

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries
Statement of Financial Position
As at 30 September 2020

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	30 September	31 December	30 September	31 December
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets				
Cash	1,091,954	1,109,658	1,091,361	1,108,781
Interbank and money market items, net	38,868,035	11,981,838	36,280,059	13,275,187
Financial assets measured at fair value through profit or loss	10,056,266	-	7,257,618	-
Derivatives assets	7,685,378	4,298,538	7,636,576	4,234,450
Investment, net	21,969,679	39,201,003	19,933,068	26,973,203
Investments in subsidiaries, net	-	-	10,874,793	10,302,807
Investments in receivables, net	-	1,619,449	-	363,319
Investments in properties, net	21,829	21,870	-	-
Loans to customers and accrued interest receivables, net	250,746,686	227,677,310	253,340,163	231,195,924
Properties foreclosed, net	2,360,181	3,585,530	3,536,153	4,720,261
Land, premises and equipment, net	3,198,553	3,038,243	724,764	823,750
Right-of-use assets	273,689	-	762,187	-
Other intangible assets, net	1,137,736	1,151,041	1,054,803	1,071,555
Goodwill	3,066,035	3,066,035	-	-
Deferred tax assets	1,501,334	1,846,295	1,210,052	1,603,603
Accounts receivable from clearing house and broker - dealers	847,404	4,056,938	-	-
Securities and derivative business receivables	7,179,821	4,620,082	-	-
Other assets, net	7,655,381	4,416,176	6,635,114	3,542,764
Total assets	357,659,961	311,690,006	350,336,711	299,215,604

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries
Statement of Financial Position (Cont'd)
As at 30 September 2020

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	30 September	31 December	30 September	31 December
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Liabilities and Equity				
Liabilities				
Deposits	242,031,919	172,173,559	242,822,830	172,661,303
Interbank and money market items, net	16,898,671	17,339,111	17,144,880	17,289,523
Liabilities payable on demand	426,093	377,326	426,093	377,326
Financial liabilities designated at fair value through profit or loss	706,749	3,498,702	-	-
Derivatives liabilities	7,099,608	4,038,272	7,042,148	4,011,189
Debt issued and borrowings	28,887,419	55,415,433	28,222,563	53,235,324
Lease liabilities	224,961	-	701,107	-
Provisions	1,121,754	844,037	828,336	556,724
Deferred tax liabilities	18,452	26,703	-	-
Accounts payable to clearing house and broker - dealers	185,179	614,271	-	-
Securities and derivative business payables	5,968,537	3,868,461	-	-
Accrued interest expenses	792,133	745,793	792,310	745,793
Other accounts payable	4,353,721	3,141,943	4,227,364	3,002,524
Income tax payable and specific business tax payable	241,820	559,255	206,283	425,740
Other liabilities	3,605,862	5,035,881	3,012,352	4,346,026
Total liabilities	312,562,878	267,678,747	305,426,266	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	(559,009)	186,602	274,680	243,194
Retained earnings				
Appropriated				
Legal reserve	852,337	852,337	852,337	852,337
Others	380	380	380	380
Unappropriated	26,869,711	25,039,042	25,959,304	23,644,477
Total equity of the Bank	44,987,163	43,902,105	44,910,445	42,564,132
Non-controlling interests	109,920	109,154	-	-
Total equity	45,097,083	44,011,259	44,910,445	42,564,132
Total liabilities and equity	357,659,961	311,690,006	350,336,711	299,215,604

(Mr. Banyong Pongpanich)
Chairman of the Executive Committee

(Mr. Aphinant Klewpatinond)
Chief Executive Officer

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries
Statement of Profit or Loss and Other Comprehensive Income (Unaudited)
For the three-month period ended 30 September 2020

	Consolidated		Separate	
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	4,705,032	4,696,115	4,706,416	4,513,239
Interest expenses	1,175,195	1,469,129	1,191,284	1,466,798
Interest income, net	3,529,837	3,226,986	3,515,132	3,046,441
Fees and services income	1,209,173	1,386,307	527,609	595,953
Fees and services expenses	184,836	178,540	42,090	39,413
Fees and services income, net	1,024,337	1,207,767	485,519	556,540
Gain on financial liabilities designated at fair value through profit or loss, net	156,661	-	44,695	-
Gain on trading and foreign exchange transactions, net	-	7,842	-	92,393
Gain on financial liabilities designated at fair value	-	283,803	-	-
Gain (loss) on investments, net	(73)	50,457	68,110	190,812
Dividend income and profit sharing	45,052	141,023	433,907	787,246
Other operating income	56,997	64,576	45,452	58,953
Total operating income	4,812,811	4,982,454	4,592,815	4,732,385
Other operating expenses				
Employee's expenses	1,490,791	1,439,971	1,061,610	1,073,894
Directors' remuneration	7,966	12,111	6,715	10,935
Premises and equipment expenses	273,185	314,409	234,680	229,786
Taxes and duties	124,445	107,021	107,933	95,979
Loss from revaluation of foreclosed assets (reversal)	(38,213)	(10,015)	(38,212)	(10,015)
Loss (gain) from sale of foreclosed assets	(134,374)	271,846	72,862	320,694
Other expenses	406,567	477,149	341,191	425,738
Total other operating expenses	2,130,367	2,612,492	1,786,779	2,147,011
Expected credit losses	1,017,317	-	1,018,660	-
Impairment loss on loans and debt securities	-	373,309	-	362,382
Profit from operating before income tax expenses	1,665,127	1,996,653	1,787,376	2,222,992
Income tax expenses	310,459	379,916	275,998	288,139
Net profit	1,354,668	1,616,737	1,511,378	1,934,853

