

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries

Statement of Financial Position

As at 31 March 2026

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	31 March	31 December	31 March	31 December
	2026	2025	2026	2025
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets				
Cash	986,799	1,209,059	986,751	1,209,001
Interbank and money market items, net	34,322,601	39,238,186	32,645,103	36,458,949
Financial assets measured at fair value through profit or loss	29,852,124	23,636,507	10,693,227	10,082,899
Derivatives assets	16,813,512	9,823,661	16,816,769	9,649,517
Investment, net	45,030,705	42,850,747	42,119,045	39,729,877
Investments in subsidiaries, net	-	-	8,219,065	8,215,032
Investments in properties, net	19,081	19,189	-	-
Loans to customers and accrued interest receivables, net	336,122,341	331,200,184	338,011,325	333,497,818
Properties foreclosed, net	6,433,646	6,426,209	7,520,485	7,527,563
Land, premises and equipment, net	6,677,387	6,772,251	939,994	1,002,623
Right-of-use assets	218,225	239,798	809,832	863,107
Other intangible assets, net	1,725,485	1,749,080	1,280,352	1,320,179
Goodwill	3,066,035	3,066,035	-	-
Deferred tax assets	1,620,089	1,460,747	1,353,582	1,285,505
Accounts receivable from clearing house and broker - dealers	2,244,683	1,945,336	-	-
Securities and derivative business receivables	12,706,193	11,167,973	-	-
Other assets, net	15,677,559	7,290,231	14,181,436	6,184,437
Total assets	513,516,465	488,095,193	475,576,966	457,026,507

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries

Statement of Financial Position (Cont'd)

As at 31 March 2026

	Consolidated		Separate	
	(Unaudited) 31 March 2026 Thousand Baht	(Audited) 31 December 2025 Thousand Baht	(Unaudited) 31 March 2026 Thousand Baht	(Audited) 31 December 2025 Thousand Baht
Liabilities and Equity				
Liabilities				
Deposits	345,306,684	348,299,827	345,790,143	348,756,497
Interbank and money market items, net	17,792,893	13,078,100	20,199,881	12,967,046
Liabilities payable on demand	879,191	439,418	879,191	439,418
Financial liabilities designated at fair value through profit or loss	4,749,638	3,016,725	2,010,585	1,859,802
Derivatives liabilities	16,831,953	9,831,792	16,846,739	9,823,093
Debt issued and borrowings	30,109,126	15,088,154	17,011,765	6,414,878
Lease liabilities	168,581	192,524	787,305	842,848
Provisions	1,710,476	1,672,275	1,310,632	1,270,691
Deferred tax liabilities	576,731	559,131	-	-
Accounts payable to clearing house and broker - dealers	2,895,099	1,945,882	-	-
Securities and derivative business payables	11,800,777	9,488,834	-	-
Accrued interest expenses	1,301,011	796,388	1,304,032	795,870
Other accounts payable	5,771,288	12,438,897	4,746,550	11,135,127
Income tax payable and specific business tax payable	1,369,956	878,492	1,022,880	745,741
Other liabilities	3,480,427	5,162,514	3,015,719	3,885,638
Total liabilities	444,743,831	422,888,953	414,925,422	398,936,649
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				
869,707,379 ordinary shares of Bankt 10 each (31 December 2025 : 846,760,480 ordinary shares of Baht 10 each)	8,697,074	8,467,605	8,697,074	8,467,605
Premium on share capital	10,733,610	9,356,796	10,733,610	9,356,796
Other components of equity	2,837,577	3,064,933	693,580	1,034,546
Retained earnings				
Appropriated				
Legal reserve	1,047,876	1,047,876	1,047,876	1,047,876
Treasury share reserve	1,949,704	1,949,704	1,949,704	1,949,704
Unappropriated	44,978,615	42,835,107	39,479,404	38,183,035
<u>Less</u> Treasury shares	<u>(1,949,704)</u>	<u>(1,949,704)</u>	<u>(1,949,704)</u>	<u>(1,949,704)</u>
Total equity of the Bank	68,294,752	64,772,317	60,651,544	58,089,858
Non-controlling interests	477,882	433,923	-	-
Total equity	68,772,634	65,206,240	60,651,544	58,089,858
Total liabilities and equity	513,516,465	488,095,193	475,576,966	457,026,507

