Bangkok Bank

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2020

Baht : '000

	CONSOLIDATED		THE BANK	
	2020	2019	2020	2019
ASSETS				
CASH	73,886,309	58,090,112	70,013,515	58,012,561
INTERBANK AND MONEY MARKET ITEMS, NET	519,036,028	472,349,351	374,778,755	442,584,108
FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	57,936,242	-	69,359,414	-
DERIVATIVES ASSETS	67,560,232	49,807,012	66,143,443	49,687,316
INVESTMENTS, NET	758,482,179	647,696,626	670,444,629	610,535,400
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	911,321	1,737,450	144,589,329	38,414,900
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET	2,189,102,088	1,891,046,281	1,896,205,127	1,836,721,735
CUSTOMER'S LIABILITY UNDER ACCEPTANCES	-	1,626,872	-	103,722
PROPERTIES FOR SALE, NET	9,753,914	9,362,849	7,754,245	8,368,141
PREMISES AND EQUIPMENT, NET	65,049,861	40,753,955	55,460,373	39,504,853
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	32,307,811	1,760,117	1,451,391	1,673,358
DEFERRED TAX ASSETS	7,939,617	4,542,443	2,082,884	3,360,374
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	12,833,047	17,506,277	12,699,962	17,419,107
OTHER ASSETS, NET	28,161,036	20,463,750	13,977,916	16,975,764
TOTAL ASSETS	3,822,959,685	3,216,743,095	3,384,960,983	3,123,361,339
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	2,810,862,624	2,370,792,167	2,485,596,798	2,316,034,607
INTERBANK AND MONEY MARKET ITEMS	219,149,193	134,346,323	162,499,180	129,277,274
LIABILITY PAYABLE ON DEMAND	7,257,360	5,523,288	6,702,768	5,488,403
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	19,256,663	-	19,056,520	-
DERIVATIVES LIABILITIES	57,127,821	37,837,421	56,212,287	37,370,815
DEBT ISSUED AND BORROWINGS	136,176,779	144,680,567	133,963,539	144,315,507
BANK'S LIABILITY UNDER ACCEPTANCES	-	1,626,872	-	103,722
PROVISIONS	27,305,660	18,701,528	25,065,453	18,428,103
DEFERRED TAX LIABILITIES	2,447,583	2,364,416	2,588,682	2,158,732
OTHER LIABILITIES	93,128,867	72,754,204	53,792,151	51,721,099
TOTAL LIABILITIES	3,372,712,550	2,788,626,786	2,945,477,378	2,704,898,262
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	47,256,838	34,471,457	52,849,874	40,383,596
RETAINED EARNINGS				
Appropriated				
Legal reserve	25,000,000	24,000,000	25,000,000	24,000,000
Others	111,500,000	106,500,000	111,500,000	106,500,000
Unappropriated	189,822,190	187,345,092	174,699,070	172,144,820
TOTAL BANK'S EQUITY	449,013,689	427,751,210	439,483,605	418,463,077
NON-CONTROLLING INTEREST	1,233,446	365,099	-	-
TOTAL SHAREHOLDERS' EQUITY	450,247,135	428,116,309	439,483,605	418,463,077
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,822,959,685	3,216,743,095	3,384,960,983	3,123,361,339

