

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2020

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“AUDITED”	“UNREVIEWED”	“AUDITED”
	As at June 30, 2020	As at December 31, 2019	As at June 30, 2020	As at December 31, 2019
ASSETS				
CURRENT ASSETS				
Cash and cash equivalents	1,126,318	1,348,368	1,125,696	1,347,818
Loans to customers and accrued interest receivables, net and other current receivables				
Loans to customers and accrued interest receivables, net	74,800,022	80,755,552	74,795,467	80,753,953
Other receivables	372,289	580,394	372,749	580,753
Other current financial assets	-	4,017	-	4,017
Total Current Assets	76,298,629	82,688,331	76,293,912	82,686,541
NON-CURRENT ASSETS				
Other non-current financial assets	4,981	4,980	4,981	4,980
Investments in subsidiaries	-	-	82,555	82,555
Leasehold improvements and equipment	439,261	495,090	439,261	495,090
Right-of-use assets	397,797	-	397,797	-
Intangible assets	445,720	480,738	444,326	479,184
Deferred tax assets	1,615,840	1,658,501	1,615,729	1,658,501
Other non-current assets	82,787	81,622	82,653	81,380
Total Non-current Assets	2,986,386	2,720,931	3,067,302	2,801,690
TOTAL ASSETS	79,285,015	85,409,262	79,361,214	85,488,231

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT JUNE 30, 2020

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“AUDITED”	“UNREVIEWED”	“AUDITED”
	As at	As at	As at	As at
	June 30,	December 31,	June 30,	December 31,
	2020	2019	2020	2019
LIABILITIES AND SHAREHOLDERS’ EQUITY				
CURRENT LIABILITIES				
Short-term borrowings from financial institutions and related parties				
- Related financial institutions	2,700,000	3,839,625	2,700,000	3,839,625
- Other financial institutions	2,540,000	7,535,861	2,540,000	7,535,861
- Related parties	-	-	102,052	107,489
Trade and other current payables				
Trade payables				
- Related financial institutions and related parties	452,152	910,863	452,152	910,863
- Other companies	190,509	855,933	190,477	854,868
Accrued interest expenses	356,797	348,615	356,798	348,623
Current income tax payable	628,629	597,877	628,529	597,819
Accrued expenses	671,530	1,197,669	671,171	1,197,283
Other payables	1,063,060	1,432,770	1,063,067	1,432,766
Current portion of lease liabilities	176,446	-	176,446	-
Current portion of long-term debentures	9,985,000	6,185,000	9,985,000	6,185,000
Deferred income for reward points	2,361,064	2,277,230	2,361,064	2,277,230
Total Current Liabilities	21,125,187	25,181,443	21,226,756	25,287,427
NON-CURRENT LIABILITIES				
Lease liabilities	222,825	-	222,825	-
Long-term debentures	37,180,000	39,980,000	37,180,000	39,980,000
Provisions for employee benefits	501,002	512,775	501,002	512,775
Total Non-current Liabilities	37,903,827	40,492,775	37,903,827	40,492,775
TOTAL LIABILITIES	59,029,014	65,674,218	59,130,583	65,780,202

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT JUNE 30, 2020

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“AUDITED”	“UNREVIEWED”	“AUDITED”
	As at June 30, 2020	As at December 31, 2019	As at June 30, 2020	As at December 31, 2019
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	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	15,501,098	14,979,730	15,502,655	14,980,053
EQUITY ATTRIBUTABLE TO OWNERS				
OF THE PARENT	20,229,074	19,707,706	20,230,631	19,708,029
NON-CONTROLLING INTERESTS	26,927	27,338	-	-
TOTAL SHAREHOLDERS' EQUITY	20,256,001	19,735,044	20,230,631	19,708,029
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	79,285,015	85,409,262	79,361,214	85,488,231

