

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2019

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“AUDITED”	“UNREVIEWED”	“AUDITED”
	As at	As at	As at	As at
	September 30,	December 31,	September 30,	December 31,
	2019	2018	2019	2018
ASSETS				
CURRENT ASSETS				
Cash and cash equivalents	1,171,261	2,722,145	1,170,651	2,722,145
Long-term investment with maturity within one year	4,026	-	4,026	-
Trade and other current receivables				
Trade receivables	74,158,953	72,713,316	74,158,953	72,713,316
Other receivables	923,875	1,386,906	923,772	1,386,906
Total Current Assets	<u>76,258,115</u>	<u>76,822,367</u>	<u>76,257,402</u>	<u>76,822,367</u>
NON-CURRENT ASSETS				
Long-term investment	4,979	9,029	4,979	9,029
Investments in subsidiaries	-	-	82,555	-
Leasehold improvements and equipment	520,444	529,240	520,444	529,240
Intangible assets	475,543	505,564	475,543	505,564
Deferred tax assets	1,687,084	1,691,689	1,687,084	1,691,689
Other non-current assets	81,869	89,928	81,645	89,928
Total Non-current Assets	<u>2,769,919</u>	<u>2,825,450</u>	<u>2,852,250</u>	<u>2,825,450</u>
TOTAL ASSETS	79,028,034	79,647,817	79,109,652	79,647,817

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT SEPTEMBER 30, 2019

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“AUDITED”	“UNREVIEWED”	“AUDITED”
	As at	As at	As at	As at
	September 30,	December 31,	September 30,	December 31,
	2019	2018	2019	2018
LIABILITIES AND SHAREHOLDERS' EQUITY				
CURRENT LIABILITIES				
Short-term borrowings from financial institutions and related parties				
- Related financial institutions	2,179,764	3,839,779	2,179,764	3,839,779
- Other financial institutions	7,619,507	4,947,519	7,619,507	4,947,519
- Related parties	-	-	109,500	-
Trade and other current payables				
Trade payables				
- Related financial institution and related parties	650,056	1,780,886	650,056	1,780,886
- Other companies	298,029	504,543	297,985	504,543
Accrued interest expenses	326,624	377,883	326,629	377,883
Current income tax payable	328,142	609,243	328,094	609,243
Accrued expenses	1,062,325	1,087,185	1,062,097	1,087,185
Other payables	1,317,193	2,069,397	1,317,183	2,069,397
Current portion of long-term debentures	4,185,000	5,285,000	4,185,000	5,285,000
Deferred income for reward points	2,290,560	2,335,673	2,290,560	2,335,673
Total Current Liabilities	20,257,200	22,837,108	20,366,375	22,837,108
NON-CURRENT LIABILITIES				
Long-term debentures	39,865,000	40,050,000	39,865,000	40,050,000
Provisions for employee benefits	436,097	409,098	436,097	409,098
Total Non-current Liabilities	40,301,097	40,459,098	40,301,097	40,459,098
TOTAL LIABILITIES	60,558,297	63,296,206	60,667,472	63,296,206

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT SEPTEMBER 30, 2019

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“AUDITED”	“UNREVIEWED”	“AUDITED”
	As at	As at	As at	As at
	September 30,	December 31,	September 30,	December 31,
	2019	2018	2019	2018
LIABILITIES AND SHAREHOLDERS’ EQUITY (CONTINUED)				
SHAREHOLDERS’ EQUITY				
SHARE CAPITAL				
Authorized share capital				
2,578,334,070 ordinary shares of Baht 1.00 each	<u>2,578,334</u>	<u>2,578,334</u>	<u>2,578,334</u>	<u>2,578,334</u>
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	<u>13,714,288</u>	<u>11,623,635</u>	<u>13,714,204</u>	<u>11,623,635</u>
EQUITY ATTRIBUTABLE TO OWNERS				
OF THE PARENT	18,442,264	16,351,611	18,442,180	16,351,611
NON-CONTROLLING INTERESTS	27,473	-	-	-
TOTAL SHAREHOLDERS’ EQUITY	<u>18,469,737</u>	<u>16,351,611</u>	<u>18,442,180</u>	<u>16,351,611</u>
TOTAL LIABILITIES AND SHAREHOLDERS’ EQUITY	<u>79,028,034</u>	<u>79,647,817</u>	<u>79,109,652</u>	<u>79,647,817</u>