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2020

Baht : '000

	CONSOLIDATED		THE BANK	
	2020	2019	2020	2019
INTEREST INCOME	112,523,517	112,565,219	94,695,292	108,129,726
INTEREST EXPENSES	35,477,057	41,493,764	27,805,781	39,874,777
NET INTEREST INCOME	77,046,460	71,071,455	66,889,511	68,254,949
FEES AND SERVICE INCOME	34,167,918	39,280,197	26,795,044	33,873,573
FEES AND SERVICE EXPENSES	9,456,915	10,775,642	8,800,699	10,581,567
NET FEES AND SERVICE INCOME	24,711,003	28,504,555	17,994,345	23,292,006
GAINS ON FINANCIAL INSTRUMENTS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	11,057,904	-	9,651,307	-
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS	-	7,847,526	-	7,251,972
GAINS ON INVESTMENTS	2,512,154	19,764,691	2,177,491	19,102,850
SHARE OF PROFIT (LOSS) FROM INVESTMENT USING EQUITY METHOD	(14,492)	92,582	-	-
GAINS ON DISPOSAL OF ASSETS	734,126	2,134,552	721,912	1,031,659
DIVIDEND INCOME	2,039,396	3,769,070	3,597,669	6,632,283
OTHER OPERATING INCOME	641,626	561,599	382,131	406,089
TOTAL OPERATING INCOME	118,728,177	133,746,030	101,414,366	125,971,808
OTHER OPERATING EXPENSES				
Employee's expenses	30,959,431	26,725,848	24,848,414	24,141,378
Directors' remuneration	186,931	166,742	128,220	126,540
Premises and equipment expenses	14,165,327	11,788,808	12,034,242	11,053,997
Taxes and duties	2,928,889	3,364,301	2,880,048	3,313,109
Others	17,733,376	12,917,335	14,578,533	11,584,279
TOTAL OTHER OPERATING EXPENSES	65,973,954	54,963,034	54,469,457	50,219,303
EXPECTED CREDIT LOSS	31,195,868	-	27,888,515	-
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	-	32,351,077	-	31,744,338
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	21,558,355	46,431,919	19,056,394	44,008,167
INCOME TAX EXPENSES	4,013,619	10,219,204	3,418,355	9,220,175
NET PROFIT	17,544,736	36,212,715	15,638,039	34,787,992
OTHER COMPREHENSIVE INCOME (LOSSES)				
Items that will be reclassified subsequently to profit or loss				
Gains on investments in debt instruments at fair value through other comprehensive income	2,964,758	-	1,839,100	-
Losses on remeasuring available-for-sale investment	-	(2,208,474)	-	(2,230,950)
Gains on cash flow hedges	260,583	-	260,583	-
Gains (losses) arising from translating the financial statements of foreign operations	4,115,474	(5,705,941)	4,671,025	(3,092,634)
Share of other comprehensive income of associates	-	1,969	-	-
Income tax relating to components of other comprehensive income (losses)	(231,478)	487,574	15,270	495,650
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	14,524,289	-	13,987,474	-
Losses on investment in equity instruments designated at fair value through other comprehensive income	(6,067,116)	-	(5,340,383)	-
Gains on financial liabilities designated at fair value through profit or loss	958,884	-	958,884	-
Actuarial losses on defined benefit plans	(428,401)	(1,695,259)	(284,680)	(1,703,714)
Share of other comprehensive income of associates	1,962	-	-	-
Income tax relating to components of other comprehensive income (losses)	(3,233,984)	337,942	(3,324,295)	339,678
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	12,864,971	(8,782,189)	12,782,978	(6,191,970)
TOTAL COMPREHENSIVE INCOME	30,409,707	27,430,526	28,421,017	28,596,022
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	17,180,582	35,816,094	15,638,039	34,787,992
Non-controlling interest	364,154	396,621	-	-
	17,544,736	36,212,715	15,638,039	34,787,992
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	30,056,376	27,029,364	28,421,017	28,596,022
Non-controlling interest	353,331	401,162	-	-
	30,409,707	27,430,526	28,421,017	28,596,022
BASIC EARNINGS PER SHARE (BAHT)	9.00	18.76	8.19	18.22
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2020

Baht : '000

	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	CONSOLIDATED												
			Other Reserves							Retained Earnings			Total Equity Attributable to the Bank's Shareholders	Non-controlling Interest	Total
			Land Appraisal Surplus	Premises Appraisal Surplus	Revaluation Surplus on Investments	Cash flow Hedge Reserve	Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Others	Appropriated: Legal Reserve	Appropriated: Others	Unappropriated			
Balance as at January 1, 2019	19,088,429	56,346,232	16,829,619	6,541,158	29,855,575	-	-	(10,384,055)	470	23,000,000	101,500,000	170,036,820	412,814,248	344,643	413,158,891
Appropriation for previous year															
Dividend paid	-	-	-	-	-	-	-	-	-	-	-	(8,370,248)	(8,370,248)	(200,703)	(8,570,951)
Legal reserve	-	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year															
Dividend paid	-	-	-	-	-	-	-	-	-	-	-	(3,722,154)	(3,722,154)	(180,003)	(3,902,157)
Legal reserve	-	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income	-	-	-	-	(1,720,503)	-	-	(5,705,941)	1,575	-	-	34,454,233	27,029,364	401,162	27,430,526
Transfer to retained earnings	-	-	(5,607)	(940,834)	-	-	-	-	-	-	-	946,441	-	-	-
Balance as at December 31, 2019	19,088,429	56,346,232	16,824,012	5,600,324	28,135,072	-	-	(16,089,996)	2,045	24,000,000	106,500,000	187,345,092	427,751,210	365,099	428,116,309
Balance as at January 1, 2020 as previously reported	19,088,429	56,346,232	16,824,012	5,600,324	28,135,072	-	-	(16,089,996)	2,045	24,000,000	106,500,000	187,345,092	427,751,210	365,099	428,116,309
Impact of adopting new financial reporting standard No.9	-	-	-	-	1,043,207	356,384	(2,196,285)	-	-	-	-	2,953,889	2,157,195	1,321	2,158,516
Balance as at January 1, 2020 after adjustment	19,088,429	56,346,232	16,824,012	5,600,324	29,178,279	356,384	(2,196,285)	(16,089,996)	2,045	24,000,000	106,500,000	190,298,981	429,908,405	366,420	430,274,825
Appropriation for previous year															
Dividend paid	-	-	-	-	-	-	-	-	-	-	-	(9,544,214)	(9,544,214)	(175,469)	(9,719,683)
Legal reserve	-	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year															
Dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	-	(187,503)	(187,503)
Legal reserve	-	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income	-	-	6,250,241	5,386,899	(2,088,913)	208,466	767,107	4,135,677	1,570	-	-	15,395,329	30,056,376	353,331	30,409,707
Transfer to retained earnings	-	-	-	(1,024,698)	(54,274)	-	-	-	-	-	-	1,078,972	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	(1,406,878)	(1,406,878)	876,667	(530,211)
Balance as at December 31, 2020	19,088,429	56,346,232	23,074,253	9,962,525	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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (CONTINUED)
FOR THE YEAR ENDED DECEMBER 31, 2020