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED JUNE 30, 2020

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED” 2020	“REVIEWED” 2019	“UNREVIEWED” 2020	“REVIEWED” 2019
Interest income	2,541,258	2,312,524	2,540,819	2,312,524
Fee and service income	2,059,573	2,228,360	2,059,561	2,228,360
Bad debt recovered	698,562	818,213	698,562	818,213
Gain on exchange rate - net	9,073	41,523	9,073	41,523
Other income	100,835	127,378	101,162	127,378
Total Revenues	5,409,301	5,527,998	5,409,177	5,527,998
Administrative expenses	1,455,346	1,846,759	1,454,388	1,846,689
Management remuneration	45,797	66,719	45,797	66,719
Expected credit loss	2,083,662	1,566,820	2,083,218	1,566,820
Total Expenses	3,584,805	3,480,298	3,583,403	3,480,228
PROFIT BEFORE FINANCE COSTS				
AND INCOME TAX	1,824,496	2,047,700	1,825,774	2,047,770
FINANCE COSTS	378,974	390,976	379,245	391,124
PROFIT BEFORE INCOME TAX	1,445,522	1,656,724	1,446,529	1,656,646
INCOME TAX EXPENSE	296,604	333,440	296,662	333,425
NET PROFIT FOR THE PERIOD	1,148,918	1,323,284	1,149,867	1,323,221
OTHER COMPREHENSIVE INCOME				
FOR THE PERIOD, NET OF TAX	-	-	-	-
TOTAL COMPREHENSIVE INCOME				
FOR THE PERIOD	1,148,918	1,323,284	1,149,867	1,323,221
PROFIT (LOSS) ATTRIBUTABLE TO				
Owners of the parent	1,149,155	1,323,268	1,149,867	1,323,221
Non-controlling interests	(237)	16	-	-
TOTAL COMPREHENSIVE INCOME (LOSS)	1,148,918	1,323,284	1,149,867	1,323,221
ATTRIBUTABLE TO				
Owners of the parent	1,149,155	1,323,268	1,149,867	1,323,221
Non-controlling interests	(237)	16	-	-
BASIC EARNINGS PER SHARE	BAHT	0.45	0.51	0.45
WEIGHTED AVERAGE NUMBER				
OF ORDINARY SHARES	THOUSAND SHARES	2,578,334	2,578,334	2,578,334

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2020

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE		
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS		
	“UNREVIEWED”	“REVIEWED”	“UNREVIEWED”	“REVIEWED”	
	2020	2019	2020	2019	
Interest income	5,064,996	4,586,209	5,064,262	4,586,209	
Fee and service income	4,334,151	4,456,815	4,334,134	4,456,815	
Bad debt recovered	1,513,008	1,766,239	1,513,008	1,766,239	
Gain on exchange rate - net	33,119	79,693	33,119	79,693	
Other income	132,780	212,670	133,363	212,670	
Total Revenues	11,078,054	11,101,626	11,077,886	11,101,626	
Administrative expenses	3,338,410	3,640,341	3,336,478	3,640,271	
Management remuneration	91,457	112,184	91,457	112,184	
Expected credit loss	3,391,850	2,937,496	3,391,282	2,937,496	
Total Expenses	6,821,717	6,690,021	6,819,217	6,689,951	
PROFIT BEFORE FINANCE COSTS					
AND INCOME TAX	4,256,337	4,411,605	4,258,669	4,411,675	
FINANCE COSTS	773,134	771,242	773,758	771,390	
PROFIT BEFORE INCOME TAX	3,483,203	3,640,363	3,484,911	3,640,285	
INCOME TAX EXPENSE	693,319	727,659	693,382	727,644	
NET PROFIT FOR THE PERIOD	2,789,884	2,912,704	2,791,529	2,912,641	
OTHER COMPREHENSIVE INCOME					
FOR THE PERIOD, NET OF TAX	-	-	-	-	
TOTAL COMPREHENSIVE INCOME					
FOR THE PERIOD	2,789,884	2,912,704	2,791,529	2,912,641	
PROFIT (LOSS) ATTRIBUTABLE TO					
Owners of the parent	2,790,295	2,912,688	2,791,529	2,912,641	
Non-controlling interests	(411)	16	-	-	
	2,789,884	2,912,704	2,791,529	2,912,641	
TOTAL COMPREHENSIVE INCOME (LOSS)					
ATTRIBUTABLE TO					
Owners of the parent	2,790,295	2,912,688	2,791,529	2,912,641	
Non-controlling interests	(411)	16	-	-	
	2,789,884	2,912,704	2,791,529	2,912,641	
BASIC EARNINGS PER SHARE	BAHT	1.08	1.13	1.08	1.13
WEIGHTED AVERAGE NUMBER					
OF ORDINARY SHARES	THOUSAND SHARES	2,578,334	2,578,334	2,578,334	2,578,334