

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2021

UNIT: THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	As at	As at	As at	As at
	September 30, 2021	December 31, 2020	September 30, 2021	December 31, 2020
	“Unreviewed”	“Restated”	“Unreviewed”	“Audited”
ASSETS				
CURRENT ASSETS				
Cash and cash equivalents	1,444,693	2,197,388	1,206,805	1,913,623
Loans to customers and accrued interest				
receivables, net and other current receivables				
Loans to customers and				
accrued interest receivables, net	77,015,951	83,836,352	76,399,548	82,790,451
Other receivables	240,481	486,272	235,711	460,037
Other current financial assets	3,001	-	3,001	-
Total Current Assets	78,704,126	86,520,012	77,845,065	85,164,111
NON-CURRENT ASSETS				
Loans to customers and accrued interest				
receivables, net non-current portion	965,088	1,111,126	-	-
Other non-current financial assets	1,994	4,992	1,984	4,982
Investments in subsidiaries and an associate	81,178	72,796	824,001	229,605
Properties for sale	37,122	90,217	-	-
Leasehold improvements and equipment	401,467	495,861	388,211	481,435
Right-of-use assets	399,648	486,343	381,496	456,637
Intangible assets	430,380	486,336	418,399	473,743
Deferred tax assets	2,192,564	2,247,468	1,603,188	1,666,998
Other non-current assets	76,626	79,345	75,986	78,755
Total Non-current Assets	4,586,067	5,074,484	3,693,265	3,392,155
TOTAL ASSETS	83,290,193	91,594,496	81,538,330	88,556,266

KRUNGTHAI CARD PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT SEPTEMBER 30, 2021

UNIT: THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	As at	As at	As at	As at
	September 30, 2021	December 31, 2020	September 30, 2021	December 31, 2020
	“Unreviewed”	“Restated”	“Unreviewed”	“Audited”
LIABILITIES AND SHAREHOLDERS' EQUITY				
CURRENT LIABILITIES				
Short-term borrowings from financial institutions and related parties				
- Related financial institutions	4,240,000	9,440,000	3,140,000	7,660,000
- Other financial institutions	2,950,000	6,299,409	2,950,000	6,299,409
- Related parties	-	-	200,345	202,313
Trade and other current payables				
Trade payables				
- Related financial institutions and related parties	287,709	722,591	285,391	720,696
- Other companies	103,694	747,064	102,181	746,972
Accrued interest expenses	278,389	327,578	278,010	327,680
Current income tax payable	354,618	663,126	346,926	662,895
Accrued expenses	1,043,896	1,140,831	1,023,277	1,106,196
Other payables	1,267,820	1,310,751	1,229,212	1,253,895
Current portion of lease liabilities	220,919	227,499	206,370	212,569
Current portion of long-term debentures	7,430,000	8,780,000	7,430,000	8,780,000
Deferred income for reward points	2,489,860	2,345,752	2,489,860	2,345,752
Total Current Liabilities	20,666,905	32,004,601	19,681,572	30,318,377
NON-CURRENT LIABILITIES				
Lease liabilities	184,010	262,929	180,629	247,718
Long-term borrowings	1,500,000	-	1,500,000	-
Long-term debentures	34,502,391	34,700,000	34,502,391	34,700,000
Provisions for employee benefits	523,351	514,623	508,546	488,780
Total Non-current Liabilities	36,709,752	35,477,552	36,691,566	35,436,498
TOTAL LIABILITIES	57,376,657	67,482,153	56,373,138	65,754,875

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT SEPTEMBER 30, 2021

UNIT: THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	As at	As at	As at	As at
	September 30, 2021	December 31, 2020	September 30, 2021	December 31, 2020
“Unreviewed”	“Restated”	“Unreviewed”	“Audited”	
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
SURPLUS ON BUSINESS COMBINATION UNDER				
COMMON CONTROL	380,636	-	-	-
RETAINED EARNINGS				
Appropriated				
Legal reserve	257,833	257,833	257,833	257,833
Unappropriated	20,432,878	18,070,977	20,437,216	18,073,415
EQUITY ATTRIBUTABLE TO OWNERS				
OF THE PARENT	25,541,490	22,798,953	25,165,192	22,801,391
NON-CONTROLLING INTERESTS	372,046	1,313,390	-	-
TOTAL SHAREHOLDERS’ EQUITY	25,913,536	24,112,343	25,165,192	22,801,391
TOTAL LIABILITIES AND SHAREHOLDERS’ EQUITY	83,290,193	91,594,496	81,538,330	88,556,266

