

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries

Statement of Financial Position

As at 31 December 2022

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	31 December	31 December	31 December	31 December
	2022	2021	2022	2021
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets				
Cash	1,000,242	1,242,065	1,000,086	1,241,867
Interbank and money market items, net	45,732,349	55,238,234	48,186,721	60,737,760
Financial assets measured at fair value through profit or loss	18,702,990	22,364,824	3,359,880	7,369,286
Derivatives assets	10,538,015	7,481,509	10,538,995	7,433,220
Investment, net	31,847,691	16,840,213	30,613,322	15,116,585
Investments in subsidiaries, net	-	-	9,706,298	10,203,805
Investments in properties, net	20,221	21,502	-	-
Loans to customers and accrued interest receivables, net	364,870,521	299,147,566	366,616,498	300,966,592
Properties foreclosed, net	5,787,730	3,981,941	6,893,164	4,722,159
Land, premises and equipment, net	7,412,008	3,500,887	1,278,141	709,940
Right-of-use assets	282,138	321,019	1,126,819	932,842
Other intangible assets, net	1,388,321	1,211,574	1,263,614	1,125,139
Goodwill	3,066,035	3,066,035	-	-
Deferred tax assets	1,431,900	1,743,966	1,215,611	1,591,719
Accounts receivable from clearing house and broker - dealers	1,275,894	979,499	-	-
Securities and derivative business receivables	7,976,075	10,996,362	-	-
Other assets, net	6,304,888	7,986,005	5,446,609	6,754,453
Total assets	507,637,018	436,123,201	487,245,758	418,905,367

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries

Statement of Financial Position (Cont'd)

As at 31 December 2022

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	31 December	31 December	31 December	31 December
	2022	2021	2022	2021
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Liabilities and Equity				
Liabilities				
Deposits	331,464,000	288,381,946	331,909,248	288,903,970
Interbank and money market items, net	20,175,120	16,664,329	19,500,810	16,667,768
Liabilities payable on demand	339,834	668,531	339,834	668,531
Financial liabilities designated at fair value through profit or loss	3,556,542	1,699,750	-	-
Derivatives liabilities	9,328,151	9,036,326	9,319,498	8,163,197
Debt issued and borrowings	61,354,232	43,804,907	59,719,929	43,750,833
Lease liabilities	210,623	240,002	1,059,019	848,579
Provisions	1,207,623	1,098,744	867,563	787,534
Deferred tax liabilities	529,924	10,111	-	-
Accounts payable to clearing house and broker - dealers	164,038	1,661,003	-	-
Securities and derivative business payables	8,179,754	8,898,093	-	-
Accrued interest expenses	505,437	346,922	505,437	346,922
Other accounts payable	6,778,086	6,250,144	6,529,209	6,072,565
Income tax payable and specific business tax payable	623,071	1,278,686	523,600	964,377
Other liabilities	5,109,137	4,921,552	4,030,098	3,776,085
Total liabilities	449,525,572	384,961,046	434,304,245	370,950,361
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	2,010,004	(285,547)	317,447	157,482
Retained earnings				
Appropriated				
Legal reserve	852,337	852,337	852,337	852,337
Unappropriated	37,137,439	32,655,567	33,947,985	29,121,443
Total equity of the Bank	57,823,524	51,046,101	52,941,513	47,955,006
Non-controlling interests	287,922	116,054	-	-
Total equity	58,111,446	51,162,155	52,941,513	47,955,006
Total liabilities and equity	507,637,018	436,123,201	487,245,758	418,905,367

(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 2022

	Consolidated		Separate	
	2022	2021	2022	2021
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	23,670,516	19,489,069	23,608,071	19,300,236
Interest expenses	4,589,167	3,788,433	4,637,955	3,865,524
Interest income, net	19,081,349	15,700,636	18,970,116	15,434,712
Fees and services income	7,183,322	6,973,605	2,984,433	2,526,519
Fees and services expenses	1,017,863	899,548	261,636	210,695
Fees and services income, net	6,165,459	6,074,057	2,722,797	2,315,824
Gain (loss) on financial instruments measured at fair value				
through profit or loss, net	830,946	(157,758)	443,324	(555,338)
Gain (loss) on investments, net	(3,707)	(9,640)	27,527	76,507
Dividend income	506,671	1,329,401	1,603,729	1,992,409
Other operating income	957,973	1,309,321	1,008,279	1,260,711
Total operating income	27,538,691	24,246,017	24,775,772	20,524,825
Other operating expenses				
Employee's expenses	6,954,170	6,428,423	4,885,984	4,480,788
Directors' remuneration	46,358	36,298	35,929	30,784
Premises and equipment expenses	1,113,326	1,003,044	978,786	894,224
Taxes and duties	509,307	461,927	494,047	448,786
Loss from revaluation of foreclosed assets	38,976	59,592	37,284	93,746
Loss from sale of foreclosed assets	1,540,378	1,503,667	1,646,185	1,861,634
Other expenses	2,810,136	1,755,308	1,862,809	1,537,310
Total other operating expenses	13,012,651	11,248,259	9,941,024	9,347,272
Expected credit losses	5,036,211	5,200,829	5,005,007	5,201,065
Profit from operating before income tax expenses	9,489,829	7,796,929	9,829,741	5,976,488
Income tax expenses	1,873,389	1,441,616	1,660,333	976,902
Net profit	7,616,440	6,355,313	8,169,408	4,999,586

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries

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

For the year ended 31 December 2022

	Consolidated		Separate	
	2022	2021	2022	2021
	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	(154,974)	(302,505)	(154,974)	(302,505)
Income taxes relating to items that will be subsequently reclassified to profit or loss	30,995	60,501	30,995	60,501
Total items that will be reclassified subsequently to profit or loss	(123,979)	(242,004)	(123,979)	(242,004)
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus on assets	3,419,400	-	354,517	-
Gain on equity instruments designated at fair value through other comprehensive income	117,708	1,168,874	540	1,574
Remeasurements of post-employment benefit	501	72,495	-	55,082
Income taxes on items that will not be subsequently reclassified to profit or loss	(707,447)	(248,084)	(71,012)	(11,331)
Total items that will not be reclassified subsequently to profit or loss	2,830,162	993,285	284,045	45,325
Total other comprehensive income	2,706,183	751,281	160,066	(196,679)
Total comprehensive income	10,322,623	7,106,594	8,329,474	4,802,907
Net profit attributable to				
Equity holders of the Bank	7,602,096	6,318,052	8,169,408	4,999,586
Non-controlling interests	14,344	37,261	-	-
Total comprehensive income attributable to				
Equity holders of the Bank	10,120,390	7,069,132	8,329,474	4,802,907
Non-controlling interests	202,233	37,462	-	-
Earnings per share of Equity holders of the Bank				
Basic earnings per share (Baht)	8.98	7.46	9.65	5.90

(Mr. Aphinant Kiewpatinond)
Chief Executive Officer

(Mr. Philip Chen Chong Tan)
President