties	1,597,998	1,273,431	1,328,239	1,577,623	1,255,084	1,307,901
Others	4,567,936	5,374,251	6,039,667	3,468,268	4,290,227	4,981,308
TOTAL OTHER OPERATING EXPENSES	19,208,007	19,618,178	20,110,532	14,611,609	14,887,486	15,487,565
EXPECTED CREDIT LOSS	10,425,425	8,581,678	8,879,797	8,877,293	7,534,910	7,251,706
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	13,904,216	13,482,530	13,452,938	14,827,500	10,205,991	13,681,061
INCOME TAX EXPENSES	1,992,822	2,849,426	2,046,941	1,442,594	2,180,833	1,500,035
NET PROFIT	11,911,394	10,633,104	11,405,997	13,384,906	8,025,158	12,181,026



**BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES**  
**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2024**  
**(UNAUDITED)**

Baht : '000

	CONSOLIDATED		THE BANK	
	2024	2023	2024	2023
INTEREST INCOME	103,316,911	91,443,009	81,568,715	70,969,379
INTEREST EXPENSES	36,760,945	29,877,950	27,775,109	21,966,887
NET INTEREST INCOME	66,555,966	61,565,059	53,793,606	49,002,492
FEES AND SERVICE INCOME	21,968,640	21,422,259	17,203,995	16,377,864
FEES AND SERVICE EXPENSES	8,192,312	7,729,195	7,244,291	6,811,216
NET FEES AND SERVICE INCOME	13,776,328	13,693,064	9,959,704	9,566,648
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	2,336,774	4,816,673	1,639,275	3,814,868
GAINS (LOSSES) ON INVESTMENTS	37,050	(67,631)	41,603	(107,066)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	88,368	106,540	-	-
GAINS ON DISPOSAL OF ASSETS	485,254	700,858	194,619	134,207
DIVIDEND INCOME	1,456,881	1,427,649	5,086,691	4,495,093
OTHER OPERATING INCOME	469,614	494,279	223,820	226,502
TOTAL OPERATING INCOME	85,206,235	82,736,491	70,939,318	67,132,744
OTHER OPERATING EXPENSES				
Employee's expenses	18,133,011	17,940,232	13,042,969	12,691,831
Directors' remuneration	138,899	125,335	73,100	69,735
Premises and equipment expenses	7,740,659	7,639,087	5,791,823	5,698,858
Taxes and duties	2,871,428	2,366,591	2,832,708	2,330,691
Others	9,928,388	10,889,581	7,753,023	8,751,197
TOTAL OTHER OPERATING EXPENSES	38,812,385	38,960,826	29,493,623	29,542,312
EXPECTED CREDIT LOSS	19,007,104	17,353,952	16,412,204	14,360,693
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	27,386,746	26,421,713	25,033,491	23,229,739
INCOME TAX EXPENSES	4,842,248	4,774,446	3,623,428	3,441,838
NET PROFIT	22,544,498	21,647,267	21,410,063	19,787,901

**BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES**  
**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2024**  
**(UNAUDITED)**

Baht : '000

	CONSOLIDATED		THE BANK	
	2024	2023	2024	2023
<b>OTHER COMPREHENSIVE INCOME (LOSSES)</b>				
Items that will be reclassified subsequently to profit or loss				
Gains (losses) on investments in debt instruments at fair value				
through other comprehensive income	1,003,692	(1,963,323)	1,216,361	(2,625,478)
Gains (losses) on cash flow hedges	302,160	(849,313)	302,160	(849,313)
Gains arising from translating the financial statements of foreign operations				
	8,239,784	9,405,875	4,620,232	1,727,434
Share of other comprehensive income (losses) of associate	(2,600)	1,659	-	-
Income tax relating to components of other comprehensive income (losses)				
	(266,578)	(706,186)	(303,313)	(560,615)
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	(129,817)	(17,328)	(129,817)	(17,328)
Losses on investment in equity instruments designated at fair value through other comprehensive income				
	(6,799,498)	(7,232,148)	(6,482,421)	(7,233,291)
Losses on financial liabilities designated at fair value through profit or loss				
	(197,613)	(368,551)	(197,613)	(368,551)
Actuarial losses on defined benefit plans	(22,104)	(225,416)	(1,435)	(1)
Share of other comprehensive income (losses) of associate	(34)	487	-	-
Income tax relating to components of other comprehensive income (losses)				
	1,456,830	1,614,581	1,355,771	1,543,323
<b>TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)</b>	<b>3,584,222</b>	<b>(339,663)</b>	<b>379,925</b>	<b>(8,383,820)</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>26,128,720</b>	<b>21,307,604</b>	<b>21,789,988</b>	<b>11,404,081</b>
<b>NET PROFIT ATTRIBUTABLE</b>				
Owners of the Bank	22,330,478	21,422,806	21,410,063	19,787,901
Non-controlling interest	214,020	224,461	-	-
	<b>22,544,498</b>	<b>21,647,267</b>	<b>21,410,063</b>	<b>19,787,901</b>
<b>TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE</b>				
Owners of the Bank	25,900,216	20,993,140	21,789,988	11,404,081
Non-controlling interest	228,504	314,464	-	-
	<b>26,128,720</b>	<b>21,307,604</b>	<b>21,789,988</b>	<b>11,404,081</b>
<b>BASIC EARNINGS PER SHARE (BAHT)</b>	<b>11.70</b>	<b>11.22</b>	<b>11.22</b>	<b>10.37</b>
<b>WEIGHTED AVERAGE NUMBER OF COMMON SHARES (THOUSAND SHARES)</b>				
	<b>1,908,843</b>	<b>1,908,843</b>	<b>1,908,843</b>	<b>1,908,843</b>

