

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2020

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“AUDITED”	“UNREVIEWED”	“AUDITED”
	As at September 30, 2020	As at December 31, 2019	As at September 30, 2020	As at December 31, 2019
ASSETS				
CURRENT ASSETS				
Cash and cash equivalents	3,204,717	1,348,368	3,204,089	1,347,818
Loans to customers and accrued interest receivables, net and other current receivables				
Loans to customers and accrued interest receivables, net	77,315,796	80,755,552	77,311,566	80,753,953
Other receivables	235,189	580,394	235,960	580,753
Other current financial assets	-	4,017	-	4,017
Total Current Assets	<u>80,755,702</u>	<u>82,688,331</u>	<u>80,751,615</u>	<u>82,686,541</u>
NON-CURRENT ASSETS				
Other non-current financial assets	4,982	4,980	4,982	4,980
Investments in subsidiaries	-	-	82,555	82,555
Leasehold improvements and equipment	394,558	495,090	394,558	495,090
Right-of-use assets	406,450	-	406,450	-
Intangible assets	411,871	480,738	410,559	479,184
Deferred tax assets	1,633,063	1,658,501	1,633,027	1,658,501
Other non-current assets	80,557	81,622	80,438	81,380
Total Non-current Assets	<u>2,931,481</u>	<u>2,720,931</u>	<u>3,012,569</u>	<u>2,801,690</u>
TOTAL ASSETS	<u><u>83,687,183</u></u>	<u><u>85,409,262</u></u>	<u><u>83,764,184</u></u>	<u><u>85,488,231</u></u>

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENT OF FINANCIAL POSITION (CONTINUED)
AS AT SEPTEMBER 30, 2020

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“AUDITED”	“UNREVIEWED”	“AUDITED”
	As at September 30, 2020	As at December 31, 2019	As at September 30, 2020	As at December 31, 2019
LIABILITIES AND SHAREHOLDERS' EQUITY				
CURRENT LIABILITIES				
Short-term borrowings from financial institutions and related parties				
- Related financial institutions	4,679,672	3,839,625	4,679,672	3,839,625
- Other financial institutions	5,748,637	7,535,861	5,748,637	7,535,861
- Related parties	-	-	101,660	107,489
Trade and other current payables				
Trade payables				
- Related financial institutions and related parties	385,327	910,863	385,327	910,863
- Other companies	92,230	855,933	92,187	854,868
Accrued interest expenses	344,852	348,615	344,854	348,623
Current income tax payable	319,006	597,877	319,021	597,819
Accrued expenses	910,148	1,197,669	909,710	1,197,283
Other payables	961,288	1,432,770	961,299	1,432,766
Current portion of lease liabilities	186,618	-	186,618	-
Current portion of long-term debentures	10,150,000	6,185,000	10,150,000	6,185,000
Deferred income for reward points	2,369,485	2,277,230	2,369,485	2,277,230
Total Current Liabilities	26,147,263	25,181,443	26,248,470	25,287,427
NON-CURRENT LIABILITIES				
Lease liabilities	222,216	-	222,216	-
Long-term debentures	35,330,000	39,980,000	35,330,000	39,980,000
Provisions for employee benefits	510,917	512,775	510,917	512,775
Total Non-current Liabilities	36,063,133	40,492,775	36,063,133	40,492,775
TOTAL LIABILITIES	62,210,396	65,674,218	62,311,603	65,780,202

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENT OF FINANCIAL POSITION (CONTINUED)
AS AT SEPTEMBER 30, 2020

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	“UNREVIEWED”	“AUDITED”	“UNREVIEWED”	“AUDITED”
	As at September 30, 2020	As at December 31, 2019	As at September 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	16,722,174	14,979,730	16,724,605	14,980,053
EQUITY ATTRIBUTABLE TO OWNERS				
OF THE PARENT	21,450,150	19,707,706	21,452,581	19,708,029
NON-CONTROLLING INTERESTS	26,637	27,338	-	-
TOTAL SHAREHOLDERS' EQUITY	21,476,787	19,735,044	21,452,581	19,708,029
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	83,687,183	85,409,262	83,764,184	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 SEPTEMBER 30, 2020

