

KRUNGTHAI CARD PUBLIC COMPANY LIMITED
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2018

UNIT : BAHT

	“UNAUDITED”	“AUDITED”
	As at	As at
	December 31,	December 31,
	2018	2017
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	2,722,144,788	1,701,183,549
Long-term investment with maturity within one year	-	3,001,515
Trade and other current receivables		
Trade accounts receivable	72,713,316,257	67,788,048,615
Other receivables	1,386,905,785	1,263,855,615
Total Current Assets	<u>76,822,366,830</u>	<u>70,756,089,294</u>
NON-CURRENT ASSETS		
Long-term investment	9,028,980	9,061,249
Leasehold improvements and equipment	529,239,489	516,344,398
Intangible assets	505,564,332	509,422,322
Deferred tax assets	1,691,689,248	1,763,622,557
Other non-current assets	89,928,252	81,225,791
Total Non-current Assets	<u>2,825,450,301</u>	<u>2,879,676,317</u>
TOTAL ASSETS	<u>79,647,817,131</u>	<u>73,635,765,611</u>

KRUNGTHAI CARD PUBLIC COMPANY LIMITED
STATEMENT OF FINANCIAL POSITION (CONTINUED)
AS AT DECEMBER 31, 2018

UNIT : BAHT

	“UNAUDITED”	“AUDITED”
	As at	As at
	December 31,	December 31,
	2018	2017
LIABILITIES AND SHAREHOLDERS’ EQUITY		
CURRENT LIABILITIES		
Short-term borrowings from financial institutions		
- Related financial institutions	3,839,779,396	499,937,628
- Other financial institutions	4,947,518,608	9,567,787,405
Trade and other current payables		
Trade accounts payable		
- Related financial institution and related parties	1,780,885,620	1,319,204,717
- Other companies	504,543,148	358,927,913
Accrued interest expenses	377,883,366	293,440,664
Current income tax payable	609,243,248	427,922,825
Accrued expenses	1,087,185,322	1,055,724,105
Other payables	2,069,397,098	1,301,771,405
Current portion of long-term debentures	5,285,000,000	7,270,000,000
Deferred income for reward points	2,335,672,582	2,558,543,225
Total Current Liabilities	22,837,108,388	24,653,259,887
NON-CURRENT LIABILITIES		
Long-term debentures	40,050,000,000	36,085,000,000
Provisions for employee benefits	409,098,000	320,349,000
Total Non-current Liabilities	40,459,098,000	36,405,349,000
TOTAL LIABILITIES	63,296,206,388	61,058,608,887

KRUNGTHAI CARD PUBLIC COMPANY LIMITED
STATEMENT OF FINANCIAL POSITION (CONTINUED)
AS AT DECEMBER 31, 2018

UNIT : BAHT

	“UNAUDITED”	“AUDITED”
	As at	As at
	December 31,	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	2,578,334,070	
257,833,407 ordinary shares of Baht 10.00 each		<u>2,578,334,070</u>
Issued and paid share capital		
2,578,334,070 ordinary shares of Baht 1.00 each, fully paid	2,578,334,070	
257,833,407 ordinary shares of Baht 10.00 each, fully paid		<u>2,578,334,070</u>
SHARE PREMIUM		
Share premium on ordinary shares	1,891,808,721	1,891,808,721
RETAINED EARNINGS		
Appropriated		
Legal reserve	257,833,407	257,833,407
Unappropriated	<u>11,623,634,545</u>	<u>7,849,180,526</u>
TOTAL SHAREHOLDERS’ EQUITY	<u>16,351,610,743</u>	<u>12,577,156,724</u>
TOTAL LIABILITIES AND SHAREHOLDERS’ EQUITY	<u>79,647,817,131</u>	<u>73,635,765,611</u>

KRUNGTHAI CARD PUBLIC COMPANY LIMITED
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2018

UNIT : BAHT

	“UNAUDITED”	“AUDITED”
	2018	2017
Interest income	8,795,773,054	8,092,559,316
Fee and service income	8,640,059,023	8,120,021,087
Bad debt recovered	3,342,094,015	2,854,677,471
Gain on exchange rate - net	142,341,560	138,832,111
Other income	277,447,188	319,185,744
Total Revenues	21,197,714,840	19,525,275,729
Administrative expenses	7,311,146,159	6,940,747,422
Management remuneration	212,488,114	202,304,695
Bad debts and doubtful accounts	5,702,515,643	6,626,895,935
Total Expenses	13,226,149,916	13,769,948,052
PROFIT BEFORE FINANCE COSTS		
INCOME TAX	7,971,564,924	5,755,327,677
FINANCE COSTS	1,555,363,333	1,628,583,807
PROFIT BEFORE INCOME TAX	6,416,201,591	4,126,743,870
INCOME TAX EXPENSE	1,276,612,635	822,419,571
NET PROFIT FOR THE YEAR	5,139,588,956	3,304,324,299
Other comprehensive income (loss)		
Components of other comprehensive income (loss)		
that will not be reclassified to profit or loss		
Gains (losses) on remeasurements of defined benefit plans	1,725,000	(21,906,000)
Income tax relating to components of other comprehensive income (loss) that will not be reclassified to profit or loss	(345,000)	4,381,200
Other comprehensive income (loss) for the year, net of tax	1,380,000	(17,524,800)
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	5,140,968,956	3,286,799,499
BASIC EARNINGS PER SHARE	BAHT	1.99
WEIGHED AVERAGE NUMBER OF ORDINARY SHARES	SHARES	2,578,334,070
		2,578,334,070