

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries

Statement of Financial Position

As at 30 September 2024

	Consolidated		Separate	
	(Unaudited) 30 September 2024 Thousand Baht	(Audited) 31 December 2023 Thousand Baht	(Unaudited) 30 September 2024 Thousand Baht	(Audited) 31 December 2023 Thousand Baht
<b>Assets</b>				
Cash	926,466	1,381,596	926,408	1,381,440
Interbank and money market items, net	39,309,121	62,029,433	38,139,736	59,105,174
Financial assets measured at fair value through profit or loss	23,391,784	16,035,387	16,314,261	9,391,224
Derivatives assets	17,208,050	8,062,453	17,188,843	8,038,963
Investment, net	38,532,058	36,261,569	36,779,920	34,632,402
Investments in subsidiaries, net	-	-	9,039,810	9,062,944
Investments in properties, net	19,748	20,038	-	-
Loans to customers and accrued interest receivables, net	359,560,208	384,825,621	361,292,409	386,610,188
Properties foreclosed, net	7,059,391	7,240,407	8,133,622	8,298,691
Land, premises and equipment, net	7,156,880	7,436,488	1,186,022	1,323,812
Right-of-use assets	246,421	245,726	1,030,705	1,126,524
Other intangible assets, net	1,720,758	1,707,800	1,414,301	1,441,735
Goodwill	3,066,035	3,066,035	-	-
Deferred tax assets	1,597,912	1,717,031	1,317,451	1,429,545
Accounts receivable from clearing house and broker - dealers	898,457	1,954,980	-	-
Securities and derivative business receivables	8,424,298	5,528,970	-	-
Other assets, net	6,510,836	7,813,483	5,267,010	7,787,548
<b>Total assets</b>	<b>515,628,423</b>	<b>545,327,017</b>	<b>498,030,498</b>	<b>529,630,190</b>

Kiatnakin Phatra Bank Public Company Limited and Subsidiaries

Statement of Financial Position (Cont'd)

As at 30 September 2024

	Consolidated		Separate	
	(Unaudited) 30 September 2024 Thousand Baht	(Audited) 31 December 2023 Thousand Baht	(Unaudited) 30 September 2024 Thousand Baht	(Audited) 31 December 2023 Thousand Baht
<b>Liabilities and Equity</b>				
<b>Liabilities</b>				
Deposits	344,233,621	358,902,512	344,529,889	359,517,265
Interbank and money market items, net	21,072,707	23,035,081	21,561,233	24,131,469
Liabilities payable on demand	608,577	483,354	608,577	483,354
Financial liabilities designated at fair value through profit or loss	903,679	1,332,833	-	-
Derivatives liabilities	17,059,212	8,502,677	17,038,095	8,496,810
Debt issued and borrowings	39,328,480	68,899,979	38,092,522	66,878,061
Lease liabilities	184,780	182,008	989,704	1,077,032
Provisions	1,458,493	1,301,936	1,092,724	932,641
Deferred tax liabilities	559,625	555,218	-	-
Accounts payable to clearing house and broker - dealers	2,218,839	151,102	-	-
Securities and derivative business payables	6,916,286	6,894,432	-	-
Accrued interest expenses	1,789,687	1,063,220	1,796,640	1,063,220
Other accounts payable	12,337,663	7,010,932	12,184,844	6,879,934
Income tax payable and specific business tax payable	328,885	471,466	284,090	310,105
Other liabilities	4,596,115	5,287,417	3,885,160	4,315,989
<b>Total liabilities</b>	<b>453,596,649</b>	<b>484,074,167</b>	<b>442,063,478</b>	<b>474,085,880</b>
<b>Equity</b>				
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	2,234,333	1,981,173	475,331	294,723
Retained earnings				
Appropriated				
Legal reserve	1,047,876	1,047,876	1,047,876	1,047,876
Treasury share reserve	529,972	-	529,972	-
Unappropriated	40,625,962	40,114,146	36,619,412	36,377,967
<u>Less Treasury shares</u>	<u>(529,972)</u>	<u>-</u>	<u>(529,972)</u>	<u>-</u>
Total equity of the Bank	61,732,572	60,966,939	55,967,020	55,544,310
Non-controlling interests	299,202	285,911	-	-
<b>Total equity</b>	<b>62,031,774</b>	<b>61,252,850</b>	<b>55,967,020</b>	<b>55,544,310</b>
<b>Total liabilities and equity</b>	<b>515,628,423</b>	<b>545,327,017</b>	<b>498,030,498</b>	<b>529,630,190</b>

