

Krungthai Card Public Company Limited and its subsidiaries

Statement of financial position

As at 31 March 2026

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	31 March 2026 (Unreviewed)	31 December 2025 (Audited)	31 March 2026 (Unreviewed)	31 December 2025 (Audited)
Assets				
Current assets				
Cash and cash equivalents	2,713,066	3,471,462	2,547,113	3,451,204
Loans to customers and accrued interest receivables, net - current portion	98,951,108	102,627,934	98,645,416	102,293,690
Short-term lending	-	-	1,382,000	1,023,000
Other receivables, net	1,102,091	893,387	1,021,271	813,884
Other current financial assets	1,998	1,997	1,998	1,997
Total current assets	102,768,263	106,994,780	103,597,798	107,583,775
Non-current assets				
Loans to customers and accrued interest receivables, net - non-current portion	440,933	532,942	-	-
Investments in subsidiaries, net	-	-	187,974	187,974
Long-term lending	-	-	-	500,000
Properties for sale, net	21	7,281	-	-
Leasehold improvements and equipment	360,810	367,053	358,304	364,439
Right-of-use assets	164,501	221,520	164,501	220,958
Intangible assets	377,858	379,623	377,005	378,540
Deferred tax assets	1,929,193	1,936,913	2,039,461	2,047,180
Other non-current assets	83,466	83,855	82,487	82,875
Total non-current assets	3,356,782	3,529,187	3,209,732	3,781,966
Total assets	106,125,045	110,523,967	106,807,530	111,365,741

Krungthai Card Public Company Limited and its subsidiaries

Statement of financial position (continued)

As at 31 March 2026

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	31 March 2026 (Unreviewed)	31 December 2025 (Audited)	31 March 2026 (Unreviewed)	31 December 2025 (Audited)
Liabilities and shareholders' equity				
Liabilities				
Current liabilities				
Short-term borrowings	6,219,672	11,299,977	6,270,252	11,502,399
Trade payables	995,331	2,103,935	992,564	2,100,985
Accrued interest expenses	240,716	233,426	240,716	233,439
Income tax payable	1,611,771	1,097,877	1,613,298	1,099,169
Accrued expenses	931,160	1,434,033	910,572	1,413,329
Other payables	908,447	818,733	902,748	812,232
Current portion of lease liabilities	128,436	164,313	128,436	163,724
Current portion of long-term borrowings	4,500,000	3,500,000	4,500,000	3,500,000
Current portion of long-term debentures	11,830,000	12,330,000	11,830,000	12,330,000
Deferred income for reward points	3,097,284	3,051,032	3,097,284	3,051,032
Total current liabilities	30,462,817	36,033,326	30,485,870	36,206,309
Non-current liabilities				
Lease liabilities, net of current portion	40,025	63,447	40,025	63,447
Long-term borrowings, net of current portion	5,500,000	6,500,000	5,500,000	6,500,000
Long-term debentures, net of current portion	23,299,960	23,282,216	23,299,960	23,282,216
Provisions for employee benefits	630,173	626,387	623,693	620,042
Total non-current liabilities	29,470,158	30,472,050	29,463,678	30,465,705
Total liabilities	59,932,975	66,505,376	59,949,548	66,672,014

Krungthai Card Public Company Limited and its subsidiaries

Statement of financial position (continued)

As at 31 March 2026

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	31 March 2026 (Unreviewed)	31 December 2025 (Audited)	31 March 2026 (Unreviewed)	31 December 2025 (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	41,171,017	38,999,783	42,130,006	39,965,751
Equity attributable to owners of the parent	46,322,692	44,151,458	46,857,982	44,693,727
Non-controlling interests	(130,622)	(132,867)	-	-
Total shareholders' equity	46,192,070	44,018,591	46,857,982	44,693,727
Total liabilities and shareholders' equity	106,125,045	110,523,967	106,807,530	111,365,741

Krungthai Card Public Company Limited and its subsidiaries**Statement of comprehensive income****For the three-month period ended 31 March 2026**

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

	Consolidated financial statements		Separate financial statements	
	2026 (Unreviewed)	2025 (Reviewed)	2026 (Unreviewed)	2025 (Reviewed)
Profit or loss:				
Revenue				
Interest income	3,992,881	3,991,793	3,972,864	3,957,723
Fee and service income	1,672,410	1,656,178	1,670,524	1,652,721
Bad debt recovery	978,983	997,120	947,291	976,861
Gain on exchange rate, net	66,114	59,703	66,114	59,703
Other income	179,076	126,961	184,108	138,550
Total revenue	6,889,464	6,831,755	6,840,901	6,785,558
Expenses				
Administrative expenses	2,358,844	2,347,017	2,365,994	2,435,564
Management remuneration	53,956	53,103	53,490	52,147
Expected credit loss	1,387,280	1,593,934	1,340,846	1,508,284
Total expenses	3,800,080	3,994,054	3,760,330	3,995,995
Operating income	3,089,384	2,837,701	3,080,571	2,789,563
Finance costs	368,668	439,412	369,162	440,528
Profit before income tax	2,720,716	2,398,289	2,711,409	2,349,035
Income tax expense	547,237	569,961	547,154	472,317
Net profit for the period	2,173,479	1,828,328	2,164,255	1,876,718
Other comprehensive income:				
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	2,173,479	1,828,328	2,164,255	1,876,718

Krungthai Card Public Company Limited and its subsidiaries**Statement of comprehensive income (continued)****For the three-month period ended 31 March 2026**

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

	Consolidated financial statements		Separate financial statements	
	2025 (Unreviewed)	2024 (Reviewed)	2025 (Unreviewed)	2024 (Reviewed)
Profit (loss) attributable to				
Owners of the parent	2,171,234	1,860,509	<u>2,164,255</u>	<u>1,876,718</u>
Non-controlling interests	<u>2,245</u>	<u>(32,181)</u>		
	<u>2,173,479</u>	<u>1,828,328</u>		
Total comprehensive income (loss) attributable to				
Owners of the parent	2,171,234	1,860,509	<u>2,164,255</u>	<u>1,876,718</u>
Non-controlling interests	<u>2,245</u>	<u>(32,181)</u>		
	<u>2,173,479</u>	<u>1,828,328</u>		
Earnings per share of the Company				
Basic earnings per share (Baht)	<u>0.84</u>	<u>0.72</u>	<u>0.84</u>	<u>0.73</u>