

KRUNGTHAI CARD PUBLIC COMPANY LIMITED

STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2017

UNIT : THOUSAND BAHT

	"UNREVIEWED"	"AUDITED"
	As at	As at
	March 31,	December 31,
	2017	2016
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	1,371,646	1,165,130
Long-term investment with maturity within one year	3,018	-
Trade and other receivables		
Trade accounts receivable	60,474,108	63,303,103
Other receivables	913,554	1,100,663
Total Current Assets	<u>62,762,326</u>	<u>65,568,896</u>
NON-CURRENT ASSETS		
Long-term investments	7,116	10,148
Leasehold improvements and equipment	430,486	464,662
Intangible assets	474,080	500,196
Deferred tax assets	1,703,207	1,683,375
Other non-current assets	72,287	70,218
Total Non-current Assets	<u>2,687,176</u>	<u>2,728,599</u>
TOTAL ASSETS	<u><u>65,449,502</u></u>	<u><u>68,297,495</u></u>

KRUNGTHAI CARD PUBLIC COMPANY LIMITED
STATEMENT OF FINANCIAL POSITION (CONTINUED)
AS AT MARCH 31, 2017

UNIT : THOUSAND BAHT

	"UNREVIEWED"	"AUDITED"
	As at	As at
	March 31,	December 31,
	2017	2016
LIABILITIES AND SHAREHOLDERS' EQUITY		
CURRENT LIABILITIES		
Short-term loans from financial institutions		
- Related financial institutions	646,622	119,745
- Other financial institutions	6,703,436	9,544,960
Trade and other payables		
Trade accounts payable		
- Related financial institution and		
related parties	497,839	991,475
- Other companies	254,179	375,160
Accrued interest expenses	344,326	276,895
Income tax payable	525,052	336,002
Accrued expenses	618,784	1,028,112
Other payables	725,836	1,120,121
Current portion of long-term debentures	10,230,000	9,568,000
Deferred Income for reward points	2,513,179	2,487,725
Total Current Liabilities	23,059,253	25,848,195
NON-CURRENT LIABILITIES		
Long-term debentures	31,055,000	31,855,000
Provision for employee benefits	281,015	272,612
Total Non-current Liabilities	31,336,015	32,127,612
TOTAL LIABILITIES	54,395,268	57,975,807

KRUNGTHAI CARD PUBLIC COMPANY LIMITED
STATEMENT OF FINANCIAL POSITION (CONTINUED)
AS AT MARCH 31, 2017

UNIT : THOUSAND BAHT

	"UNAUDITED"	"AUDITED"
	As at	As at
	March 31,	December 31,
	2017	2016
LIABILITIES AND SHAREHOLDERS' EQUITY (CONTINUED)		
SHAREHOLDERS' EQUITY		
SHARE CAPITAL		
Authorized share capital		
257,833,407 ordinary shares of Baht 10.00 each	2,578,334	2,578,334
Issued and paid-up share capital		
257,833,407 ordinary shares of Baht 10.00 each, fully paid	2,578,334	2,578,334
PREMIUM ON ORDINARY SHARES		
Premium on ordinary shares	1,891,809	1,891,809
RETAINED EARNINGS		
Appropriated		
Legal reserve	257,833	257,833
Unappropriated	6,326,258	5,593,712
TOTAL SHAREHOLDERS' EQUITY	11,054,234	10,321,688
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	65,449,502	68,297,495

KRUNGTHAI CARD PUBLIC COMPANY LIMITED
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2017

UNIT : THOUSAND BAHT

	"UNREVIEWED"	"REVIEWED"
	2017	2016
Interest income	1,932,963	1,728,697
Fee and service income	1,963,208	1,719,469
Bad debt recovered	637,961	581,182
Gain on exchange rate - net	30,321	27,421
Other income	68,978	95,077
Total Revenues	<u>4,633,431</u>	<u>4,151,846</u>
Administrative expenses	1,566,793	1,546,901
Management remuneration	111,249	105,159
Bad debts and doubtful accounts	1,639,665	1,316,890
Total Expenses	<u>3,317,707</u>	<u>2,968,950</u>
PROFIT BEFORE FINANCE COSTS AND INCOME TAX EXPENSES	1,315,724	1,182,896
FINANCE COSTS	400,188	383,181
PROFIT BEFORE INCOME TAX EXPENSES	915,536	799,715
INCOME TAX EXPENSES	182,990	164,701
NET PROFIT FOR THE PERIODS	732,546	635,014
OTHER COMPREHENSIVE INCOME FOR THE PERIODS,		
NET OF INCOME TAX EXPENSES	-	-
TOTAL COMPREHENSIVE INCOME FOR THE PERIODS	<u><u>732,546</u></u>	<u><u>635,014</u></u>
BASIC EARNINGS PER SHARE	BAHT	
	2.84	2.46
WEIGHED AVERAGE NUMBER		
OF ORDINARY SHARES	THOUSAND SHARES	
	257,833	257,833