

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2021

UNIT: THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“AUDITED”	“UNREVIEWED”	“AUDITED”
	As at March 31, 2021	As at December 31, 2020	As at March 31, 2021	As at December 31, 2020
<b>ASSETS</b>				
<b>CURRENT ASSETS</b>				
Cash and cash equivalents	1,183,292	1,913,996	1,182,993	1,913,623
Loans to customers and accrued interest receivables, net and other current receivables				
Loans to customers and accrued interest receivables, net	79,517,068	82,794,070	79,513,858	82,790,451
Other receivables	301,641	458,519	302,150	460,037
Total Current Assets	<u>81,002,001</u>	<u>85,166,585</u>	<u>80,999,001</u>	<u>85,164,111</u>
<b>NON-CURRENT ASSETS</b>				
Other non-current financial assets	4,983	4,982	4,983	4,982
Investments in subsidiaries and an associate	74,913	72,796	229,605	229,605
Leasehold improvements and equipment	435,797	481,435	435,797	481,435
Right-of-use assets	406,620	456,637	405,891	456,637
Intangible assets	449,090	474,974	447,940	473,743
Deferred tax assets	1,642,231	1,667,029	1,642,248	1,666,998
Other non-current assets	73,116	78,874	72,987	78,755
Total Non-current Assets	<u>3,086,750</u>	<u>3,236,727</u>	<u>3,239,451</u>	<u>3,392,155</u>
<b>TOTAL ASSETS</b>	<u>84,088,751</u>	<u>88,403,312</u>	<u>84,238,452</u>	<u>88,556,266</u>

**KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES**

**STATEMENT OF FINANCIAL POSITION (CONTINUED)**

**AS AT MARCH 31, 2021**

**UNIT: THOUSAND BAHT**

	<b>CONSOLIDATED</b>		<b>SEPARATE</b>	
	<b>FINANCIAL STATEMENTS</b>		<b>FINANCIAL STATEMENTS</b>	
	<b>“UNREVIEWED”</b>	<b>“AUDITED”</b>	<b>“UNREVIEWED”</b>	<b>“AUDITED”</b>
	<b>As at</b>	<b>As at</b>	<b>As at</b>	<b>As at</b>
	<b>March 31,</b>	<b>December 31,</b>	<b>March 31,</b>	<b>December 31,</b>
	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>				
<b>CURRENT LIABILITIES</b>				
Short-term borrowings from financial institutions and related parties				
- Related financial institutions	4,060,000	7,660,000	4,060,000	7,660,000
- Other financial institutions	2,620,000	6,299,409	2,620,000	6,299,409
- Related parties	-	-	200,813	202,313
Trade and other current payables				
Trade payables				
- Related financial institutions and related parties	339,362	720,697	339,362	720,696
- Other companies	101,273	747,063	101,087	746,972
Accrued interest expenses	303,473	327,505	303,856	327,680
Current income tax payable	1,029,551	662,882	1,029,549	662,895
Accrued expenses	537,806	1,106,781	537,193	1,106,196
Other payables	1,087,430	1,253,883	1,087,598	1,253,895
Current portion of lease liabilities	205,531	212,569	205,041	212,569
Current portion of long-term debentures	7,480,000	8,780,000	7,480,000	8,780,000
Deferred income for reward points	2,360,441	2,345,752	2,360,441	2,345,752
<b>Total Current Liabilities</b>	<b>20,124,867</b>	<b>30,116,541</b>	<b>20,324,940</b>	<b>30,318,377</b>
<b>NON-CURRENT LIABILITIES</b>				
Lease liabilities	204,899	247,718	204,649	247,718
Long-term debentures	38,780,708	34,700,000	38,780,708	34,700,000
Provisions for employee benefits	494,417	488,780	494,417	488,780
<b>Total Non-current Liabilities</b>	<b>39,480,024</b>	<b>35,436,498</b>	<b>39,479,774</b>	<b>35,436,498</b>
<b>TOTAL LIABILITIES</b>	<b>59,604,891</b>	<b>65,553,039</b>	<b>59,804,714</b>	<b>65,754,875</b>

