

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries

Statement of Financial Position

As at 31 March 2024

	Consolidated		Separate	
	(Unaudited) 31 March 2024	(Audited) 31 December 2023	(Unaudited) 31 March 2024	(Audited) 31 December 2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets				
Cash	1,057,215	1,381,596	1,057,059	1,381,440
Interbank and money market items, net	47,272,622	62,029,433	45,298,186	59,105,174
Financial assets measured at fair value through profit or loss	16,344,266	16,035,387	10,284,157	9,391,224
Derivatives assets	9,612,592	8,062,453	9,558,429	8,038,963
Investment, net	37,132,998	36,261,569	35,395,631	34,632,402
Investments in subsidiaries, net	-	-	9,064,885	9,062,944
Investments in properties, net	19,972	20,038	-	-
Loans to customers and accrued interest receivables, net	382,185,157	384,825,621	384,054,349	386,610,188
Properties foreclosed, net	6,870,324	7,240,407	7,917,334	8,298,691
Land, premises and equipment, net	7,335,225	7,436,488	1,266,968	1,323,812
Right-of-use assets	233,526	245,726	1,082,270	1,126,524
Other intangible assets, net	1,741,597	1,707,800	1,436,831	1,441,735
Goodwill	3,066,035	3,066,035	-	-
Deferred tax assets	1,556,508	1,717,031	1,273,375	1,429,545
Accounts receivable from clearing house and broker - dealers	1,419,698	1,954,980	-	-
Securities and derivative business receivables	5,410,680	5,528,970	-	-
Other assets, net	11,177,440	7,813,483	10,257,724	7,787,548
Total assets	532,435,855	545,327,017	517,947,198	529,630,190

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries

Statement of Financial Position (Cont'd)

As at 31 March 2024

	Consolidated		Separate	
	(Unaudited) 31 March 2024 Thousand Baht	(Audited) 31 December 2023 Thousand Baht	(Unaudited) 31 March 2024 Thousand Baht	(Audited) 31 December 2023 Thousand Baht
Liabilities and Equity				
Liabilities				
Deposits	356,849,080	358,902,512	357,231,508	359,517,265
Interbank and money market items, net	22,415,273	23,035,081	23,005,829	24,131,469
Liabilities payable on demand	580,709	483,354	580,709	483,354
Financial liabilities designated at fair value through profit or loss	1,180,786	1,332,833	-	-
Derivatives liabilities	9,345,070	8,502,677	9,330,650	8,496,810
Debt issued and borrowings	60,706,167	68,899,979	59,057,927	66,878,061
Lease liabilities	166,603	182,008	1,031,812	1,077,032
Provisions	1,280,011	1,301,936	935,663	932,641
Deferred tax liabilities	559,645	555,218	-	-
Accounts payable to clearing house and broker - dealers	463,163	151,102	-	-
Securities and derivative business payables	5,402,957	6,894,432	-	-
Accrued interest expenses	1,637,911	1,063,220	1,647,963	1,063,220
Other accounts payable	4,928,591	7,010,932	4,796,937	6,879,934
Income tax payable and specific business tax payable	718,806	471,466	441,980	310,105
Other liabilities	3,260,441	5,287,417	3,129,245	4,315,989
Total liabilities	469,495,213	484,074,167	461,190,223	474,085,880
Equity				
Share capital				
Authorized share capital				
1,047,876,293 ordinary shares of Bankt 10 each	10,478,763	10,478,763	10,478,763	10,478,763
Issued and paid-up share capital				
846,760,480 ordinary shares of Bankt 10 each				
(31 December 2023 : 846,751,109 ordinary shares of Bankt 10 each)	8,467,605	8,467,511	8,467,605	8,467,511
Premium on share capital	9,356,796	9,356,233	9,356,796	9,356,233
Other components of equity	2,166,628	1,981,173	393,265	294,723
Retained earnings				
Appropriated				
Legal reserve	1,047,876	1,047,876	1,047,876	1,047,876
Unappropriated	41,615,081	40,114,146	37,491,433	36,377,967
Total equity of the Bank	62,653,986	60,966,939	56,756,975	55,544,310
Non-controlling interests	286,656	285,911	-	-
Total equity	62,940,642	61,252,850	56,756,975	55,544,310
Total liabilities and equity	532,435,855	545,327,017	517,947,198	529,630,190

(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 31 March 2024

	Consolidated		Separate	
	2024	2023	2024	2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	7,881,244	6,995,506	7,818,436	6,977,749
Interest expenses	2,628,616	1,772,352	2,656,338	1,788,517
Interest income, net	5,252,628	5,223,154	5,162,098	5,189,232
Fees and services income	1,383,333	1,624,222	567,671	718,978
Fees and services expenses	260,271	281,069	76,981	74,349
Fees and services income, net	1,123,062	1,343,153	490,690	644,629
Gain (loss) on financial instruments measured at fair value through profit or loss, net	336,441	150,966	(90,205)	(67,645)
Gain (loss) on investments, net	30,120	888	27,755	(634)
Dividend income	41,860	167,512	-	44,624
Other operating income	47,972	55,376	61,608	69,877
Total operating income	6,832,083	6,941,049	5,651,946	5,880,083
Other operating expenses				
Employee's expenses	1,747,692	1,743,147	1,242,191	1,232,623
Directors' remuneration	9,967	9,337	8,452	7,612
Premises and equipment expenses	342,185	311,588	301,322	284,236
Taxes and duties	187,114	140,950	177,014	133,840
Loss from revaluation of foreclosed assets (reversal)	(37,912)	(618,527)	(37,013)	(619,646)
Loss from sale of foreclosed assets	1,462,779	1,096,333	1,471,439	1,108,136
Other expenses	604,600	556,113	521,708	478,130
Total other operating expenses	4,316,425	3,238,941	3,685,113	2,624,931
Expected credit losses	608,780	1,096,902	571,850	1,114,712
Profit from operating before income tax expenses	1,906,878	2,605,206	1,394,983	2,140,440
Income tax expenses	400,134	517,034	282,359	427,750
Net profit	1,506,744	2,088,172	1,112,624	1,712,690

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 31 March 2024

	Consolidated		Separate	
	2024	2023	2024	2023
	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	111,762	65,657	111,762	65,657
Income taxes relating to items that will be subsequently reclassified to profit or loss	(22,353)	(13,132)	(22,353)	(13,132)
Total items that will be reclassified subsequently to profit or loss	89,409	52,525	89,409	52,525
Items that will not be reclassified subsequently to profit or loss				
Gain on equity instruments designated at fair value through other comprehensive income	103,501	2,016	-	-
Income taxes on items that will not be subsequently reclassified to profit or loss	(22,494)	(394)	-	-
Total items that will not be reclassified subsequently to profit or loss	81,007	1,622	-	-
Total other comprehensive income (expenses)	170,416	54,147	89,409	52,525
Total comprehensive income	1,677,160	2,142,319	1,202,033	1,765,215
Net profit attributable to				
Equity holders of the Bank	1,506,023	2,084,864	1,112,624	1,712,690
Non-controlling interests	721	3,308	-	-
Total comprehensive income attributable to				
Equity holders of the Bank	1,676,415	2,139,010	1,202,033	1,765,215
Non-controlling interests	745	3,309	-	-
Earnings per share of Equity holders of the Bank				
Basic earnings per share (Baht)	1.78	2.46	1.31	2.02

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(Mr. Aphinant Klewpatinond)
Chief Executive Officer

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(Mr. Philip Chen Chong Tan)
President