Krungthai Card Public Company Limited
and its subsidiaries
Review report and consolidated and separate
financial information
For the three-month and six-month periods ended
30 June 2026

Independent Auditor's Report on Review of Interim Financial Information

To the Shareholders of Krungthai Card Public Company Limited

I have reviewed the accompanying consolidated financial information of Krungthai Card Public Company Limited and its subsidiaries (the Group), which comprises the consolidated statement of financial position as at 30 June 2026, the related consolidated statements of comprehensive income for the three-month and six-month periods then ended, and the related consolidated statements of changes in shareholders' equity and cash flows for the six-month period then ended, as well as the condensed notes to the interim consolidated financial statements. I have also reviewed the separate financial information of Krungthai Card Public Company Limited for the same periods (collectively "the interim financial information"). Management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard 34 Interim Financial Reporting. My responsibility is to express a conclusion on this interim financial information based on my review.

Scope of Review

I conducted my review in accordance with Thai Standard on Review Engagements 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the standards as applicable to auditing issued by the Federation of Accounting Professions and consequently does not enable me to obtain assurance that I would become aware of all significant matters that might be identified in an audit. Accordingly, I do not express an audit opinion.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that the accompanying interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard No 34 Interim Financial Reporting.

Chutiwan Chanswangphuwana

Certified Public Accountant (Thailand) No. 8265

EY Office Limited

Bangkok: 11 August 2026

Krungthai Card Public Company Limited and its subsidiaries

Statements of financial position

As at 30 June 2026

(Unit: Thousand Baht)

		Consolidated financial statements		Separate financial statements	
	Notes	30 June 2026	31 December 2025	30 June 2026	31 December 2025
		(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(Audited)
Assets					
Current assets					
Cash and cash equivalents		2,924,362	3,471,462	2,757,089	3,451,204
Loans to customers and accrued interest receivables, net - current portion	*4*	98,894,606	102,627,934	98,590,247	102,293,690
Short-term lending	*11.1*	-	-	1,265,000	1,023,000
Other receivables, net		1,065,687	893,387	986,962	813,884
Other current financial assets	*5*	1,998	1,997	1,998	1,997
Total current assets		102,886,653	106,994,780	103,601,296	107,583,775
Non-current assets					
Loans to customers and accrued interest receivables, net - non-current portion	*4*	352,353	532,942	-	-
Investments in subsidiaries, net	*6*	-	-	187,974	187,974
Long-term lending	*11.1*	-	-	-	500,000
Properties for sale, net		7	7,281	-	-
Leasehold improvements and equipment		451,205	367,053	449,628	364,439
Right-of-use assets		377,032	221,520	377,032	220,958
Intangible assets		512,811	379,623	512,172	378,540
Deferred tax assets	*7.1*	1,936,386	1,936,913	2,046,653	2,047,180
Other non-current assets		77,832	83,855	76,854	82,875
Total non-current assets		3,707,626	3,529,187	3,650,313	3,781,966
Total assets		106,594,279	110,523,967	107,251,609	111,365,741

The accompanying notes are an integral part of the financial statements.

Krungthai Card Public Company Limited and its subsidiaries

Statements of financial position (continued)

As at 30 June 2026

(Unit: Thousand Baht)