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY  
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2024

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						
				Appraisal Surplus	Revaluation Surplus on Investments	Cash flow Hedge Reserve	Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Others	Appropriated		Unappropriated			
										Legal Reserve	Others				
<b>Balance as at January 1, 2023</b>		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 (loss)		-	-	(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	-	-	-
<b>Balance as at June 30, 2023</b>		<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>
<b>Balance as at January 1, 2024</b>		19,088,429	56,346,232	30,577,535	16,568,871	(422,036)	(1,297,663)	(1,159,654)	3,235	28,000,000	126,500,000	254,769,825	528,974,774	1,855,259	530,830,033
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	-	(9,543,087)	(9,543,087)	(197,573)	(9,740,660)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Total comprehensive income (loss)		-	-	(74,291)	(4,642,315)	241,728	(158,090)	8,221,519	(2,028)	-	-	22,313,693	25,900,216	228,504	26,128,720
Transfer to retained earnings		-	-	(534,214)	705,967	-	-	-	-	-	-	(171,753)	-	-	-
<b>Balance as at June 30, 2024</b>		<u>19,088,429</u>	<u>56,346,232</u>	<u>29,969,030</u>	<u>12,632,523</u>	<u>(180,308)</u>	<u>(1,455,753)</u>	<u>7,061,865</u>	<u>1,207</u>	<u>28,500,000</u>	<u>126,500,000</u>	<u>266,868,678</u>	<u>545,331,903</u>	<u>1,886,190</u>	<u>547,218,093</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, 2024

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		
<b>Balance as at January 1, 2023</b>		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 (loss)		-	-	(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	-
<b>Balance as at June 30, 2023</b>		<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>
<b>Balance as at January 1, 2024</b>		19,088,429	56,346,232	29,444,248	17,055,317	(422,036)	(1,297,663)	814,969	28,000,000	126,500,000	228,727,512	504,257,008
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	(9,543,087)	(9,543,087)
Legal reserve	6.26, 6.27	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Total comprehensive income (loss)		-	-	(103,853)	(4,219,222)	241,728	(158,090)	4,620,232	-	-	21,409,193	21,789,988
Transfer to retained earnings		-	-	(494,085)	705,967	-	-	-	-	-	(211,882)	-
<b>Balance as at June 30, 2024</b>		<u>19,088,429</u>	<u>56,346,232</u>	<u>28,846,310</u>	<u>13,542,062</u>	<u>(180,308)</u>	<u>(1,455,753)</u>	<u>5,435,201</u>	<u>28,500,000</u>	<u>126,500,000</u>	<u>239,881,736</u>	<u>516,503,909</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 11, 2024, the 31<sup>st</sup> Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2023 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 2023 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, 2023), and the amount to be appropriated for the period of July - December 2023 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 5.00 per common share amounting to Baht 9,543 million had been paid on May 10, 2024.

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, 2024 and December 31, 2023 amounted to Baht 158,317 million and Baht 146,105 million, respectively.

#### 6.29 Contingent Liabilities

As at June 30, 2024 and December 31, 2023, the Bank and subsidiaries had contingent liabilities as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	June 30, 2024	December 31, 2023	June 30, 2024	December 31, 2023
Avals to bills	4,793	5,275	4,793	5,275
Guarantees of loans	29,740	30,750	24,673	23,248
Liability under unmatured import bills	32,193	30,000	15,941	15,553
Letters of credit	33,563	32,762	22,370	24,104
Other commitments				
Amount of unused bank overdraft	154,622	157,915	153,949	157,204
Other guarantees	237,529	247,014	223,102	232,761
Others	<u>186,931</u>	<u>168,547</u>	<u>125,859</u>	<u>129,641</u>
<b>Total</b>	<u><u>679,371</u></u>	<u><u>672,263</u></u>	<u><u>570,687</u></u>	<u><u>587,786</u></u>