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries
Statement of Profit or Loss and Other Comprehensive Income (Unaudited) (Cont'd)
For the three-month period ended 30 September 2020

	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	(68,661)	-	(68,661)	-
Loss on remeasuring investments in receivables	-	(17,710)	-	(11,900)
Gain on remeasuring available-for-sale securities	-	213,877	-	110,076
Income taxes relating to items that will be subsequently				
reclassified to profit or loss	13,733	(40,395)	13,733	(19,635)
Total items that will be reclassified subsequently to profit or loss	(54,928)	155,772	(54,928)	78,541
Items that will not be reclassified subsequently to profit or loss				
Gain on equity instruments designated at fair value through				
other comprehensive income	207,073	-	4	-
Income taxes on items that will not be subsequently				
reclassified to profit or loss	(41,415)	-	(1)	-
Total items that will not be reclassified subsequently to profit or loss	165,658	-	3	-
Total other comprehensive income	110,730	155,772	(54,925)	78,541
Total comprehensive income	1,465,398	1,772,509	1,456,453	2,013,394
Net profit attributable to				
Equity holders of the Bank	1,346,930	1,609,887	1,511,378	1,934,853
Non-controlling interests	7,738	6,850	-	-
Total comprehensive income attributable to				
Equity holders of the Bank	1,457,623	1,765,690	1,456,453	2,013,394
Non-controlling interests	7,775	6,819	-	-
Earnings per share of Equity holders of the Bank				
Basic earnings per share (Baht)	1.59	1.90	1.78	2.29

 (Mr. Banyong Pongpanich)

Chairman of the Executive Committee

 (Mr. Aphinant Kiewpatinond)

Chief Executive Officer

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries
Statement of Profit or Loss and Other Comprehensive Income (Unaudited)
For the nine-month period ended 30 September 2020

	Consolidated		Separate	
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	14,482,720	13,479,404	14,399,601	13,175,217
Interest expenses	3,799,288	4,281,382	3,820,266	4,264,292
Interest income, net	10,683,432	9,198,022	10,579,335	8,910,925
Fees and services income	3,769,951	3,788,189	1,585,702	1,668,844
Fees and services expenses	585,373	434,325	146,655	107,277
Fees and services income, net	3,184,578	3,353,864	1,439,047	1,561,567
Gain on financial liabilities designated at fair value through profit or loss, net	799,084	-	239,734	-
Gain on trading and foreign exchange transactions, net	-	229,991	-	202,190
Gain on financial liabilities designated at fair value	-	159,531	-	-
Gain on investments, net	60,076	530,130	784,783	785,999
Dividend income and profit sharing	347,530	480,017	1,131,178	1,638,554
Other operating income	184,401	206,458	159,296	189,317
Total operating income	15,259,101	14,158,013	14,333,373	13,288,552
Other operating expenses				
Employee's expenses	4,254,071	4,184,985	3,109,520	3,131,341
Directors' remuneration	22,611	34,448	18,708	30,845
Premises and equipment expenses	850,192	976,683	720,265	686,281
Taxes and duties	374,970	298,014	304,616	276,486
Loss from revaluation of foreclosed assets	702,506	61,446	704,165	61,446
Loss from sale of foreclosed assets	755,748	565,909	979,281	793,633
Other expenses	1,147,330	1,340,910	980,859	1,168,841
Total other operating expenses	8,107,428	7,462,395	6,817,414	6,148,873
Expected credit losses	2,017,371	-	2,017,018	-
Impairment loss on loans and debt securities	-	1,468,299	-	1,470,454
Profit from operating before income tax expenses	5,134,302	5,227,319	5,498,941	5,669,225
Income tax expenses	1,108,855	916,338	886,729	778,063
Net profit	4,025,447	4,310,981	4,612,212	4,891,162

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries
Statement of Profit or Loss and Other Comprehensive Income (Unaudited) (Cont'd)
For the nine-month period ended 30 September 2020

	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	(39,052)	-	(39,052)	-
Gain (loss) on remeasuring investments in receivables	-	3,198	-	(16,381)
Loss on remeasuring available-for-sale securities	-	(86,184)	-	(184,810)
Gain on currency translation differences	-	12,655	-	-
Income taxes relating to items that will be subsequently reclassified to profit or loss	7,811	20,513	7,811	40,238
Total items that will be reclassified subsequently to profit or loss	(31,241)	(49,818)	(31,241)	(160,953)
Items that will not be reclassified subsequently to profit or loss				
Gain (loss) on equity instruments designated at fair value through other comprehensive income	(123,017)	-	6,317	-
Income taxes on items that will not be subsequently reclassified to profit or loss	24,642	-	(1,263)	-
Total items that will not be reclassified subsequently to profit or loss	(98,375)	-	5,054	-
Total other comprehensive income	(129,616)	(49,818)	(26,187)	(160,953)
Total comprehensive income	3,895,831	4,261,163	4,586,025	4,730,209
Net profit attributable to				
Equity holders of the Bank	4,015,187	4,308,616	4,612,212	4,891,162
Non-controlling interests	10,260	2,365	-	-
Total comprehensive income attributable to				
Equity holders of the Bank	3,885,593	4,260,087	4,586,025	4,730,209
Non-controlling interests	10,238	1,076	-	-
Earnings per share of Equity holders of the Bank				
Basic earnings per share (Baht)	4.74	5.09	5.45	5.78

(Mr. Banyong Pongpanich)

Chairman of the Executive Committee

(Mr. Aphinant Kiewpatinond)

Chief Executive Officer