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, 2021

UNIT: THOUSAND BAHT

	CONSOLIDATED				SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS		2021	2020
	2021	2020	2021	2020		
	"Unreviewed"	"Restated"	"Unreviewed"	"Reviewed"		
Interest income	2,660,412	2,685,458	2,634,223	2,643,615		
Fee and service income	1,687,264	1,985,054	1,676,866	1,946,463		
Bad debt recovered	732,598	793,686	716,845	770,235		
Gain on exchange rate - net	2,484	4,694	2,484	4,694		
Other income	48,852	52,426	45,248	47,259		
Total Revenues	5,131,610	5,521,318	5,075,666	5,412,266		
Administrative expenses	1,782,032	1,775,387	1,705,639	1,723,657		
Management remuneration	65,368	74,334	51,987	68,258		
Expected credit loss	1,292,612	1,727,761	1,315,707	1,702,470		
Total Expenses	3,140,012	3,577,482	3,073,333	3,494,385		
PROFIT FROM OPERATING ACTIVITIES	1,991,598	1,943,836	2,002,333	1,917,881		
FINANCE COSTS	345,142	390,199	343,271	385,894		
Share of profit of an associate accounted for using equity method	3,572	-	-	-		
PROFIT BEFORE INCOME TAX	1,650,028	1,553,637	1,659,062	1,531,987		
INCOME TAX EXPENSE	337,253	315,083	333,148	310,037		
NET PROFIT FOR THE PERIODS	1,312,775	1,238,554	1,325,914	1,221,950		
OTHER COMPREHENSIVE INCOME						
FOR THE PERIODS, NET OF TAX	-	-	-	-		
TOTAL COMPREHENSIVE INCOME	1,312,775	1,238,554	1,325,914	1,221,950		
PROFIT ATTRIBUTABLE TO						
Owners of the parent	1,316,944	1,221,076	1,325,914	1,221,950		
Non-controlling interests	(4,169)	17,478	-	-		
	1,312,775	1,238,554	1,325,914	1,221,950		
TOTAL COMPREHENSIVE INCOME	1,312,775	1,238,554	1,325,914	1,221,950		
ATTRIBUTABLE TO						
Owners of the parent	1,316,944	1,221,076	1,325,914	1,221,950		
Non-controlling interests	(4,169)	17,478	-	-		
	1,312,775	1,238,554	1,325,914	1,221,950		
BASIC EARNINGS PER SHARE	BAHT	0.51	0.47	0.51	0.47	
WEIGHTED AVERAGE NUMBER OF						
ORDINARY SHARES	THOUSAND SHARES	2,578,334	2,578,334	2,578,334	2,578,334	

**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2021**

UNIT: THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2021	2020	2021	2020
	“Unreviewed”	“Restated”	“Unreviewed”	“Reviewed”
Interest income	7,988,672	7,870,391	7,907,959	7,707,877
Fee and service income	5,313,950	6,355,290	5,263,405	6,280,597
Bad debt recovered	2,418,512	2,343,247	2,362,315	2,283,243
Gain on exchange rate - net	11,731	37,812	11,731	37,812
Other income	196,745	197,533	174,932	180,622
Total Revenues	15,929,610	16,804,273	15,720,342	16,490,151
Administrative expenses	5,196,881	5,230,379	5,028,054	5,060,135
Management remuneration	205,417	183,163	176,077	159,714
Expected credit loss	3,623,183	5,127,413	3,656,229	5,093,752
Total Expenses	9,025,481	10,540,955	8,860,360	10,313,601
PROFIT FROM OPERATING ACTIVITIES	6,904,129	6,263,318	6,859,982	6,176,550
FINANCE COSTS				
Share of profit of an associate accounted for using equity method	8,382	-	-	-
PROFIT BEFORE INCOME TAX	5,841,117	5,082,458	5,795,515	5,016,898
INCOME TAX EXPENSE				
NET PROFIT FOR THE PERIODS	1,176,717	1,018,509	1,162,904	1,003,419
NET PROFIT FOR THE PERIODS	4,664,400	4,063,949	4,632,611	4,013,479
OTHER COMPREHENSIVE INCOME				
FOR THE PERIODS, NET OF TAX	-	-	-	-
TOTAL COMPREHENSIVE INCOME	4,664,400	4,063,949	4,632,611	4,013,479
FOR THE PERIODS	4,664,400	4,063,949	4,632,611	4,013,479
PROFIT ATTRIBUTABLE TO				
Owners of the parent	4,630,711	4,011,371	4,632,611	4,013,479
Non-controlling interests	33,689	52,578	-	-
	4,664,400	4,063,949	4,632,611	4,013,479
TOTAL COMPREHENSIVE INCOME	4,664,400	4,063,949	4,632,611	4,013,479
ATTRIBUTABLE TO				
Owners of the parent	4,630,711	4,011,371	4,632,611	4,013,479
Non-controlling interests	33,689	52,578	-	-
	4,664,400	4,063,949	4,632,611	4,013,479
BASIC EARNINGS PER SHARE	BAHT	1.80	1.56	1.80
WEIGHTED AVERAGE NUMBER OF				
ORDINARY SHARES	THOUSAND SHARES	2,578,334	2,578,334	2,578,334