

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	<hr/> 70,659,672	<hr/> 70,756,090
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	<hr/> 2,659,648	<hr/> 2,879,676
TOTAL ASSETS	<hr/>73,319,320	<hr/>73,635,766

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, 2018	December 31, 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	<hr/> 17,827,181	<hr/> 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	<hr/> 40,370,481	<hr/> 36,405,349
TOTAL LIABILITIES	<hr/> 58,197,662	<hr/> 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, 2018	December 31, 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	5,375,702	4,967,805
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	3,245,330	3,494,154
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	1,396,211	846,059
BASIC EARNINGS PER SHARE	BAHT	0.54
WEIGHED AVERAGE NUMBER		0.33
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
WEIGHED AVERAGE NUMBER		0.92
OF ORDINARY SHARES	THOUSAND SHARES	2,578,334
		2,578,334