

Krungthai Card Public Company Limited and its subsidiaries

Statement of financial position

As at 30 September 2025

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	(Unreviewed)	(Audited)	(Unreviewed)	(Audited)
Assets				
Current assets				
Cash and cash equivalents	2,579,803	3,062,869	2,566,893	3,041,151
Loans to customers and accrued interest receivables, net - current portion	97,927,240	102,228,758	97,567,250	101,709,308
Short-term lending	-	-	1,136,000	1,537,000
Other receivables, net	854,617	870,937	773,301	789,654
Total current assets	101,361,660	106,162,564	102,043,444	107,077,113
Non-current assets				
Loans to customers and accrued interest receivables, net - non-current portion	631,785	966,653	-	-
Other non-current financial assets	1,996	1,994	1,996	1,994
Investments in subsidiaries, net	-	-	187,974	387,312
Long-term lending	-	-	500,000	500,000
Properties for sale, net	7,465	13,630	-	-
Leasehold improvements and equipment	356,863	389,772	353,885	383,608
Right-of-use assets	274,504	419,860	273,802	418,741
Intangible assets	349,654	362,735	348,294	360,348
Deferred tax assets	2,374,142	2,631,663	2,034,846	1,941,044
Other non-current assets	88,700	117,010	87,720	115,123
Total non-current assets	4,085,109	4,903,317	3,788,517	4,108,170
Total assets	105,446,769	111,065,881	105,831,961	111,185,283

Krungthai Card Public Company Limited and its subsidiaries

Statement of financial position (continued)

As at 30 September 2025

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	(Unreviewed)	(Audited)	(Unreviewed)	(Audited)
Liabilities and shareholders' equity				
Liabilities				
Current liabilities				
Short-term borrowings	5,779,967	10,119,227	5,982,427	10,321,752
Trade payables	991,797	1,963,722	990,263	1,962,368
Accrued interest expenses	273,204	296,543	273,211	296,566
Income tax payable	509,441	922,652	510,430	924,384
Accrued expenses	1,530,017	1,395,133	1,508,553	1,382,095
Other payables	797,359	777,310	790,325	769,478
Current portion of lease liabilities	193,394	224,540	192,809	223,967
Current portion of long-term borrowings	3,500,000	1,500,000	3,500,000	1,500,000
Current portion of long-term debentures	7,200,000	11,482,646	7,200,000	11,482,646
Deferred income for reward points	3,012,788	2,900,958	3,012,788	2,900,958
Total current liabilities	23,787,967	31,582,731	23,960,806	31,764,214
Non-current liabilities				
Lease liabilities, net of current portion	87,990	202,938	87,842	202,350
Long-term borrowings, net of current portion	8,000,000	8,000,000	8,000,000	8,000,000
Long-term debentures, net of current portion	30,894,079	30,807,000	30,894,079	30,807,000
Provisions for employee benefits	582,425	573,427	575,000	566,641
Total non-current liabilities	39,564,494	39,583,365	39,556,921	39,575,991
Total liabilities	63,352,461	71,166,096	63,517,727	71,340,205

Krungthai Card Public Company Limited and its subsidiaries

Statement of financial position (continued)

As at 30 September 2025

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	(Unreviewed)	(Audited)	(Unreviewed)	(Audited)
Shareholders' equity				
Share capital				
Authorised 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-up 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
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	423,694	423,694	-	-
Other components of shareholders' equity	5	5	-	-
Retained earnings				
Appropriated - legal reserve	257,833	257,833	257,833	257,833
Unappropriated	36,961,827	34,658,609	37,586,258	35,117,102
Equity attributable to owners of the parent	42,113,502	39,810,284	42,314,234	39,845,078
Non-controlling interests	(19,194)	89,501	-	-
Total shareholders' equity	42,094,308	39,899,785	42,314,234	39,845,078
Total liabilities and shareholders' equity	105,446,769	111,065,881	105,831,961	111,185,283

Krungthai Card Public Company Limited and its subsidiaries

Statement of comprehensive income

For the three-month period ended 30 September 2025

(Unit: Thousand Baht except earnings per share expressed in Baht)

