

KRUNGTHAI CARD PUBLIC COMPANY LIMITED

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2018

UNIT : THOUSAND BAHT

	“UNREVIEWED”	“AUDITED”
	As at	As at
	June 30, 2018	December 31, 2017
ASSETS		
CURRENT ASSETS		
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	<u>1,054,376</u>	<u>1,263,855</u>
Total Current Assets	<u>69,219,322</u>	<u>70,756,090</u>
NON-CURRENT ASSETS		
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	<u>79,541</u>	<u>81,226</u>
Total Non-current Assets	<u>2,699,936</u>	<u>2,879,676</u>
TOTAL ASSETS	<u>71,919,258</u>	<u>73,635,766</u>

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

UNIT : THOUSAND BAHT

	“UNREVIEWED”	“AUDITED”
	As at	As at
	June 30,	December 31,
	2018	2017
LIABILITIES AND SHAREHOLDERS’ EQUITY		
CURRENT LIABILITIES		
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	<u>22,441,921</u>	<u>24,653,260</u>
NON-CURRENT LIABILITIES		
Long-term debentures	35,435,000	36,085,000
Provisions for employee benefits	316,890	320,349
Total Non-current Liabilities	<u>35,751,890</u>	<u>36,405,349</u>
TOTAL LIABILITIES	<u>58,193,811</u>	<u>61,058,609</u>

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

UNIT : THOUSAND BAHT

	“UNREVIEWED”	“AUDITED”
	As at	As at
	June 30,	December 31,
	2018	2017
LIABILITIES AND SHAREHOLDERS’ EQUITY (CONTINUED)		
SHAREHOLDERS’ EQUITY		
SHARE CAPITAL		
Authorized share capital		
257,833,407 ordinary shares of Baht 10.00 each	2,578,334	<u>2,578,334</u>
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	<u>8,997,471</u>	<u>7,849,181</u>
TOTAL SHAREHOLDERS’ EQUITY	<u>13,725,447</u>	<u>12,577,157</u>
TOTAL LIABILITIES AND SHAREHOLDERS’ EQUITY	<u>71,919,258</u>	<u>73,635,766</u>

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

	“UNREVIEWED”	“REVIEWED”
	2018	2017
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	5,258,809	4,819,650
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	3,233,028	3,427,360
PROFIT BEFORE FINANCE COSTS AND INCOME TAX	2,025,781	1,392,290
FINANCE COSTS	392,792	405,839
PROFIT BEFORE INCOME TAX	1,632,989	986,451
INCOME TAX EXPENSE	327,107	199,802
NET PROFIT FOR THE PERIOD	1,305,882	786,649
OTHER COMPREHENSIVE INCOME FOR THE PERIOD		
NET OF TAX	-	-
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	1,305,882	786,649
BASIC EARNINGS PER SHARE	BAHT	5.06
WEIGHED AVERAGE NUMBER		3.05
OF ORDINARY SHARES	THOUSAND SHARES	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

	“UNREVIEWED”	“REVIEWED”
	2018	2017
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	10,367,238	9,453,081
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	6,447,911	6,745,067
PROFIT BEFORE FINANCE COSTS AND INCOME TAX	3,919,327	2,708,014
FINANCE COSTS	780,628	806,027
PROFIT BEFORE INCOME TAX	3,138,699	1,901,987
INCOME TAX EXPENSE	623,894	382,792
NET PROFIT FOR THE PERIOD	2,514,805	1,519,195
OTHER COMPREHENSIVE INCOME FOR THE PERIOD		
NET OF TAX	-	-
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	2,514,805	1,519,195
BASIC EARNINGS PER SHARE	BAHT	9.75
WEIGHED AVERAGE NUMBER		5.89
OF ORDINARY SHARES	THOUSAND SHARES	257,833
		257,833