

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 (Diaudit) selaku entitas induk dari PT Bank Permata Tbk untuk periode yang berakhir pada tanggal 31 Desember 2022.

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 2022 yang dipublikasikan melalui situs web PermataBank pada tanggal 22 Februari 2022.

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 (Audited) as a parent entity of PT Bank Permata Tbk as of 31 December 2022.

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 2022, published in the PermataBank website on 22 February 2022.

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2022

		CONSOLIDATED		THE BANK	
		2022	2021	2022	2021
		Notes			
Baht : '000					
ASSETS					
CASH	6.2	52,432,699	62,551,767	48,169,322	57,854,239
INTERBANK AND MONEY MARKET ITEMS, NET	6.4	766,074,475	801,212,497	587,553,969	626,065,197
FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	6.5	75,036,089	84,341,349	90,801,828	96,497,917
DERIVATIVES ASSETS	6.6	84,839,352	42,359,296	83,582,630	41,749,252
INVESTMENTS, NET	6.7	850,150,825	803,636,528	706,876,633	663,088,369
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	6.8	1,420,693	1,328,586	144,816,959	144,316,959
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET	6.9	2,449,355,263	2,376,026,685	2,096,756,258	2,025,671,183
PROPERTIES FOR SALE, NET	6.10	12,016,841	9,495,944	11,129,554	8,498,534
PREMISES AND EQUIPMENT, NET	6.11	61,892,520	64,980,166	51,648,845	54,181,783
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	6.12	33,697,374	36,808,534	1,450,492	1,579,427
DEFERRED TAX ASSETS	6.13	6,891,668	6,336,519	2,474,561	2,532,787
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES		1,497,501	12,906,449	1,454,302	12,779,785
OTHER ASSETS, NET		26,446,787	31,296,588	13,360,986	19,016,792
TOTAL ASSETS		4,421,752,087	4,333,280,908	3,840,076,339	3,753,832,224

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, 2022

		Baht : '000			
		CONSOLIDATED		THE BANK	
	Notes	2022	2021	2022	2021
LIABILITIES AND SHAREHOLDERS' EQUITY					
DEPOSITS	6.14	3,210,895,555	3,156,939,789	2,716,152,436	2,665,646,333
INTERBANK AND MONEY MARKET ITEMS	6.15	262,521,534	288,708,547	251,029,467	280,748,435
LIABILITY PAYABLE ON DEMAND		7,769,885	8,112,863	7,767,403	8,112,243
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	6.16	17,959,739	20,833,104	17,412,480	20,566,545
DERIVATIVES LIABILITIES	6.6	70,981,448	50,264,330	69,648,650	49,716,357
DEBT ISSUED AND BORROWINGS	6.17	188,301,568	183,239,266	187,056,618	182,379,356
PROVISIONS	6.21	27,177,164	25,814,558	24,176,399	23,595,568
DEFERRED TAX LIABILITIES	6.13	578,896	1,358,026	279,989	984,178
OTHER LIABILITIES	6.23	128,424,347	103,417,868	81,902,964	57,310,822
TOTAL LIABILITIES		3,914,610,136	3,838,688,351	3,355,426,406	3,289,059,837
SHAREHOLDERS' EQUITY					
SHARE CAPITAL	6.24				
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		54,243,425	66,348,614	55,480,947	57,340,405
RETAINED EARNINGS					
Appropriated	6.26 , 6.27				
Legal reserve		27,000,000	26,000,000	27,000,000	26,000,000
Others		121,500,000	116,500,000	121,500,000	116,500,000
Unappropriated		227,167,894	208,443,791	205,234,325	189,497,321
TOTAL BANK'S EQUITY		505,345,980	492,727,066	484,649,933	464,772,387
NON-CONTROLLING INTEREST		1,795,971	1,865,491	-	-
TOTAL SHAREHOLDERS' EQUITY		507,141,951	494,592,557	484,649,933	464,772,387
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		4,421,752,087	4,333,280,908	3,840,076,339	3,753,832,224

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
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, 2022

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2022	2021	2022	2021
INTEREST INCOME	6.35	139,087,978	114,312,544	104,069,787	83,284,576
INTEREST EXPENSES	6.36	36,864,713	32,156,484	25,866,046	21,273,916
NET INTEREST INCOME		102,223,265	82,156,060	78,203,741	62,010,660
FEES AND SERVICE INCOME	6.37	41,132,239	39,127,387	30,188,400	27,404,183
FEES AND SERVICE EXPENSES	6.37	13,624,400	9,918,176	11,711,504	8,206,221
NET FEES AND SERVICE INCOME		27,507,839	29,209,211	18,476,896	19,197,962
GAINS ON FINANCIAL INSTRUMENTS					
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	6.38	5,155,163	17,867,820	4,063,912	15,649,215
GAINS (LOSSES) ON INVESTMENTS	6.39	(1,453,669)	1,225,150	(1,500,499)	156,139
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		189,560	208,855	-	-
GAINS ON DISPOSAL OF ASSETS		1,890,956	519,198	1,781,586	401,504
DIVIDEND INCOME		2,306,493	2,251,676	6,367,289	4,236,874
OTHER OPERATING INCOME		1,075,232	1,102,693	360,705	371,690
TOTAL OPERATING INCOME		138,894,839	134,540,663	107,753,630	102,024,044
OTHER OPERATING EXPENSES					
Employee's expenses		34,793,722	35,003,148	24,621,887	24,813,000
Directors' remuneration		259,045	263,448	136,714	134,148
Premises and equipment expenses		15,371,271	14,764,803	11,295,149	11,423,141
Taxes and duties		3,643,182	2,949,196	3,537,370	2,868,153
Others		14,951,314	14,285,122	9,749,690	9,291,684
TOTAL OTHER OPERATING EXPENSES		69,018,534	67,265,717	49,340,810	48,530,126
EXPECTED CREDIT LOSS	6.40	32,647,105	34,133,611	26,556,303	26,011,719
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		37,229,200	33,141,335	31,856,517	27,482,199
INCOME TAX EXPENSES	6.41	7,483,684	6,189,220	5,466,446	4,831,735
NET PROFIT		29,745,516	26,952,115	26,390,071	22,650,464

