

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	31 March	31 December	31 March	31 December
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets				
Cash	1,350,450	1,109,658	1,350,169	1,108,781
Interbank and money market items, net	49,094,489	11,981,838	44,317,657	13,275,187
Financial assets measured at fair value through profit or loss	11,796,702	-	7,514,005	-
Derivatives assets	13,791,035	4,298,538	13,301,010	4,234,450
Investment, net	23,057,479	39,201,003	21,183,882	26,973,203
Investments in subsidiaries, net	-	-	10,812,860	10,302,807
Investments in receivables, net	-	1,619,449	-	363,319
Investments in properties, net	21,806	21,870	-	-
Loans to customers and accrued interest receivables, net	238,612,981	227,677,310	241,647,625	231,195,924
Properties foreclosed, net	2,965,114	3,585,530	4,110,712	4,720,261
Land, premises and equipment, net	3,082,079	3,038,243	817,390	823,750
Right-of-use assets	315,213	-	765,221	-
Other intangible assets, net	1,143,527	1,151,041	1,065,751	1,071,555
Goodwill	3,066,035	3,066,035	-	-
Deferred tax assets	1,610,826	1,846,295	1,192,446	1,603,603
Accounts receivable from clearing house and broker - dealers	415,474	4,056,938	-	-
Securities and derivative business receivables	9,133,751	4,620,082	-	-
Other assets, net	8,276,795	4,416,176	7,197,645	3,542,764
Total assets	367,733,756	311,690,006	355,276,373	299,215,604

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	31 March	31 December	31 March	31 December
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Liabilities and Equity				
Liabilities				
Deposits	223,814,985	172,173,559	224,159,748	172,661,303
Interbank and money market items, net	14,701,587	17,339,111	15,125,294	17,289,523
Liabilities payable on demand	396,636	377,326	396,636	377,326
Financial liabilities designated at fair value through profit or loss	1,750,744	3,498,702	-	-
Derivatives liabilities	12,335,049	4,038,272	12,127,854	4,011,189
Debt issued and borrowings	52,708,592	55,415,433	50,835,474	53,235,324
Lease liabilities	260,194	-	700,324	-
Provisions	1,152,931	844,037	874,192	556,724
Deferred tax liabilities	181,074	26,703	-	-
Accounts payable to clearing house and broker - dealers	152,425	614,271	-	-
Securities and derivative business payables	8,604,981	3,868,461	-	-
Accrued interest expenses	-	745,793	-	745,793
Other accounts payable	2,860,229	3,141,943	2,732,108	3,002,524
Income tax payable and specific business tax payable	-	559,255	-	425,740
Other liabilities	6,811,503	5,035,881	6,572,117	4,346,026
Total liabilities	325,730,930	267,678,747	313,523,747	256,651,472
Equity				
Share capital				
Authorized share capital				
846,751,109 ordinary shares of Bankt 10 each	8,467,511	8,467,511	8,467,511	8,467,511
Issued and paid-up share capital				
846,751,109 ordinary shares of Bankt 10 each	8,467,511	8,467,511	8,467,511	8,467,511
Premium on share capital	9,356,233	9,356,233	9,356,233	9,356,233
Other components of equity	(1,060,418)	186,602	228,070	243,194
Retained earnings				
Appropriated				
Legal reserve	852,337	852,337	852,337	852,337
Others	380	380	380	380
Unappropriated	24,284,357	25,039,042	22,848,095	23,644,477
Total equity of the Bank	41,900,400	43,902,105	41,752,626	42,564,132
Non-controlling interests	102,426	109,154	-	-
Total equity	42,002,826	44,011,259	41,752,626	42,564,132
Total liabilities and equity	367,733,756	311,690,006	355,276,373	299,215,604

