

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries

Statement of Financial Position

As at 30 June 2021

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	30 June	31 December	30 June	31 December
	2021	2020	2021	2020
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets				
Cash	1,159,488	1,490,626	1,159,292	1,490,407
Interbank and money market items, net	29,618,455	32,770,543	31,041,125	30,857,786
Financial assets measured at fair value through profit or loss	20,632,058	11,289,598	8,719,208	6,752,638
Derivatives assets	11,911,670	10,276,081	11,867,109	10,251,116
Investment, net	23,553,686	23,312,942	19,461,077	20,223,133
Investments in subsidiaries, net	-	-	10,216,712	10,628,028
Investments in properties, net	21,633	21,761	-	-
Loans to customers and accrued interest receivables, net	274,903,479	258,846,014	278,201,126	262,643,112
Properties foreclosed, net	2,964,918	2,937,160	3,909,677	3,639,337
Land, premises and equipment, net	3,347,513	3,284,464	606,746	706,577
Right-of-use assets	263,259	229,835	909,594	877,100
Other intangible assets, net	1,202,698	1,128,488	1,110,331	1,045,584
Goodwill	3,066,035	3,066,035	-	-
Deferred tax assets	1,225,762	1,338,682	1,146,202	1,091,945
Accounts receivable from clearing house and broker - dealers	656,028	1,334,267	-	-
Securities and derivative business receivables	8,285,862	6,837,597	-	-
Other assets, net	7,332,443	5,246,923	6,256,508	4,261,535
Total assets	390,144,987	363,411,016	374,604,707	354,468,298

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries
Statement of Financial Position (Cont'd)
As at 30 June 2021

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	30 June	31 December	30 June	31 December
	2021	2020	2021	2020
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Liabilities and Equity				
Liabilities				
Deposits	249,258,601	251,525,874	249,881,000	252,066,562
Interbank and money market items, net	18,100,321	10,263,870	17,056,914	10,230,265
Liabilities payable on demand	568,600	392,712	568,600	392,712
Financial liabilities designated at fair value through profit or loss	1,905,120	896,906	-	-
Derivatives liabilities	10,867,693	8,724,685	10,816,281	8,674,189
Debt issued and borrowings	42,854,527	28,343,500	41,251,971	27,757,881
Lease liabilities	176,596	183,697	815,813	820,206
Provisions	1,140,563	1,066,255	833,309	764,774
Deferred tax liabilities	12,065	13,556	-	-
Accounts payable to clearing house and broker - dealers	968,493	588,026	-	-
Securities and derivative business payables	7,546,189	5,539,391	-	-
Accrued interest expenses	370,974	467,833	370,974	467,833
Other accounts payable	3,720,736	3,923,055	3,538,591	3,803,024
Income tax payable and specific business tax payable	618,200	399,461	453,267	260,420
Other liabilities	3,973,857	4,456,474	3,213,985	3,538,122
Total liabilities	342,082,535	316,785,295	328,800,705	308,775,988
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	446,244	(137,048)	282,967	398,230
Retained earnings				
Appropriated				
Legal reserve	852,337	852,337	852,337	852,337
Unappropriated	28,827,510	27,978,147	26,844,954	26,617,999
Total equity of the Bank	47,949,835	46,517,180	45,804,002	45,692,310
Non-controlling interests	112,617	108,541	-	-
Total equity	48,062,452	46,625,721	45,804,002	45,692,310
Total liabilities and equity	390,144,987	363,411,016	374,604,707	354,468,298

.....
(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 three-month period ended 30 June 2021

	Consolidated		Separate	
	2021	2020	2021	2020
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	4,743,906	4,937,426	4,739,472	4,917,197
Interest expenses	949,766	1,322,858	972,132	1,332,337
Interest income, net	3,794,140	3,614,568	3,767,340	3,584,860
Fees and services income	1,820,654	1,072,815	655,520	452,547
Fees and services expenses	206,577	188,151	52,435	50,873
Fees and services income, net	1,614,077	884,664	603,085	401,674
Gain on financial liabilities designated at fair value				
through profit or loss, net	187,060	183,042	128,011	57,936
Gain (loss) on investments, net	-	(17,547)	11,435	(23,698)
Dividend income	96,176	116,152	540,451	660,860
Other operating income	44,041	71,275	38,935	64,597
Total operating income	5,735,494	4,852,154	5,089,257	4,746,229
Other operating expenses				
Employee's expenses	1,544,939	1,341,539	1,048,334	970,175
Directors' remuneration	8,217	8,018	6,876	6,677
Premises and equipment expenses	251,524	273,517	223,063	230,678
Taxes and duties	102,501	110,847	100,261	88,455
Loss from revaluation of foreclosed assets	59,760	47,999	46,912	47,998
Loss from sale of foreclosed assets	331,360	498,273	392,266	508,642
Other expenses	379,597	342,145	333,621	298,358
Total other operating expenses	2,677,898	2,622,338	2,151,333	2,150,983
Impairment loss on loans and debt securities	1,377,921	743,894	1,378,062	743,590
Profit from operating before income tax expenses	1,679,675	1,485,922	1,559,862	1,851,656
Income tax expenses	321,869	301,554	203,420	251,868
Net profit	1,357,806	1,184,368	1,356,442	1,599,788