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, 2022

		Baht : '000	
	Notes	CONSOLIDATED	THE BANK
		2022	2021
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		(4,329,124)	(6,742,229)
Losses on cash flow hedges		(609,214)	(506,394)
Gains (losses) arising from translating the financial statements of foreign operations		(8,101,942)	20,196,245
Share of other comprehensive income of associate		1,141	-
Income tax relating to components of other comprehensive income (losses)		1,523,965	1,671,185
Items that will not be reclassified subsequently to profit or loss			
Changes in revaluation surplus		(4,916)	643,545
Gains on investment in equity instruments designated at fair value through other comprehensive income		161,610	10,599,899
Gains (losses) on financial liabilities designated at fair value through profit or loss		1,451,042	(567,419)
Actuarial gains on defined benefit plans		1,251,377	986,754
Share of other comprehensive income (losses) of associate		(989)	(2,466)
Income tax relating to components of other comprehensive income (losses)		(490,378)	(2,279,082)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		(9,147,428)	24,000,038
TOTAL COMPREHENSIVE INCOME		20,598,088	50,952,153
NET PROFIT ATTRIBUTABLE			
Owners of the Bank		29,305,591	26,507,040
Non-controlling interest		439,925	445,075
		29,745,516	26,952,115
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE			
Owners of the Bank		20,251,470	50,393,641
Non-controlling interest		346,618	558,512
		20,598,088	50,952,153
BASIC EARNINGS PER SHARE (BAHT)		15.35	13.89
WEIGHTED AVERAGE NUMBER OF COMMON SHARES (THOUSAND SHARES)		1,908,843	1,908,843

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2022

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			
Balance as at January 1, 2021		19,088,429	56,346,232	33,036,778	27,035,092	564,850	(1,429,178)	(11,954,319)	3,615	25,000,000	111,500,000	189,822,190	449,013,689	1,233,446	450,247,135
Appropriation for previous year															
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	-	(4,771,811)	(4,771,811)	(181,964)	(4,953,775)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year															
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	-	(1,908,453)	(1,908,453)	(200,004)	(2,108,457)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	6.26 , 6.27	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income		-	-	533,526	3,314,168	(405,115)	(453,935)	20,090,508	(1,973)	-	-	27,316,462	50,393,641	558,512	50,952,153
Transfer to retained earnings		-	-	(1,090,544)	(2,894,859)	-	-	-	-	-	-	3,985,403	-	-	-
Others		-	-	-	-	-	-	-	-	-	-	-	-	455,501	455,501
Balance as at December 31, 2021		<u>19,088,429</u>	<u>56,346,232</u>	<u>32,479,760</u>	<u>27,454,401</u>	<u>159,735</u>	<u>(1,883,113)</u>	<u>8,136,189</u>	<u>1,642</u>	<u>26,000,000</u>	<u>116,500,000</u>	<u>208,443,791</u>	<u>492,727,066</u>	<u>1,865,491</u>	<u>494,592,557</u>
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>

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, 2022

Baht : '000

	Notes	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	THE BANK				Retained Earnings		Total		
				Appraisal Surplus	Revaluation Surplus on Investments	Other Reserves Cash Flow Hedge Reserve	Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Appropriated		Unappropriated	
									Legal Reserve			Others
Balance as at January 1, 2021		19,088,429	56,346,232	32,545,249	26,485,473	564,850	(1,429,178)	(5,316,520)	25,000,000	111,500,000	174,699,070	439,483,605
Appropriation for previous year												
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	(4,771,811)	(4,771,811)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year												
Dividend paid	6.27	-	-	-	-	-	-	-	-	-	(1,908,453)	(1,908,453)
Legal reserve	6.26 , 6.27	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.26 , 6.27	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	-	3,374,117	(405,115)	(453,935)	6,033,617	-	-	23,420,362	31,969,046
Transfer to retained earnings		-	-	(997,678)	(3,060,475)	-	-	-	-	-	4,058,153	-
Balance as at December 31, 2021		<u>19,088,429</u>	<u>56,346,232</u>	<u>31,547,571</u>	<u>26,799,115</u>	<u>159,735</u>	<u>(1,883,113)</u>	<u>717,097</u>	<u>26,000,000</u>	<u>116,500,000</u>	<u>189,497,321</u>	<u>464,772,387</u>
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>

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
Senior Executive Vice President

Contingent
Liabilities

As at December 31, 2022 and 2021, the Bank and subsidiaries had contingent liabilities as follows :

	CONSOLIDATED		THE BANK		Million Baht
	2022	2021	2022	2021	
Avals to bills	4,901	5,685	4,901	5,685	
Guarantees of loans	48,442	48,626	35,174	36,510	
Liability under unmatured import bills	37,703	28,083	18,137	14,181	
Letters of credit	24,268	28,748	22,685	27,752	
Other commitments					
Amount of unused bank overdraft	159,868	166,583	159,108	165,850	
Other guarantees	248,999	248,989	232,496	235,271	
Others	146,245	171,867	108,290	122,516	
Total	670,426	698,581	580,791	607,765	