.....  
(Mr. Banyong Pongpanich)  
Chairman of the Executive Committee

.....  
(Mr. Aphinant Klewpatinond)  
Chief Executive Officer

Kiatnakin Bank Public Company Limited and Subsidiaries

Statement of Profit or Loss and Other Comprehensive Income (Unaudited)

For the three-month period ended 31 March 2020

	Consolidated		Separate	
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	4,840,262	4,440,556	4,775,988	4,332,151
Interest expenses	1,301,235	1,385,827	1,296,645	1,377,107
Interest income, net	3,539,027	3,054,729	3,479,343	2,955,044
Fees and services income	1,487,963	1,248,412	605,546	549,088
Fees and services expenses	212,386	117,670	53,692	33,535
Fees and services income, net	1,275,577	1,130,742	551,854	515,553
Gain on financial liabilities designated at fair value through profit or loss, net	459,381	-	137,103	-
Gain on trading and foreign exchange transactions, net	-	106,785	-	39,049
Loss on financial liabilities designated at fair value	-	(87,923)	-	-
Gain (loss) on investments, net	77,696	(19,132)	740,371	151,486
Dividend income and profit sharing	186,326	180,015	36,411	59,542
Other operating income	56,129	75,658	49,247	70,565
Total operating income	5,594,136	4,440,874	4,994,329	3,791,239
Other operating expenses				
Employee's expenses	1,421,741	1,343,023	1,077,735	1,007,265
Directors' remuneration	6,627	8,631	5,316	7,380
Premises and equipment expenses	303,490	333,021	254,907	230,114
Taxes and duties	139,678	92,527	108,228	85,657
Loss from revaluation of foreclosed assets	692,720	52,979	694,379	52,979
Loss from sale of foreclosed assets	391,849	231,174	397,777	240,865
Other expenses	398,618	400,848	341,310	333,838
Total other operating expenses	3,354,723	2,462,203	2,879,652	1,958,098
Expected credit losses	256,160	-	254,768	-
Impairment loss on loans and debt securities	-	484,520	-	485,569
Profit from operating before income tax expenses	1,983,253	1,494,151	1,859,909	1,347,572
Income tax expenses	496,842	266,037	358,863	241,626
Net profit	1,486,411	1,228,114	1,501,046	1,105,946

	Consolidated		Separate	
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Other comprehensive income				
Items that will be reclassified subsequently to profit or loss				
Loss on debt instruments classified at fair value through				
other comprehensive income	(90,962)	-	(90,962)	-
Gain on remeasuring investments in receivables	-	35,075	-	6,288
Gain on remeasuring available-for-sale securities	-	141,564	-	113,441
Loss on currency translation differences	-	(7,963)	-	-
Income taxes relating to items that will be subsequently				
reclassified to profit or loss	18,192	(29,571)	18,192	(23,945)
Total items that will be reclassified subsequently to profit or loss	(72,770)	139,105	(72,770)	95,784
Items that will not be reclassified subsequently to profit or loss				
Loss on equity instruments designated at fair value through				
other comprehensive income	(762,223)	-	(34)	-
Income taxes on items that will not be subsequently				
reclassified to profit or loss	149,666	-	7	-
Total items that will not be reclassified subsequently to profit or loss	(612,557)	-	(27)	-
Total other comprehensive income	(685,327)	139,105	(72,797)	95,784
Total comprehensive income	801,084	1,367,219	1,428,249	1,201,730
Net profit attributable to				
Equity holders of the Bank	1,484,065	1,228,160	1,501,046	1,105,946
Non-controlling interests	2,346	(46)	-	-
Total comprehensive income attributable to				
Equity holders of the Bank	798,873	1,368,507	1,428,249	1,201,730
Non-controlling interests	2,211	(1,288)	-	-
Earnings per share of Equity holders of the Bank				
Basic earnings per share (Baht)	1.75	1.45	1.77	1.31

(Mr. Banyong Pongpanich)

Chairman of the Executive Committee

(Mr. Aphinant Klewpatinond)

Chief Executive Officer