(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 September 2024**

	Consolidated		Separate	
	2024	2023	2024	2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	7,638,205	8,191,146	7,579,553	7,559,421
Interest expenses	2,700,938	2,203,640	2,729,490	2,221,724
<b>Interest income, net</b>	<b>4,937,267</b>	<b>5,987,506</b>	<b>4,850,063</b>	<b>5,337,697</b>
Fees and services income	1,728,057	1,581,075	628,988	684,149
Fees and services expenses	245,321	244,033	74,811	76,075
<b>Fees and services income, net</b>	<b>1,482,736</b>	<b>1,337,042</b>	<b>554,177</b>	<b>608,074</b>
Gain (loss) on financial instruments measured at fair value through profit or loss, net	59,545	31,837	91,850	(108,551)
Gain (loss) on investments, net	-	(557)	2,663	79
Dividend income	45,141	48,597	420,604	525,731
Other operating income	80,303	39,386	62,358	59,100
<b>Total operating income</b>	<b>6,604,992</b>	<b>7,443,811</b>	<b>5,981,715</b>	<b>6,422,130</b>
<b>Other operating expenses</b>				
Employee's expenses	1,981,315	1,735,422	1,371,132	1,298,740
Directors' remuneration	10,075	10,235	8,785	8,795
Premises and equipment expenses	365,094	337,288	311,297	305,250
Taxes and duties	172,826	179,034	153,855	146,181
Loss from revaluation of foreclosed assets (reversal)	(29,029)	(40,057)	(29,029)	(40,584)
Loss from sale of foreclosed assets	1,186,301	1,344,242	1,207,891	1,351,844
Other expenses	639,032	714,480	522,294	641,683
<b>Total other operating expenses</b>	<b>4,325,614</b>	<b>4,280,644</b>	<b>3,546,225</b>	<b>3,711,909</b>
Expected credit losses	681,467	1,677,818	928,852	1,649,904
<b>Profit from operating before income tax expenses</b>	<b>1,597,911</b>	<b>1,485,349</b>	<b>1,506,638</b>	<b>1,060,317</b>
Income tax expenses	281,543	201,097	224,835	111,799
<b>Net profit</b>	<b>1,316,368</b>	<b>1,284,252</b>	<b>1,281,803</b>	<b>948,518</b>

**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 September 2024**

	Consolidated		Separate	
	2024	2023	2024	2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Other comprehensive income</b>				
Items that will be reclassified subsequently to profit or loss				
Gain (loss) on debt instruments classified at fair value through other comprehensive income	119,281	(227,361)	119,281	(227,361)
Income taxes relating to items that will be subsequently reclassified to profit or loss	(23,856)	45,472	(23,856)	45,472
<b>Total items that will be reclassified subsequently to profit or loss</b>	<b>95,425</b>	<b>(181,889)</b>	<b>95,425</b>	<b>(181,889)</b>
Items that will not be reclassified subsequently to profit or loss				
Gain (loss) on equity instruments designated at fair value through other comprehensive income	(31,634)	57,379	-	-
Income taxes on items that will not be subsequently reclassified to profit or loss	6,327	(11,462)	-	-
<b>Total items that will not be reclassified subsequently to profit or loss</b>	<b>(25,307)</b>	<b>45,917</b>	<b>-</b>	<b>-</b>
<b>Total other comprehensive income</b>	<b>70,118</b>	<b>(135,972)</b>	<b>95,425</b>	<b>(181,889)</b>
<b>Total comprehensive income</b>	<b>1,386,486</b>	<b>1,148,280</b>	<b>1,377,228</b>	<b>766,629</b>
Net profit attributable to				
Equity holders of the Bank	1,304,626	1,280,508	1,281,803	948,518
Non-controlling interests	11,742	3,744	-	-
Total comprehensive income attributable to				
Equity holders of the Bank	1,374,763	1,144,522	1,377,228	766,629
Non-controlling interests	11,723	3,758	-	-
<b>Earnings per share of Equity holders of the Bank</b>				
Basic earnings per share (Baht)	1.55	1.51	1.52	1.12

.....  
 (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 nine-month period ended 30 September 2024**