(Mr. Aphinant Klewpatinond)
Director

(Mr. Philip Chen Chong Tan)
Director

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 2026

	Consolidated		Separate	
	2026	2025	2026	2025
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	5,938,107	6,936,762	5,881,597	6,874,712
Interest expenses	1,721,639	2,490,854	1,716,532	2,489,232
Interest income, net	4,216,468	4,445,908	4,165,065	4,385,480
Fees and services income	1,988,861	1,580,155	593,942	529,824
Fees and services expenses	370,838	273,056	87,994	82,417
Fees and services income, net	1,618,023	1,307,099	505,948	447,407
Gain (loss) on financial instruments measured at fair value				
through profit or loss, net	384,851	48,361	140,377	(22,595)
Loss on investments, net	-	-	(144)	(1,277)
Dividend income	304,823	94,229	602	-
Other operating income	175,280	57,671	196,305	72,115
Total operating income	6,699,445	5,953,268	5,008,153	4,881,130
Other operating expenses				
Employee's expenses	1,920,183	1,745,423	1,271,792	1,235,649
Directors' remuneration	10,028	9,952	8,288	8,212
Premises and equipment expenses	377,468	363,564	314,261	321,327
Taxes and duties	138,263	146,815	128,270	136,973
Loss from revaluation of foreclosed assets	8,115	65,384	8,115	63,625
Loss from sale of foreclosed assets	316,603	638,750	317,651	658,743
Other expenses	490,677	545,149	384,421	421,104
Total other operating expenses	3,261,337	3,515,037	2,432,798	2,845,633
Expected credit losses	961,428	1,103,590	950,688	1,100,816
Profit from operating before income tax expenses	2,476,680	1,334,641	1,624,667	934,681
Income tax expenses	477,303	270,865	329,133	193,385
Net profit	1,999,377	1,063,776	1,295,534	741,296

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 2026

	Consolidated		Separate	
	2026	2025	2026	2025
	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	(421,286)	214,607	(421,286)	214,607
Gains on cash flow hedges	74	-	74	-
Loss from deferred cost of hedging	(24,296)	-	(24,296)	-
Income taxes relating to items that will be subsequently reclassified to profit or loss	89,102	(42,921)	89,102	(42,921)
Total items that will be reclassified subsequently to profit or loss	(356,406)	171,686	(356,406)	171,686
Items that will not be reclassified subsequently to profit or loss				
Gain on equity instruments designated at fair value through other comprehensive income	328,277	9,593	-	-
Gain on financial liabilities designated at fair value relating to own credit risk	8,254	-	8,254	-
Remeasurements of post-employment benefit	-	78,411	-	53,408
Income taxes on items that will not be subsequently reclassified to profit or loss	(29,063)	(17,601)	(1,651)	(10,682)
Total items that will not be reclassified subsequently to profit or loss	307,468	70,403	6,603	42,726
Total other comprehensive income (expenses)	(48,938)	242,089	(349,803)	214,412
Total comprehensive income	1,950,439	1,305,865	945,731	955,708
Net profit attributable to				
Equity holders of the Bank	1,955,494	1,061,619	1,295,534	741,296
Non-controlling interests	43,883	2,157	-	-
Total comprehensive income attributable to				
Equity holders of the Bank	1,906,480	1,303,714	945,731	955,708
Non-controlling interests	43,959	2,151	-	-
Earnings per share of Equity holders of the Bank				
Basic earnings per share (Baht)	2.40	1.28	1.59	0.89
Diluted earnings per share (Baht)	2.40	1.28	1.59	0.89

(Mr. Aphinant Klewpatinond)

Director

(Mr. Philip Chen Chong Tan)

Director