	Consolidated financial statements		Separate financial statements	
	2025	2024	2025	2024
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
Profit or loss:				
Revenue				
Interest income	4,098,767	4,074,856	4,075,804	4,028,763
Fee and service income	1,569,258	1,582,049	1,567,123	1,576,639
Bad debt recovery	1,014,809	1,029,554	997,675	1,006,293
Gain on exchange rate, net	51,359	51,196	51,359	51,196
Other income	172,011	151,908	179,628	165,711
Total revenue	6,906,204	6,889,563	6,871,589	6,828,602
Expenses				
Administrative expenses	2,422,234	2,402,784	2,391,234	2,453,926
Management remuneration	52,751	56,836	51,795	48,233
Expected credit loss	1,444,862	1,611,434	1,417,659	1,499,714
Total expenses	3,919,847	4,071,054	3,860,688	4,001,873
Operating income	2,986,357	2,818,509	3,010,901	2,826,729
Finance costs	422,783	452,831	423,653	454,455
Profit before income tax	2,563,574	2,365,678	2,587,248	2,372,274
Income tax expense	650,265	470,278	522,118	471,120
Net profit for the period	1,913,309	1,895,400	2,065,130	1,901,154
Other comprehensive income:				
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	1,913,309	1,895,400	2,065,130	1,901,154

Krungthai Card Public Company Limited and its subsidiaries

Statement of comprehensive income (continued)

For the three-month period ended 30 September 2025

(Unit: Thousand Baht except earnings per share expressed in Baht)

	Consolidated financial statements		Separate financial statements	
	2025	2024	2025	2024
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
Profit (loss) attributable to				
Owners of the parent	1,951,300	1,919,330	2,065,130	1,901,154
Non-controlling interests	(37,991)	(23,930)		
	<u>1,913,309</u>	<u>1,895,400</u>		
Total comprehensive income (loss) attributable to				
Owners of the parent	1,951,300	1,919,330	2,065,130	1,901,154
Non-controlling interests	(37,991)	(23,930)		
	<u>1,913,309</u>	<u>1,895,400</u>		
Earnings per share of the Company				
Basic earnings per share (Baht)	<u>0.76</u>	<u>0.74</u>	<u>0.80</u>	<u>0.74</u>

Krungthai Card Public Company Limited and its subsidiaries

Statement of comprehensive income

For the nine-month period ended 30 September 2025

(Unit: Thousand Baht except earnings per share expressed in Baht)

	Consolidated financial statements		Separate financial statements	
	2025	2024	2025	2024
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
Profit or loss:				
Revenue				
Interest income	12,113,790	12,086,531	12,031,449	11,946,218
Fee and service income	4,771,237	4,661,068	4,763,542	4,641,625
Bad debt recovery	3,003,726	3,086,016	2,948,771	3,011,544
Gain on exchange rate, net	174,311	164,148	174,311	164,148
Gain on sale of investment in an associate	-	-	-	82,491
Other income	486,762	435,913	514,673	471,230
Total revenue	20,549,826	20,433,676	20,432,746	20,317,256
Expenses				
Administrative expenses	7,078,678	6,997,759	7,205,015	7,034,404
Management remuneration	182,184	189,416	179,316	169,179
Expected credit loss	4,560,595	4,985,178	4,394,279	4,729,058
Total expenses	11,821,457	12,172,353	11,778,610	11,932,641
Operating income	8,728,369	8,261,323	8,654,136	8,384,615
Finance costs	1,294,344	1,351,735	1,297,301	1,350,117
Profit before income tax	7,434,025	6,909,588	7,356,835	7,034,498
Income tax expense	1,836,119	1,406,126	1,484,296	1,411,699
Net profit for the period	5,597,906	5,503,462	5,872,539	5,622,799
Other comprehensive income:				
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	5,597,906	5,503,462	5,872,539	5,622,799

Krungthai Card Public Company Limited and its subsidiaries

Statement of comprehensive income (continued)

For the nine-month period ended 30 September 2025

(Unit: Thousand Baht except earnings per share expressed in Baht)

	Consolidated financial statements		Separate financial statements	
	2025	2024	2025	2024
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
Profit (loss) attributable to				
Owners of the parent	5,706,601	5,548,514	5,872,539	5,622,799
Non-controlling interests	(108,695)	(45,052)		
	<u>5,597,906</u>	<u>5,503,462</u>		
Total comprehensive income (loss) attributable to				
Owners of the parent	5,706,601	5,548,514	5,872,539	5,622,799
Non-controlling interests	(108,695)	(45,052)		
	<u>5,597,906</u>	<u>5,503,462</u>		
Earnings per share of the Company				
Basic earnings per share (Baht)	<u>2.21</u>	<u>2.15</u>	<u>2.28</u>	<u>2.18</u>