	Consolidated		Separate	
	2024	2023	2024	2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	23,241,868	22,660,343	23,060,696	21,956,510
Interest expenses	8,043,399	5,928,462	8,126,127	5,978,400
<b>Interest income, net</b>	<b>15,198,469</b>	<b>16,731,881</b>	<b>14,934,569</b>	<b>15,978,110</b>
Fees and services income	4,536,407	4,895,818	1,753,573	2,183,747
Fees and services expenses	759,177	752,000	233,674	224,658
<b>Fees and services income, net</b>	<b>3,777,230</b>	<b>4,143,818</b>	<b>1,519,899</b>	<b>1,959,089</b>
Gain (loss) on financial instruments measured at fair value through profit or loss, net	662,767	478,838	114,032	(102,605)
Gain (loss) on investments, net	22,772	(12,080)	24,797	(11,569)
Dividend income	144,442	321,430	842,771	992,522
Other operating income	183,361	144,056	189,134	192,904
<b>Total operating income</b>	<b>19,989,041</b>	<b>21,807,943</b>	<b>17,625,202</b>	<b>19,008,451</b>
<b>Other operating expenses</b>				
Employee's expenses	5,342,150	5,201,209	3,761,547	3,794,769
Directors' remuneration	26,182	29,702	22,017	25,007
Premises and equipment expenses	1,061,543	983,047	916,187	893,340
Taxes and duties	518,035	472,295	480,531	423,757
Loss from revaluation of foreclosed assets (reversal)	(79,370)	(642,660)	(78,711)	(644,200)
Loss from sale of foreclosed assets	3,720,340	3,407,095	3,757,005	3,427,320
Other expenses	1,861,736	1,859,823	1,547,847	1,650,303
<b>Total other operating expenses</b>	<b>12,450,616</b>	<b>11,310,511</b>	<b>10,406,423</b>	<b>9,570,296</b>
Expected credit losses	3,059,593	4,653,080	3,270,844	4,642,901
<b>Profit from operating before income tax expenses</b>	<b>4,478,832</b>	<b>5,844,352</b>	<b>3,947,935</b>	<b>4,795,254</b>
Income tax expenses	883,685	1,060,481	638,859	765,132
<b>Net profit</b>	<b>3,595,147</b>	<b>4,783,871</b>	<b>3,309,076</b>	<b>4,030,122</b>

**Kiatnakin Phatra Bank Public Company Limited and Subsidiaries**  
**Statement of Profit or Loss and Other Comprehensive Income (Unaudited) (Cont'd)**  
**For the nine-month period ended 30 September 2024**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
<b>Other comprehensive income</b>				
Items that will be reclassified subsequently to profit or loss				
Gain (loss) on debt instruments classified at fair value through other comprehensive income	183,520	(324,670)	183,520	(324,670)
Income taxes relating to items that will be subsequently reclassified to profit or loss	(36,704)	64,934	(36,704)	64,934
<b>Total items that will be reclassified subsequently to profit or loss</b>	<b>146,816</b>	<b>(259,736)</b>	<b>146,816</b>	<b>(259,736)</b>
Items that will not be reclassified subsequently to profit or loss				
Gain on equity instruments designated at fair value through other comprehensive income	99,602	101,230	6,648	18,092
Income taxes on items that will not be subsequently reclassified to profit or loss	(21,714)	(20,180)	(1,330)	(3,619)
<b>Total items that will not be reclassified subsequently to profit or loss</b>	<b>77,888</b>	<b>81,050</b>	<b>5,318</b>	<b>14,473</b>
<b>Total other comprehensive income (expenses)</b>	<b>224,704</b>	<b>(178,686)</b>	<b>152,134</b>	<b>(245,263)</b>
<b>Total comprehensive income</b>	<b>3,819,851</b>	<b>4,605,185</b>	<b>3,461,210</b>	<b>3,784,859</b>
Net profit attributable to				
Equity holders of the Bank	3,579,437	4,773,663	3,309,076	4,030,122
Non-controlling interests	15,710	10,208	-	-
Total comprehensive income attributable to				
Equity holders of the Bank	3,804,133	4,594,959	3,461,210	3,784,859
Non-controlling interests	15,718	10,226	-	-
<b>Earnings per share of Equity holders of the Bank</b>				
Basic earnings per share (Baht)	4.23	5.64	3.91	4.76

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(Mr. Aphinant Klewpatinond)  
Chief Executive Officer

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