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE		
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS		
	“UNREVIEWED”	“REVIEWED”	“UNREVIEWED”	“REVIEWED”	
	2020	2019	2020	2019	
Interest income	2,644,059	2,379,763	2,643,615	2,379,763	
Fee and service income	1,946,482	2,262,231	1,946,463	2,262,231	
Bad debt recovered	770,237	831,880	770,235	831,880	
Gain on exchange rate - net	4,694	31,762	4,694	31,762	
Other income	46,933	91,238	47,259	91,238	
Total Revenues	5,412,405	5,596,874	5,412,266	5,596,874	
Administrative expenses	1,724,790	1,886,601	1,723,657	1,886,276	
Management remuneration	68,258	45,404	68,258	45,404	
Expected credit loss	1,702,874	1,654,611	1,702,470	1,654,611	
Total Expenses	3,495,922	3,586,616	3,494,385	3,586,291	
PROFIT BEFORE FINANCE COSTS					
AND INCOME TAX	1,916,483	2,010,258	1,917,881	2,010,583	
FINANCE COSTS	385,632	395,801	385,894	396,213	
PROFIT BEFORE INCOME TAX	1,530,851	1,614,457	1,531,987	1,614,370	
INCOME TAX EXPENSE	310,065	322,250	310,037	322,212	
NET PROFIT FOR THE PERIODS	1,220,786	1,292,207	1,221,950	1,292,158	
OTHER COMPREHENSIVE INCOME					
FOR THE PERIODS, NET OF TAX	-	-	-	-	
TOTAL COMPREHENSIVE INCOME					
FOR THE PERIODS	1,220,786	1,292,207	1,221,950	1,292,158	
PROFIT (LOSS) ATTRIBUTABLE TO					
Owners of the parent	1,221,076	1,292,195	1,221,950	1,292,158	
Non-controlling interests	(290)	12	-	-	
	1,220,786	1,292,207	1,221,950	1,292,158	
TOTAL COMPREHENSIVE INCOME (LOSS)					
ATTRIBUTABLE TO					
Owners of the parent	1,221,076	1,292,195	1,221,950	1,292,158	
Non-controlling interests	(290)	12	-	-	
	1,220,786	1,292,207	1,221,950	1,292,158	
BASIC EARNINGS PER SHARE	BAHT	0.47	0.50	0.47	0.50
WEIGHTED AVERAGE NUMBER OF					
ORDINARY SHARES	THOUSAND SHARES	2,578,334	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, 2020

UNIT : THOUSAND BAHT

	CONSOLIDATED		SEPARATE		
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS		
	“UNREVIEWED”	“REVIEWED”	“UNREVIEWED”	“REVIEWED”	
	2020	2019	2020	2019	
Interest income	7,709,055	6,965,972	7,707,877	6,965,972	
Fee and service income	6,280,633	6,719,046	6,280,597	6,719,046	
Bad debt recovered	2,283,245	2,598,119	2,283,243	2,598,119	
Gain on exchange rate - net	37,812	111,455	37,812	111,455	
Other income	179,713	303,908	180,622	303,908	
Total Revenues	16,490,458	16,698,500	16,490,151	16,698,500	
Administrative expenses	5,063,200	5,526,942	5,060,135	5,526,547	
Management remuneration	159,714	157,588	159,714	157,588	
Expected credit loss	5,094,724	4,592,107	5,093,752	4,592,107	
Total Expenses	10,317,638	10,276,637	10,313,601	10,276,242	
PROFIT BEFORE FINANCE COSTS					
AND INCOME TAX	6,172,820	6,421,863	6,176,550	6,422,258	
FINANCE COSTS	1,158,766	1,167,043	1,159,652	1,167,603	
PROFIT BEFORE INCOME TAX	5,014,054	5,254,820	5,016,898	5,254,655	
INCOME TAX EXPENSE	1,003,384	1,049,909	1,003,419	1,049,856	
NET PROFIT FOR THE PERIODS	4,010,670	4,204,911	4,013,479	4,204,799	
OTHER COMPREHENSIVE INCOME					
FOR THE PERIODS, NET OF TAX	-	-	-	-	
TOTAL COMPREHENSIVE INCOME					
FOR THE PERIODS	4,010,670	4,204,911	4,013,479	4,204,799	
PROFIT (LOSS) ATTRIBUTABLE TO					
Owners of the parent	4,011,371	4,204,883	4,013,479	4,204,799	
Non-controlling interests	(701)	28	-	-	
	4,010,670	4,204,911	4,013,479	4,204,799	
TOTAL COMPREHENSIVE INCOME (LOSS)					
ATTRIBUTABLE TO					
Owners of the parent	4,011,371	4,204,883	4,013,479	4,204,799	
Non-controlling interests	(701)	28	-	-	
	4,010,670	4,204,911	4,013,479	4,204,799	
BASIC EARNINGS PER SHARE	BAHT	1.56	1.63	1.56	1.63
WEIGHTED AVERAGE NUMBER OF					
ORDINARY SHARES	THOUSAND SHARES	2,578,334	2,578,334	2,578,334	2,578,334