		Consolidated financial statements		Separate financial statements	
	Notes	30 June 2026	31 December 2025	30 June 2026	31 December 2025
		(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(Audited)
Liabilities and shareholders' equity					
Liabilities					
Current liabilities					
Short-term borrowings	*8, 11.1*	9,899,887	11,299,977	9,950,467	11,502,399
Trade payables	*11.1*	1,258,468	2,103,935	1,258,277	2,100,985
Accrued interest expenses		212,313	233,426	212,313	233,439
Income tax payable		1,057,021	1,097,877	1,057,464	1,099,169
Accrued expenses		1,133,101	1,434,033	1,121,856	1,413,329
Other payables		873,871	818,733	867,877	812,232
Current portion of lease liabilities		186,317	164,313	186,317	163,724
Current portion of long-term borrowings	*8, 11.1*	4,500,000	3,500,000	4,500,000	3,500,000
Current portion of long-term debentures	*9*	7,830,000	12,330,000	7,830,000	12,330,000
Deferred income for reward points		3,144,509	3,051,032	3,144,509	3,051,032
Total current liabilities		30,095,487	36,033,326	30,129,080	36,206,309
Non-current liabilities					
Lease liabilities, net of current portion		194,258	63,447	194,258	63,447
Long-term borrowings, net of current portion	*8, 11.1*	5,500,000	6,500,000	5,500,000	6,500,000
Long-term debentures, net of current portion	*9*	26,317,900	23,282,216	26,317,900	23,282,216
Provisions for employee benefits		624,038	626,387	617,423	620,042
Total non-current liabilities		32,636,196	30,472,050	32,629,581	30,465,705
Total liabilities		62,731,683	66,505,376	62,758,661	66,672,014

The accompanying notes are an integral part of the financial statements.

Krungthai Card Public Company Limited and its subsidiaries

Statements of financial position (continued)

As at 30 June 2026

(Unit: Thousand Baht)

	Notes	Consolidated financial statements		Separate financial statements	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
		(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(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		38,832,686	38,999,783	39,764,972	39,965,751
Equity attributable to owners of the parent		43,984,361	44,151,458	44,492,948	44,693,727
Non-controlling interests		(121,765)	(132,867)	-	-
Total shareholders' equity		43,862,596	44,018,591	44,492,948	44,693,727
Total liabilities and shareholders' equity		106,594,279	110,523,967	107,251,609	111,365,741

The accompanying notes are an integral part of the financial statements.

(Mr. Praphaisith Tankeyura)
Director

(Mrs. Pittaya Vorapanyasakul)
Director

(Unaudited but reviewed)

Krungthai Card Public Company Limited and its subsidiaries

Statements of comprehensive income

For the three-month period ended 30 June 2026

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

		Consolidated financial statements		Separate financial statements	
	Notes	2026	2025	2026	2025
Profit or loss:					
Revenue					
Interest income		4,037,009	4,023,230	4,019,856	3,997,922
Fee and service income		1,605,104	1,545,801	1,604,050	1,543,698
Bad debt recovery		911,205	991,797	887,129	974,235
Gain on exchange rate, net		67,253	63,249	67,253	63,249
Other income		213,589	187,955	218,558	196,676
Total revenue		6,834,160	6,812,032	6,796,846	6,775,780
Expenses					
Administrative expenses		2,289,525	2,309,592	2,284,743	2,378,398
Management remuneration	*11.3*	77,077	76,330	76,611	75,374
Expected credit loss		1,310,361	1,521,799	1,313,754	1,468,336
Total expenses		3,676,963	3,907,721	3,675,108	3,922,108
Operating income		3,157,197	2,904,311	3,121,738	2,853,672
Finance costs		362,717	432,149	362,854	433,120
Profit before income tax		2,794,480	2,472,162	2,758,884	2,420,552
Income tax expense	*7.2*	560,315	615,893	560,279	489,861
Net profit for the period		2,234,165	1,856,269	2,198,605	1,930,691
Other comprehensive income:					
Other comprehensive income for the period		-	-	-	-
Total comprehensive income for the period		2,234,165	1,856,269	2,198,605	1,930,691

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

Krungthai Card Public Company Limited and its subsidiaries

Statements of comprehensive income (continued)

For the three-month period ended 30 June 2026

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

		Consolidated financial statements		Separate financial statements	
	Notes	2026	2025	2026	2025
Profit (loss) attributable to					
Owners of the parent		2,225,308	1,894,792	2,198,605	1,930,691
Non-controlling interests		8,857	(38,523)		
		2,234,165	1,856,269		
Total comprehensive income (loss) attributable to					
Owners of the parent		2,225,308	1,894,792	2,198,605	1,930,691
Non-controlling interests		8,857	(38,523)		
		2,234,165	1,856,269		
Earnings per share of the Company					
Basic earnings per share (Baht)		0.86	0.73	0.85	0.75

