

**KRUNGTHAI CARD PUBLIC COMPANY LIMITED**

**STATEMENT OF FINANCIAL POSITION**

**AS AT JUNE 30, 2018**

**UNIT : THOUSAND BAHT**

	<b>“UNREVIEWED”</b>	<b>“AUDITED”</b>
	<b>As at</b>	<b>As at</b>
	<b>June 30,</b>	<b>December 31,</b>
	<b>2018</b>	<b>2017</b>
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash and cash equivalents	1,647,517	1,701,184
Long-term investment with maturity within one year	-	3,002
Trade and other receivables		
Trade accounts receivable	66,517,429	67,788,049
Other receivables	1,054,376	1,263,855
Total Current Assets	<u>69,219,322</u>	<u>70,756,090</u>
<b>NON-CURRENT ASSETS</b>		
Long-term investment	9,045	9,061
Leasehold improvements and equipment	465,223	516,344
Intangible assets	444,248	509,422
Deferred tax assets	1,701,879	1,763,623
Other non-current assets	79,541	81,226
Total Non-current Assets	<u>2,699,936</u>	<u>2,879,676</u>
<b>TOTAL ASSETS</b>	<u><u>71,919,258</u></u>	<u><u>73,635,766</u></u>

**KRUNGTHAI CARD PUBLIC COMPANY LIMITED**  
**STATEMENT OF FINANCIAL POSITION (CONTINUED)**  
**AS AT JUNE 30, 2018**

UNIT : THOUSAND BAHT

	<b>“UNREVIEWED”</b>	<b>“AUDITED”</b>
	<b>As at</b>	<b>As at</b>
	<b>June 30,</b>	<b>December 31,</b>
	<b>2018</b>	<b>2017</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>CURRENT LIABILITIES</b>		
Short-term borrowings from financial institutions		
- Related financial institutions	399,686	499,938
- Other financial institutions	6,347,902	9,567,787
Trade and other current payables		
Trade accounts payable		
- Related financial institution and		
related parties	979,079	1,319,205
- Other companies	204,168	358,928
Accrued interest expenses	303,476	293,441
Income tax payable	529,339	427,923
Accrued expenses	826,008	1,055,724
Other payables	1,047,924	1,301,771
Current portion of long-term debentures	9,370,000	7,270,000
Deferred income for reward points	2,434,339	2,558,543
Total Current Liabilities	22,441,921	24,653,260
<b>NON-CURRENT LIABILITIES</b>		
Long-term debentures	35,435,000	36,085,000
Provisions for employee benefits	316,890	320,349
Total Non-current Liabilities	35,751,890	36,405,349
<b>TOTAL LIABILITIES</b>	58,193,811	61,058,609

**KRUNGTHAI CARD PUBLIC COMPANY LIMITED**  
**STATEMENT OF FINANCIAL POSITION (CONTINUED)**  
**AS AT JUNE 30, 2018**

UNIT : THOUSAND BAHT

	<b>“UNREVIEWED”</b>	<b>“AUDITED”</b>
	<b>As at</b>	<b>As at</b>
	<b>June 30,</b>	<b>December 31,</b>
	<b>2018</b>	<b>2017</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY (CONTINUED)</b>		
SHAREHOLDERS' EQUITY		
SHARE CAPITAL		
Authorized share capital		
257,833,407 ordinary shares of Baht 10.00 each	2,578,334	2,578,334
Issued and paid-up share capital		
257,833,407 ordinary shares of Baht 10.00 each, fully paid	2,578,334	2,578,334
SHARE PREMIUM		
Share premium on ordinary shares	1,891,809	1,891,809
RETAINED EARNINGS		
Appropriated		
Legal reserve	257,833	257,833
Unappropriated	8,997,471	7,849,181
TOTAL SHAREHOLDERS' EQUITY	13,725,447	12,577,157
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>71,919,258</b>	<b>73,635,766</b>

**KRUNGTHAI CARD PUBLIC COMPANY LIMITED**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE THREE-MONTH PERIOD ENDED JUNE 30, 2018**

UNIT : THOUSAND BAHT

	<b>“UNREVIEWED”</b>	<b>“REVIEWED”</b>
	<b>2018</b>	<b>2017</b>
Interest income	2,180,274	1,984,303
Fee and service income	2,144,304	2,036,297
Bad debt recovered	871,525	683,237
Gain on exchange rate - net	33,238	39,185
Other income	29,468	76,628
Total Revenues	<u>5,258,809</u>	<u>4,819,650</u>
Administrative expenses	1,766,057	1,692,686
Management remuneration	69,963	58,323
Bad debts and doubtful accounts	1,397,008	1,676,351
Total Expenses	<u>3,233,028</u>	<u>3,427,360</u>
PROFIT BEFORE FINANCE COSTS AND INCOME TAX	2,025,781	1,392,290
FINANCE COSTS	392,792	405,839
PROFIT BEFORE INCOME TAX	<u>1,632,989</u>	<u>986,451</u>
INCOME TAX EXPENSE	327,107	199,802
NET PROFIT FOR THE PERIOD	<u>1,305,882</u>	<u>786,649</u>
OTHER COMPREHENSIVE INCOME FOR THE PERIOD		
NET OF TAX	<u>-</u>	<u>-</u>
<b>TOTAL COMPREHENSIVE INCOME FOR THE PERIOD</b>	<u><u>1,305,882</u></u>	<u><u>786,649</u></u>
<b>BASIC EARNINGS PER SHARE</b>	<b>BAHT</b>	
	5.06	3.05
<b>WEIGHED AVERAGE NUMBER</b>		
<b>OF ORDINARY SHARES</b>	<b>THOUSAND SHARES</b>	
	257,833	257,833

**KRUNGTHAI CARD PUBLIC COMPANY LIMITED**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2018**

UNIT : THOUSAND BAHT

	<b>“UNREVIEWED”</b>	<b>“REVIEWED”</b>
	<b>2018</b>	<b>2017</b>
Interest income	4,255,530	3,917,266
Fee and service income	4,204,315	3,999,505
Bad debt recovered	1,709,444	1,321,198
Gain on exchange rate - net	72,487	69,506
Other income	125,462	145,606
Total Revenues	<u>10,367,238</u>	<u>9,453,081</u>
Administrative expenses	3,520,001	3,322,569
Management remuneration	126,894	106,482
Bad debts and doubtful accounts	2,801,016	3,316,016
Total Expenses	<u>6,447,911</u>	<u>6,745,067</u>
PROFIT BEFORE FINANCE COSTS AND INCOME TAX	3,919,327	2,708,014
FINANCE COSTS	780,628	806,027
PROFIT BEFORE INCOME TAX	<u>3,138,699</u>	<u>1,901,987</u>
INCOME TAX EXPENSE	623,894	382,792
NET PROFIT FOR THE PERIOD	<u>2,514,805</u>	<u>1,519,195</u>
OTHER COMPREHENSIVE INCOME FOR THE PERIOD		
NET OF TAX	<u>-</u>	<u>-</u>
<b>TOTAL COMPREHENSIVE INCOME FOR THE PERIOD</b>	<u><u>2,514,805</u></u>	<u><u>1,519,195</u></u>
<b>BASIC EARNINGS PER SHARE</b>	<b>BAHT</b>	
	9.75	5.89
<b>WEIGHED AVERAGE NUMBER</b>		
<b>OF ORDINARY SHARES</b>	<b>THOUSAND SHARES</b>	
	257,833	257,833