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 June 2021

	Consolidated		Separate	
	2021	2020	2021	2020
	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	80,545	120,571	80,545	120,571
Income taxes relating to items that will be subsequently reclassified to profit or loss	(16,108)	(24,114)	(16,108)	(24,114)
Total items that will be reclassified subsequently to profit or loss	64,437	96,457	64,437	96,457
Items that will not be reclassified subsequently to profit or loss				
Gain (loss) on equity instruments designated at fair value through other comprehensive income	484,755	432,133	(2,863)	6,347
Income taxes on items that will not be subsequently reclassified to profit or loss	(96,774)	(83,609)	572	(1,269)
Total items that will not be reclassified subsequently to profit or loss	387,981	348,524	(2,291)	5,078
Total other comprehensive income	452,418	444,981	62,146	101,535
Total comprehensive income	1,810,224	1,629,349	1,418,588	1,701,323
Net profit attributable to				
Equity holders of the Bank	1,354,265	1,184,192	1,356,442	1,599,788
Non-controlling interests	3,541	176	-	-
Total comprehensive income attributable to				
Equity holders of the Bank	1,806,597	1,629,097	1,418,588	1,701,323
Non-controlling interests	3,627	252	-	-
Earnings per share of Equity holders of the Bank				
Basic earnings per share (Baht)	1.60	1.40	1.60	1.89

(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 six-month period ended 30 June 2021

	Consolidated		Separate	
	2021	2020	2021	2020
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	9,559,017	9,777,688	9,421,799	9,693,185
Interest expenses	1,934,521	2,624,093	1,975,191	2,628,982
Interest income, net	7,624,496	7,153,595	7,446,608	7,064,203
Fees and services income	3,456,885	2,560,778	1,248,100	1,058,093
Fees and services expenses	408,679	400,537	99,351	104,565
Fees and services income, net	3,048,206	2,160,241	1,148,749	953,528
Gain on financial liabilities designated at fair value				
through profit or loss, net	357,517	642,423	213,700	195,039
Gain (loss) on investments, net	(6,051)	60,149	81,586	716,673
Dividend income	218,094	302,478	553,751	697,271
Other operating income	108,284	127,404	78,850	113,844
Total operating income	11,350,546	10,446,290	9,523,244	9,740,558
Other operating expenses				
Employee's expenses	3,004,653	2,763,280	2,100,550	2,047,910
Directors' remuneration	19,462	14,645	16,645	11,993
Premises and equipment expenses	495,399	577,007	443,852	485,585
Taxes and duties	215,816	250,525	208,758	196,683
Loss from revaluation of foreclosed assets	25,456	740,719	57,997	742,377
Loss from sale of foreclosed assets	726,290	890,122	893,337	906,419
Other expenses	774,051	740,763	670,138	639,668
Total other operating expenses	5,261,127	5,977,061	4,391,277	5,030,635
Expected credit losses	2,612,229	1,000,054.00	2,611,839	998,358.00
Profit from operating before income tax expenses	3,477,190	3,469,175	2,520,128	3,711,565
Income tax expenses	627,097	798,396	388,016	610,731
Net profit	2,850,093	2,670,779	2,132,112	3,100,834

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries
Statement of Profit or Loss and Other Comprehensive Income (Unaudited) (Cont'd)
For the six-month period ended 30 June 2021

	Consolidated		Separate	
	2021	2020	2021	2020
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Other comprehensive income				
Items that will be reclassified subsequently to profit or loss				
Gain (loss) on debt instruments classified at fair value through				
other comprehensive income	(141,258)	29,609	(141,258)	29,609
Income taxes relating to items that will be subsequently				
reclassified to profit or loss	28,252	(5,922)	28,252	(5,922)
Total items that will be reclassified subsequently to profit or loss	(113,006)	23,687	(113,006)	23,687
Items that will not be reclassified subsequently to profit or loss				
Gain (loss) on equity instruments designated at fair value through				
other comprehensive income	792,301	(330,090)	(2,821)	6,313
Income taxes on items that will not be subsequently				
reclassified to profit or loss	(158,283)	66,057	564	(1,262)
Total items that will not be reclassified subsequently to profit or loss	634,018	(264,033)	(2,257)	5,051
Total other comprehensive income	521,012	(240,346)	(115,263)	28,738
Total comprehensive income	3,371,105	2,430,433	2,016,849	3,129,572
Net profit attributable to				
Equity holders of the Bank	2,816,940	2,668,257	2,132,112	3,100,834
Non-controlling interests	33,153	2,522	-	-
Total comprehensive income attributable to				
Equity holders of the Bank	3,337,812	2,427,970	2,016,849	3,129,572
Non-controlling interests	33,293	2,463	-	-
Earnings per share of Equity holders of the Bank				
Basic earnings per share (Baht)	3.33	3.15	2.52	3.66

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

.....
(Mr. Philip Chen Chong Tan)
President