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

Krungthai Card Public Company Limited and its subsidiaries

Statements of comprehensive income

For the six-month period ended 30 June 2026

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

		Consolidated financial statements		Separate financial statements	
	Notes	2026	2025	2026	2025
Profit or loss:					
Revenue					
Interest income		8,029,890	8,015,023	7,992,720	7,955,645
Fee and service income		3,277,514	3,201,979	3,274,574	3,196,419
Bad debt recovery		1,890,188	1,988,917	1,834,420	1,951,096
Gain on exchange rate, net		133,367	122,952	133,367	122,952
Other income		392,095	314,916	402,117	335,146
Total revenue		13,723,054	13,643,787	13,637,198	13,561,258
Expenses					
Administrative expenses		4,647,799	4,656,609	4,650,188	4,813,882
Management remuneration	*11.3*	131,033	129,433	130,101	127,521
Expected credit loss		2,697,641	3,115,733	2,654,600	2,976,620
Total expenses		7,476,473	7,901,775	7,434,889	7,918,023
Operating income		6,246,581	5,742,012	6,202,309	5,643,235
Finance costs		731,385	871,561	732,016	873,648
Profit before income tax		5,515,196	4,870,451	5,470,293	4,769,587
Income tax expense	*7.2*	1,107,552	1,185,854	1,107,433	962,178
Net profit for the period		4,407,644	3,684,597	4,362,860	3,807,409
Other comprehensive income:					
Other comprehensive income for the period		-	-	-	-
Total comprehensive income for the period		4,407,644	3,684,597	4,362,860	3,807,409

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

Krungthai Card Public Company Limited and its subsidiaries

Statements of comprehensive income (continued)

For the six-month period ended 30 June 2026

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

		Consolidated financial statements		Separate financial statements	
	Notes	2026	2025	2026	2025
Profit (loss) attributable to					
Owners of the parent		4,396,542	3,755,301	4,362,860	3,807,409
Non-controlling interests		11,102	(70,704)		
		4,407,644	3,684,597		
Total comprehensive income (loss) attributable to					
Owners of the parent		4,396,542	3,755,301	4,362,860	3,807,409
Non-controlling interests		11,102	(70,704)		
		4,407,644	3,684,597		
Earnings per share of the Company					
Basic earnings per share (Baht)		1.71	1.46	1.69	1.48

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

Krungthai Card Public Company Limited and its subsidiaries

Statements of changes in shareholders' equity

For the six-month period ended 30 June 2026

(Unit: Thousand Baht)

		Consolidated financial statements								
		Owners of the parent								
					Other components of shareholders' equity	Retained earnings				
	Notes	Issued and paid-up share capital	Share premium on ordinary shares	Surplus on business combination under common control	Surplus from the changes in the ownership of interest of the investments in subsidiaries	Appropriated - legal reserve	Unappropriated	Total owners of the parent	Non-controlling interests	Total
Beginning balance as at 1 January 2025		2,578,334	1,891,809	423,694	5	257,833	34,658,609	39,810,284	89,501	39,899,785
Dividend paid	*10*	-	-	-	-	-	(3,403,383)	(3,403,383)	-	(3,403,383)
Profit (loss) for the period		-	-	-	-	-	3,755,301	3,755,301	(70,704)	3,684,597
Other comprehensive income for the period		-	-	-	-	-	-	-	-	-
Total comprehensive income (loss) for the period		-	-	-	-	-	3,755,301	3,755,301	(70,704)	3,684,597
Ending balance as at 30 June 2025		2,578,334	1,891,809	423,694	5	257,833	35,010,527	40,162,202	18,797	40,180,999
Beginning balance as at 1 January 2026		2,578,334	1,891,809	423,694	5	257,833	38,999,783	44,151,458	(132,867)	44,018,591
Dividend paid	*10*	-	-	-	-	-	(4,563,639)	(4,563,639)	-	(4,563,639)
Profit for the period		-	-	-	-	-	4,396,542	4,396,542	11,102	4,407,644
Other comprehensive income for the period		-	-	-	-	-	-	-	-	-
Total comprehensive income for the period		-	-	-	-	-	4,396,542	4,396,542	11,102	4,407,644
Ending balance as at 30 June 2026		2,578,334	1,891,809	423,694	5	257,833	38,832,686	43,984,361	(121,765)	43,862,596