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT MARCH 31, 2021

UNIT: THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“AUDITED”	“UNREVIEWED”	“AUDITED”
	As at March 31, 2021	As at December 31, 2020	As at March 31, 2021	As at December 31, 2020
<b>LIABILITIES AND SHAREHOLDERS’ EQUITY</b>				
(CONTINUED)				
SHAREHOLDERS’ EQUITY				
SHARE CAPITAL				
Authorized share capital				
2,578,334,070 ordinary shares of Baht 1.00 each	2,578,334	2,578,334	2,578,334	2,578,334
Issued and paid share capital				
2,578,334,070 ordinary shares of Baht 1.00 each, fully paid	2,578,334	2,578,334	2,578,334	2,578,334
SHARE PREMIUM				
Share premium on ordinary shares	1,891,809	1,891,809	1,891,809	1,891,809
RETAINED EARNINGS				
Appropriated				
Legal reserve	257,833	257,833	257,833	257,833
Unappropriated	19,704,783	18,070,977	19,705,762	18,073,415
EQUITY ATTRIBUTABLE TO OWNERS				
OF THE PARENT	24,432,759	22,798,953	24,433,738	22,801,391
NON-CONTROLLING INTERESTS	51,101	51,320	-	-
TOTAL SHAREHOLDERS’ EQUITY	24,483,860	22,850,273	24,433,738	22,801,391
<b>TOTAL LIABILITIES AND SHAREHOLDERS’ EQUITY</b>	<b>84,088,751</b>	<b>88,403,312</b>	<b>84,238,452</b>	<b>88,556,266</b>

**KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2021**

UNIT: THOUSAND BAHT

	CONSOLIDATED				SEPARATE							
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS									
	"UNREVIEWED"	"REVIEWED"	"UNREVIEWED"	"REVIEWED"								
	2021	2020	2021	2020								
Interest income	2,609,453	2,523,738	2,609,147	2,523,443								
Fee and service income	1,829,658	2,274,578	1,829,645	2,274,574								
Bad debt recovered	834,136	814,446	834,124	814,446								
Gain on exchange rate - net	3,222	24,045	3,222	24,045								
Other income	43,411	31,946	44,029	32,201								
<b>Total Revenues</b>	<b>5,319,880</b>	<b>5,668,753</b>	<b>5,320,167</b>	<b>5,668,709</b>								
Administrative expenses	1,660,921	1,883,065	1,660,190	1,882,090								
Management remuneration	51,921	45,660	51,921	45,660								
Expected credit loss	1,203,612	1,308,187	1,203,431	1,308,064								
<b>Total Expenses</b>	<b>2,916,454</b>	<b>3,236,912</b>	<b>2,915,542</b>	<b>3,235,814</b>								
<b>PROFIT BEFORE FINANCE COSTS</b>												
AND INCOME TAX	2,403,426	2,431,841	2,404,625	2,432,895								
Finance costs	364,316	394,160	364,705	394,513								
Share of profit of an associate accounted for using equity method	2,118	-	-	-								
<b>PROFIT BEFORE INCOME TAX</b>	<b>2,041,228</b>	<b>2,037,681</b>	<b>2,039,920</b>	<b>2,038,382</b>								
<b>INCOME TAX EXPENSE</b>	<b>407,641</b>	<b>396,715</b>	<b>407,573</b>	<b>396,720</b>								
<b>NET PROFIT FOR THE PERIOD</b>	<b>1,633,587</b>	<b>1,640,966</b>	<b>1,632,347</b>	<b>1,641,662</b>								
<b>OTHER COMPREHENSIVE INCOME</b>												
FOR THE PERIOD, NET OF TAX	-	-	-	-								
<b>TOTAL COMPREHENSIVE INCOME</b>												
<b>FOR THE PERIOD</b>	<b>1,633,587</b>	<b>1,640,966</b>	<b>1,632,347</b>	<b>1,641,662</b>								
<b>PROFIT (LOSS) ATTRIBUTABLE TO</b>												
Owners of the parent	1,633,806	1,641,140	1,632,347	1,641,662								
Non-controlling interests	(219)	(174)	-	-								
	<b>1,633,587</b>	<b>1,640,966</b>	<b>1,632,347</b>	<b>1,641,662</b>								
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>												
<b>ATTRIBUTABLE TO</b>												
Owners of the parent	1,633,806	1,641,140	1,632,347	1,641,662								
Non-controlling interests	(219)	(174)	-	-								
	<b>1,633,587</b>	<b>1,640,966</b>	<b>1,632,347</b>	<b>1,641,662</b>								
<b>BASIC EARNINGS PER SHARE</b>		BAHT	0.63	0.64			0.63	0.64				
<b>WEIGHTED AVERAGE NUMBER OF</b>												
<b>ORDINARY SHARES</b>		THOUSAND SHARES	2,578,334	2,578,334			2,578,334	2,578,334				