

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries

Statement of Financial Position

As at 31 December 2020

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	31 December	31 December	31 December	31 December
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets				
Cash	1,490,626	1,109,658	1,490,407	1,108,781
Interbank and money market items, net	32,770,543	11,981,838	30,857,786	13,275,187
Financial assets measured at fair value through profit or loss	11,289,598	-	6,752,638	-
Derivatives assets	10,276,081	4,298,538	10,251,116	4,234,450
Investment, net	23,312,942	39,201,003	20,223,133	26,973,203
Investments in subsidiaries, net	-	-	10,628,028	10,302,807
Investments in receivables, net	-	1,619,449	-	363,319
Investments in properties, net	21,761	21,870	-	-
Loans to customers and accrued interest receivables, net	258,846,014	227,677,310	262,643,112	231,195,924
Properties foreclosed, net	2,937,160	3,585,530	3,639,337	4,720,261
Land, premises and equipment, net	3,284,464	3,038,243	706,577	823,750
Right-of-use assets	229,835	-	877,100	-
Other intangible assets, net	1,128,488	1,151,041	1,045,584	1,071,555
Goodwill	3,066,035	3,066,035	-	-
Deferred tax assets	1,338,682	1,846,295	1,091,945	1,603,603
Accounts receivable from clearing house and broker - dealers	1,334,267	4,056,938	-	-
Securities and derivative business receivables	6,837,597	4,620,082	-	-
Other assets, net	5,246,923	4,416,176	4,261,535	3,542,764
Total assets	363,411,016	311,690,006	354,468,298	299,215,604

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	31 December	31 December	31 December	31 December
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Liabilities and Equity				
Liabilities				
Deposits	251,525,874	172,173,559	252,066,562	172,661,303
Interbank and money market items, net	10,263,870	17,339,111	10,230,265	17,289,523
Liabilities payable on demand	392,712	377,326	392,712	377,326
Financial liabilities designated at fair value through profit or loss	896,906	3,498,702	-	-
Derivatives liabilities	8,724,685	4,038,272	8,674,189	4,011,189
Debt issued and borrowings	28,343,500	55,415,433	27,757,881	53,235,324
Lease liabilities	183,697	-	820,206	-
Provisions	1,066,255	844,037	764,774	556,724
Deferred tax liabilities	13,556	26,703	-	-
Accounts payable to clearing house and broker - dealers	588,026	614,271	-	-
Securities and derivative business payables	5,539,391	3,868,461	-	-
Accrued interest expenses	467,833	745,793	467,833	745,793
Other accounts payable	3,923,055	3,141,943	3,803,024	3,002,524
Income tax payable and specific business tax payable	399,461	559,255	260,420	425,740
Other liabilities	4,456,474	5,035,881	3,538,122	4,346,026
Total liabilities	316,785,295	267,678,747	308,775,988	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	(137,048)	186,602	398,230	243,194
Retained earnings				
Appropriated				
Legal reserve	852,337	852,337	852,337	852,337
Others	-	380	-	380
Unappropriated	27,978,147	25,039,042	26,617,999	23,644,477
Total equity of the Bank	46,517,180	43,902,105	45,692,310	42,564,132
Non-controlling interests	108,541	109,154	-	-
Total equity	46,625,721	44,011,259	45,692,310	42,564,132
Total liabilities and equity	363,411,016	311,690,006	354,468,298	299,215,604

(Mr. Aphinant Klewpatinond)

Chief Executive Officer

(Mr. Philip Chen Chong Tan)

President

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries

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

For the year ended 31 December 2020

	Consolidated		Separate	
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	19,584,141	18,036,208	19,364,058	17,748,919
Interest expenses	4,904,954	5,719,962	4,947,134	5,695,077
Interest income, net	14,679,187	12,316,246	14,416,924	12,053,842
Fees and services income	5,107,313	5,201,699	2,120,120	2,293,121
Fees and services expenses	771,057	597,665	187,584	145,628
Fees and services income, net	4,336,256	4,604,034	1,932,536	2,147,493
Gain on financial liabilities designated at fair value through profit or loss, net	1,078,933	-	329,254	-
Gain on trading and foreign exchange transactions, net	-	276,581	-	233,768
Gain on financial liabilities designated at fair value	-	285,937	-	-
Gain on investments, net	49,555	568,068	776,555	846,591
Dividend income and profit sharing	389,160	576,265	1,144,478	1,656,945
Other operating income	700,323	540,840	669,893	518,720
Total operating income	21,233,414	19,167,971	19,269,640	17,457,359
Other operating expenses				
Employee's expenses	5,664,254	5,576,858	4,119,483	4,156,477
Directors' remuneration	32,838	47,311	27,609	42,307
Premises and equipment expenses	1,139,782	1,300,008	982,228	953,520
Taxes and duties	493,384	427,193	413,734	388,786
Loss from revaluation of foreclosed assets	848,563	124,027	804,854	123,990
Loss from sale of foreclosed assets	893,858	839,752	1,174,088	1,183,792
Other expenses	1,579,257	1,879,174	1,343,563	1,646,260
Total other operating expenses	10,651,936	10,194,323	8,865,559	8,495,132
Expected credit losses	4,094,627	-	4,094,689	-
Impairment loss on loans and debt securities	-	1,676,428	-	1,711,069
Profit from operating before income tax expenses	6,486,851	7,297,220	6,309,392	7,251,158
Income tax expenses	1,343,722	1,307,485	1,038,865	1,094,369
Net profit	5,143,129	5,989,735	5,270,527	6,156,789

	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				
Gain on debt instruments classified at fair value through other comprehensive income	115,368	-	115,368	-
Gain (loss) on remeasuring investments in receivables	-	5,625	-	(14,344)
Loss on remeasuring available-for-sale securities	-	(390,120)	-	(183,135)
Gain on currency translation differences	-	12,655	-	-
Income taxes relating to items that will be subsequently reclassified to profit or loss	(23,074)	80,892	(23,074)	39,496
Total items that will be reclassified subsequently to profit or loss	92,294	(290,948)	92,294	(157,983)
Items that will not be reclassified subsequently to profit or loss				
Remeasurements of post-employment benefit obligations	-	(92,729)	-	(62,754)
Gain on equity instruments designated at fair value through other comprehensive income	249,753	-	6,335	-
Income taxes on items that will not be subsequently reclassified to profit or loss	(49,574)	18,545	(1,266)	12,551
Total items that will not be reclassified subsequently to profit or loss	200,179	(74,184)	5,069	(50,203)
Total other comprehensive income	292,473	(365,132)	97,363	(208,186)
Total comprehensive income	5,435,602	5,624,603	5,367,890	5,948,603
Net profit attributable to				
Equity holders of the Bank	5,123,266	5,988,444	5,270,527	6,156,789
Non-controlling interests	19,863	1,291	-	-
Total comprehensive income attributable to				
Equity holders of the Bank	5,415,610	5,624,640	5,367,890	5,948,603
Non-controlling interests	19,992	(37)	-	-
Earnings per share of Equity holders of the Bank				
Basic earnings per share (Baht)	6.05	7.07	6.22	7.27

(Mr. Aphinant Klewpatinond)
Chief Executive Officer

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President