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

Krungthai Card Public Company Limited and its subsidiaries

Statements of changes in shareholders' equity (continued)

For the six-month period ended 30 June 2026

(Unit: Thousand Baht)

		Separate financial statements				
		Issued and	Share	Retained earnings		
		paid-up share	premium on	Appropriated -		
	Notes	capital	ordinary shares	legal reserve	Unappropriated	Total
Beginning balance as at 1 January 2025		2,578,334	1,891,809	257,833	35,117,102	39,845,078
Dividend paid	*10*	-	-	-	(3,403,383)	(3,403,383)
Profit for the period		-	-	-	3,807,409	3,807,409
Other comprehensive income for the period		-	-	-	-	-
Total comprehensive income for the period		-	-	-	3,807,409	3,807,409
Ending balance as at 30 June 2025		2,578,334	1,891,809	257,833	35,521,128	40,249,104
Beginning balance as at 1 January 2026		2,578,334	1,891,809	257,833	39,965,751	44,693,727
Dividend paid	*10*	-	-	-	(4,563,639)	(4,563,639)
Profit for the period		-	-	-	4,362,860	4,362,860
Other comprehensive income for the period		-	-	-	-	-
Total comprehensive income for the period		-	-	-	4,362,860	4,362,860
Ending balance as at 30 June 2026		2,578,334	1,891,809	257,833	39,764,972	44,492,948

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

Krungthai Card Public Company Limited and its subsidiaries

Statements of cash flows

For the six-month period ended 30 June 2026

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Cash flows from operating activities				
Profit before income tax	5,515,196	4,870,451	5,470,293	4,769,587
Adjustments to reconcile profit before income tax				
to net cash received (paid) from operating activities:				
Amortisation of discount on investments in debt securities	(1)	(1)	(1)	(1)
Loss on impairment of investments in a subsidiary	-	-	-	199,338
Depreciation and amortisation	240,910	246,611	240,230	244,846
Loss on disposal and write-off of leasehold improvements				
and equipment, net	485	1,034	156	100
Employee benefits expense	26,741	26,372	26,471	25,946
Expected credit loss	2,697,641	3,115,733	2,654,600	2,976,620
Reversal of loss on impairment of properties for sale	(20,961)	(3,132)	-	-
Interest expenses	723,711	860,955	724,342	863,042
Profit from operating activities before changes				
in operating assets and liabilities	9,183,722	9,118,023	9,116,091	9,079,478
Operating assets (increase) decrease				
Loans to customers and accrued interest receivables	1,216,756	1,169,652	1,048,843	951,788
Other receivables	(172,780)	5,846	(173,078)	5,109
Properties for sale	28,235	8,601	-	-
Other non-current assets	6,023	21,885	6,021	20,978
Operating liabilities increase (decrease)				
Trade payables	(1,106,045)	(921,070)	(1,103,270)	(922,137)
Accrued expenses	(300,932)	(263,125)	(291,473)	(268,553)
Other payables	55,138	(28,064)	55,645	(27,443)
Deferred income for reward points	93,477	88,032	93,477	88,032
Cash provided by operating activities	9,003,594	9,199,780	8,752,256	8,927,252
Interest expenses paid	(693,338)	(835,701)	(693,984)	(837,817)
Employee benefits paid	(29,090)	(24,444)	(29,090)	(24,444)
Income tax paid	(1,147,881)	(968,015)	(1,148,611)	(968,961)
Net cash provided by operating activities	7,133,285	7,371,620	6,880,571	7,096,030

The accompanying notes are an integral part of the financial statements.

