

**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 “Unreviewed”	December 31, 2020 “Restated”	September 30, 2021 “Unreviewed”	December 31, 2020 “Audited”
<b>ASSETS</b>				
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
<b>TOTAL ASSETS</b>	<b>83,290,193</b>	<b>91,594,496</b>	<b>81,538,330</b>	<b>88,556,266</b>

**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,	December 31,	September 30,	December 31,
	2021	2020	2021	2020
	“Unreviewed”	“Restated”	“Unreviewed”	“Audited”
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>				
<b>CURRENT LIABILITIES</b>				
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
<b>NON-CURRENT LIABILITIES</b>				
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
<b>TOTAL LIABILITIES</b>	<b>57,376,657</b>	<b>67,482,153</b>	<b>56,373,138</b>	<b>65,754,875</b>

**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,	December 31,	September 30,	December 31,
	2021	2020	2021	2020
	“Unreviewed”	“Restated”	“Unreviewed”	“Audited”
<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
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
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>83,290,193</b>	<b>91,594,496</b>	<b>81,538,330</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 SEPTEMBER 30, 2021**

UNIT: THOUSAND BAHT

	CONSOLIDATED		SEPARATE	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	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	-	-	-	-
<b>TOTAL COMPREHENSIVE INCOME     FOR THE PERIODS</b>	<b>1,312,775</b>	<b>1,238,554</b>	<b>1,325,914</b>	<b>1,221,950</b>
<b>PROFIT ATTRIBUTABLE TO</b>				
Owners of the parent	1,316,944	1,221,076	1,325,914	1,221,950
Non-controlling interests	(4,169)	17,478	-	-
	<b>1,312,775</b>	<b>1,238,554</b>	<b>1,325,914</b>	<b>1,221,950</b>
<b>TOTAL COMPREHENSIVE INCOME     ATTRIBUTABLE TO</b>				
Owners of the parent	1,316,944	1,221,076	1,325,914	1,221,950
Non-controlling interests	(4,169)	17,478	-	-
	<b>1,312,775</b>	<b>1,238,554</b>	<b>1,325,914</b>	<b>1,221,950</b>
<b>BASIC EARNINGS PER SHARE</b>	<b>BAHT</b>			
	0.51	0.47	0.51	0.47
<b>WEIGHTED AVERAGE NUMBER OF     ORDINARY SHARES</b>	<b>THOUSAND SHARES</b>			
	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	1,071,394	1,180,860	1,064,467	1,159,652
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	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	-	-	-	-
<b>TOTAL COMPREHENSIVE INCOME     FOR THE PERIODS</b>	<b>4,664,400</b>	<b>4,063,949</b>	<b>4,632,611</b>	<b>4,013,479</b>
<b>PROFIT ATTRIBUTABLE TO</b>				
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
<b>TOTAL COMPREHENSIVE INCOME     ATTRIBUTABLE TO</b>				
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
<b>BASIC EARNINGS PER SHARE</b>	<b>BAHT</b>			
	1.80	1.56	1.80	1.56
<b>WEIGHTED AVERAGE NUMBER OF     ORDINARY SHARES</b>	<b>THOUSAND SHARES</b>			
	2,578,334	2,578,334	2,578,334	2,578,334