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2019

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“REVIEWED”	“UNREVIEWED”	“REVIEWED”
	2019	2018	2019	2018
Interest income	2,379,763	2,251,642	2,379,763	2,251,642
Fee and service income	2,262,231	2,156,171	2,262,231	2,156,171
Bad debt recovered	831,880	840,621	831,880	840,621
Gain on exchange rate - net	31,762	32,715	31,762	32,715
Other income	91,238	94,553	91,238	94,553
Total Revenues	5,596,874	5,375,702	5,596,874	5,375,702
Administrative expenses	1,886,601	1,777,049	1,886,276	1,777,049
Management remuneration	45,404	47,702	45,404	47,702
Bad debts and doubtful accounts	1,654,611	1,420,579	1,654,611	1,420,579
Total Expenses	3,586,616	3,245,330	3,586,291	3,245,330
PROFIT BEFORE FINANCE COSTS				
AND INCOME TAX	2,010,258	2,130,372	2,010,583	2,130,372
FINANCE COSTS	395,801	387,099	396,213	387,099
PROFIT BEFORE INCOME TAX	1,614,457	1,743,273	1,614,370	1,743,273
INCOME TAX EXPENSE	322,250	347,062	322,212	347,062
NET PROFIT FOR THE PERIOD	1,292,207	1,396,211	1,292,158	1,396,211
OTHER COMPREHENSIVE INCOME				
FOR THE PERIOD, NET OF TAX	-	-	-	-
TOTAL COMPREHENSIVE INCOME				
FOR THE PERIOD	1,292,207	1,396,211	1,292,158	1,396,211
PROFIT ATTRIBUTABLE TO				
Owners of the parent	1,292,195	1,396,211	1,292,158	1,396,211
Non-controlling interests	12	-	-	-
	1,292,207	1,396,211	1,292,158	1,396,211
TOTAL COMPREHENSIVE INCOME				
ATTRIBUTABLE TO				
Owners of the parent	1,292,195	1,396,211	1,292,158	1,396,211
Non-controlling interests	12	-	-	-
	1,292,207	1,396,211	1,292,158	1,396,211
BASIC EARNINGS PER SHARE	BAHT	0.50	0.54	0.50
WEIGHED AVERAGE NUMBER				
OF ORDINARY SHARES	THOUSAND SHARES	2,578,334	2,578,334	2,578,334

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2019

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“REVIEWED”	“UNREVIEWED”	“REVIEWED”
	2019	2018	2019	2018
Interest income	6,965,972	6,507,172	6,965,972	6,507,172
Fee and service income	6,719,046	6,360,486	6,719,046	6,360,486
Bad debt recovered	2,598,119	2,550,065	2,598,119	2,550,065
Gain on exchange rate - net	111,455	105,202	111,455	105,202
Other income	303,908	220,015	303,908	220,015
Total Revenues	16,698,500	15,742,940	16,698,500	15,742,940
Administrative expenses	5,526,942	5,297,050	5,526,547	5,297,050
Management remuneration	157,588	174,596	157,588	174,596
Bad debts and doubtful accounts	4,592,107	4,221,595	4,592,107	4,221,595
Total Expenses	10,276,637	9,693,241	10,276,242	9,693,241
PROFIT BEFORE FINANCE COSTS				
AND INCOME TAX	6,421,863	6,049,699	6,422,258	6,049,699
FINANCE COSTS	1,167,043	1,167,727	1,167,603	1,167,727
PROFIT BEFORE INCOME TAX	5,254,820	4,881,972	5,254,655	4,881,972
INCOME TAX EXPENSE	1,049,909	970,956	1,049,856	970,956
NET PROFIT FOR THE PERIOD	4,204,911	3,911,016	4,204,799	3,911,016
OTHER COMPREHENSIVE INCOME				
FOR THE PERIOD, NET OF TAX	-	-	-	-
TOTAL COMPREHENSIVE INCOME				
FOR THE PERIOD	4,204,911	3,911,016	4,204,799	3,911,016
PROFIT ATTRIBUTABLE TO				
Owners of the parent	4,204,883	3,911,016	4,204,799	3,911,016
Non-controlling interests	28	-	-	-
	4,204,911	3,911,016	4,204,799	3,911,016
TOTAL COMPREHENSIVE INCOME				
ATTRIBUTABLE TO				
Owners of the parent	4,204,883	3,911,016	4,204,799	3,911,016
Non-controlling interests	28	-	-	-
	4,204,911	3,911,016	4,204,799	3,911,016
BASIC EARNINGS PER SHARE	BAHT	1.63	1.52	1.63
WEIGHED AVERAGE NUMBER				
OF ORDINARY SHARES	THOUSAND SHARES	2,578,334	2,578,334	2,578,334