Baht : '000

	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	THE BANK									
			Other Reserves						Retained Earnings			Total
			Land Appraisal Surplus	Premises Appraisal Surplus	Revaluation Surplus on Investments	Cash flow Hedge Reserve	Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Appropriated: Legal Reserve	Appropriated: Others	Unappropriated	
Balance as at January 1, 2019	19,088,429	56,346,232	16,765,473	6,512,228	29,771,751	-	-	(6,894,911)	23,000,000	101,500,000	155,870,255	401,959,457
Appropriation for previous year												
Dividend paid	-	-	-	-	-	-	-	-	-	-	(8,370,248)	(8,370,248)
Legal reserve	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year												
Dividend paid	-	-	-	-	-	-	-	-	-	-	(3,722,154)	(3,722,154)
Legal reserve	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income	-	-	-	-	(1,735,300)	-	-	(3,092,634)	-	-	33,423,956	28,596,022
Transfer to retained earnings	-	-	(5,607)	(937,404)	-	-	-	-	-	-	943,011	-
Balance as at December 31, 2019	19,088,429	56,346,232	16,759,866	5,574,824	28,036,451	-	-	(9,987,545)	24,000,000	106,500,000	172,144,820	418,463,077
Balance as at January 1, 2020 as previously reported	19,088,429	56,346,232	16,759,866	5,574,824	28,036,451	-	-	(9,987,545)	24,000,000	106,500,000	172,144,820	418,463,077
Impact of adopting new financial reporting standard No.9	-	-	-	-	877,277	356,384	(2,196,285)	-	-	-	3,277,003	2,314,379
Balance as at January 1, 2020 after adjustment	19,088,429	56,346,232	16,759,866	5,574,824	28,913,728	356,384	(2,196,285)	(9,987,545)	24,000,000	106,500,000	175,421,823	420,777,456
Appropriation for previous year												
Dividend paid	-	-	-	-	-	-	-	-	-	-	(9,544,214)	(9,544,214)
Legal reserve	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year												
Legal reserve	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income	-	-	6,044,614	5,145,365	(2,374,085)	208,466	767,107	4,671,025	-	-	13,958,525	28,421,017
Transfer to retained earnings	-	-	-	(979,420)	(54,170)	-	-	-	-	-	1,033,590	-
Others	-	-	-	-	-	-	-	-	-	-	(170,654)	(170,654)
Balance as at December 31, 2020	19,088,429	56,346,232	22,804,480	9,740,769	26,485,473	564,850	(1,429,178)	(5,316,520)	25,000,000	111,500,000	174,699,070	439,483,605

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
CONTINGENT LIABILITIES
POSITION AS AT DECEMBER 31, 2020

Million Baht

	CONSOLIDATED		THE BANK	
	2020	2019	2020	2019
Avals to bills	6,187	7,598	6,187	7,598
Guarantees of loans	34,445	27,513	23,165	18,907
Liability under unmatured import bills	18,133	17,745	11,333	15,045
Letters of credit	26,775	22,116	26,049	21,189
Other commitments				
Amount of unused bank overdraft	171,843	165,562	171,053	164,845
Other guarantees	252,594	247,490	239,065	245,045
Others	208,560	137,867	204,382	140,385
Total	718,537	625,891	681,234	613,014

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 publikasi Laporan Keuangan ini merupakan 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 2020. Bangkok Bank Public Company Limited memiliki 98,71% saham di PT Bank Permata Tbk.

Publikasi Laporan Keuangan ini merupakan bagian dari Laporan Keuangan Konsolidasian PT Bank Permata Tbk untuk periode yang berakhir pada tanggal 31 Desember 2020 yang dipublikasikan melalui surat kabar Bisnis Indonesia pada tanggal 8 Maret 2021.

Jakarta, 24 Maret 2021
PT Bank Permata Tbk
Direksi

Abdy Dharma Salimin
Alternate Direktur Utama

Lea Setianti Kusumawijaya
Direktur Keuangan