

KRUNGTHAI CARD PUBLIC COMPANY LIMITED

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2018

UNIT : THOUSAND BAHT

	“UNREVIEWED”	“AUDITED”
	As at	As at
	September 30,	December 31,
	2018	2017
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	2,170,640	1,701,184
Long-term investment with maturity within one year	-	3,002
Trade and other current receivables		
Trade accounts receivable	67,354,553	67,788,049
Other receivables	1,134,479	1,263,855
Total Current Assets	<u>70,659,672</u>	<u>70,756,090</u>
NON-CURRENT ASSETS		
Long-term investment	9,037	9,061
Leasehold improvements and equipment	476,411	516,344
Intangible assets	401,141	509,422
Deferred tax assets	1,689,414	1,763,623
Other non-current assets	83,645	81,226
Total Non-current Assets	<u>2,659,648</u>	<u>2,879,676</u>
TOTAL ASSETS	<u><u>73,319,320</u></u>	<u><u>73,635,766</u></u>

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

UNIT : THOUSAND BAHT

	“UNREVIEWED”	“AUDITED”
	As at	As at
	September 30,	December 31,
	2018	2017
LIABILITIES AND SHAREHOLDERS' EQUITY		
CURRENT LIABILITIES		
Short-term borrowings from financial institutions		
- Related financial institutions	599,482	499,938
- Other financial institutions	4,489,533	9,567,787
Trade and other current payables		
Trade accounts payable		
- Related financial institution and		
related parties	1,325,734	1,319,205
- Other companies	223,789	358,928
Accrued interest expenses	345,656	293,441
Income tax payable	318,562	427,923
Accrued expenses	1,021,475	1,055,724
Other payables	1,297,843	1,301,771
Current portion of long-term debentures	5,835,000	7,270,000
Deferred income for reward points	2,370,107	2,558,543
Total Current Liabilities	17,827,181	24,653,260
NON-CURRENT LIABILITIES		
Long-term debentures	40,050,000	36,085,000
Provisions for employee benefits	320,481	320,349
Total Non-current Liabilities	40,370,481	36,405,349
TOTAL LIABILITIES	58,197,662	61,058,609

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

UNIT : THOUSAND BAHT

	“UNREVIEWED”	“AUDITED”
	As at	As at
	September 30,	December 31,
	2018	2017
LIABILITIES AND SHAREHOLDERS’ EQUITY (CONTINUED)		
SHAREHOLDERS’ EQUITY		
SHARE CAPITAL		
Authorized share capital		
2,578,334,070 ordinary shares of Baht 1.00 each	2,578,334	
257,833,407 ordinary shares of Baht 10.00 each		2,578,334
Issued and paid share capital		
2,578,334,070 ordinary shares of Baht 1.00 each, fully paid	2,578,334	
257,833,407 ordinary shares of Baht 10.00 each, fully paid		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	10,393,682	7,849,181
TOTAL SHAREHOLDERS’ EQUITY	15,121,658	12,577,157
TOTAL LIABILITIES AND SHAREHOLDERS’ EQUITY	73,319,320	73,635,766

KRUNGTHAI CARD PUBLIC COMPANY LIMITED

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2018

UNIT : THOUSAND BAHT

	“UNREVIEWED”	“REVIEWED”
	2018	2017
Interest income	2,251,642	2,059,482
Fee and service income	2,156,171	2,015,861
Bad debt recovered	840,621	766,801
Gain on exchange rate - net	32,715	30,932
Other income	94,553	94,729
Total Revenues	<u>5,375,702</u>	<u>4,967,805</u>
Administrative expenses	1,777,049	1,765,058
Management remuneration	47,702	47,881
Bad debts and doubtful accounts	1,420,579	1,681,215
Total Expenses	<u>3,245,330</u>	<u>3,494,154</u>
PROFIT BEFORE FINANCE COSTS AND INCOME TAX	2,130,372	1,473,651
FINANCE COSTS	387,099	414,341
PROFIT BEFORE INCOME TAX	1,743,273	1,059,310
INCOME TAX EXPENSE	347,062	213,251
NET PROFIT FOR THE PERIOD	1,396,211	846,059
OTHER COMPREHENSIVE INCOME FOR THE PERIOD		
NET OF TAX	-	-
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	<u>1,396,211</u>	<u>846,059</u>
BASIC EARNINGS PER SHARE	BAHT	
	0.54	0.33
WEIGHED AVERAGE NUMBER		
OF ORDINARY SHARES	THOUSAND SHARES	
	2,578,334	2,578,334

KRUNGTHAI CARD PUBLIC COMPANY LIMITED

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2018

UNIT : THOUSAND BAHT

	“UNREVIEWED”	“REVIEWED”	
	2018	2017	
Interest income	6,507,172	5,976,747	
Fee and service income	6,360,486	6,015,365	
Bad debt recovered	2,550,065	2,087,999	
Gain on exchange rate - net	105,202	100,439	
Other income	220,015	240,336	
Total Revenues	15,742,940	14,420,886	
Administrative expenses	5,297,050	5,087,627	
Management remuneration	174,596	154,363	
Bad debts and doubtful accounts	4,221,595	4,997,232	
Total Expenses	9,693,241	10,239,222	
PROFIT BEFORE FINANCE COSTS AND INCOME TAX	6,049,699	4,181,664	
FINANCE COSTS	1,167,727	1,220,368	
PROFIT BEFORE INCOME TAX	4,881,972	2,961,296	
INCOME TAX EXPENSE	970,956	596,043	
NET PROFIT FOR THE PERIOD	3,911,016	2,365,253	
OTHER COMPREHENSIVE INCOME FOR THE PERIOD,			
NET OF TAX	-	-	
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	3,911,016	2,365,253	
BASIC EARNINGS PER SHARE	BAHT	1.52	0.92
WEIGHED AVERAGE NUMBER			
OF ORDINARY SHARES	THOUSAND SHARES	2,578,334	2,578,334