Krungthai Card Public Company Limited and its subsidiaries

Statements of cash flows (continued)

For the six-month period ended 30 June 2026

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Cash flows from investing activities				
Cash received from short-term lending to related parties	-	-	258,000	282,000
Cash paid for purchase of leasehold improvements and equipment	(36,532)	(62,911)	(36,525)	(62,911)
Cash paid for purchase of computer software	(49,424)	(45,230)	(49,424)	(45,230)
Cash received from sale of leasehold improvements and equipment	1,144	1,305	578	212
Net cash provided by (used in) investing activities	(84,812)	(106,836)	172,629	174,071
Cash flows from financing activities				
Cash paid for short-term borrowings, net	(1,412,087)	(1,182,517)	(1,563,929)	(1,182,534)
Cash received from issuance of long-term debentures	3,000,000	-	3,000,000	-
Cash paid for redemption of long-term debentures	(4,500,000)	(3,000,000)	(4,500,000)	(3,000,000)
Cash paid for lease liabilities	(119,847)	(116,787)	(119,747)	(116,488)
Dividend paid	(4,563,639)	(3,403,383)	(4,563,639)	(3,403,383)
Net cash used in financing activities	(7,595,573)	(7,702,687)	(7,747,315)	(7,702,405)
Net decrease in cash and cash equivalents	(547,100)	(437,903)	(694,115)	(432,304)
Cash and cash equivalents as at 1 January	3,471,462	3,062,869	3,451,204	3,041,151
Cash and cash equivalents as at 30 June	2,924,362	2,624,966	2,757,089	2,608,847

The accompanying notes are an integral part of the financial statements.

Krungthai Card Public Company Limited and its subsidiaries

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For the three-month and six-month periods ended 30 June 2026

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Krungthai Card Public Company Limited and its subsidiaries
Condensed notes to interim financial statements
For the three-month and six-month periods ended 30 June 2026

1. General information

Krungthai Card Public Company Limited ("the Company") is fully engaged in credit card, personal loan and other related businesses. The Company was registered as a listed company on the Stock Exchange of Thailand on 28 October 2002.

The Company is located at 14th Floor UBC II Building, 591 Sukhumvit Road, Klongton Nua, Wattana, Bangkok 10110.

The Company has subsidiaries which are under its control in finance and operations as mentioned in Note 6 to the condensed notes to interim financial statements.

2. Basis of preparation of the financial statements

2.1 Basis of preparation of the interim financial statements

These interim financial statements are prepared in accordance with Thai Accounting Standard No. 34 Interim Financial Reporting. The Company presents condensed interim financial statements. The Company has presented the statements of financial position, comprehensive income, changes in shareholders' equity, and cash flows in the same format as that used for the annual financial statements and has presented notes to the interim financial statements on a condensed basis.

The interim financial statements are intended to provide information additional to that included in the latest annual financial statements. Accordingly, they focus on new activities, events and circumstances so as not to duplicate information previously reported. These interim financial statements should therefore be read in conjunction with the latest annual financial statements.

The interim financial statements in Thai language are the official statutory financial statements of the Company. The interim financial statements in English language have been translated from the Thai language interim financial statements.

2.2 Basis of preparation of the consolidated and separate financial statements

The consolidated financial statements

These interim consolidated financial statements include the financial statements of Krungthai Card Public Company Limited and its subsidiaries (collectively as “the Group”) and have been prepared on the same basis as that used for the consolidated financial statements for the year ended 31 December 2025.

The separate financial statements

Investments in subsidiaries in the separate financial statements are accounted for using the cost method.

2.3 New financial reporting standards

The revised financial reporting standards, which are effective for fiscal years beginning on or after 1 January 2026, do not have any significant impact on the Groups' financial statements.

In addition, the Federation of Accounting Professions has issued new and revised financial reporting standards which will become effective in the future. The standard involving changes to key principles is summarised below:

TFRS 18 Presentation and Disclosure in Financial Statements

TFRS 18 will become effective for annual reporting periods beginning on or after 1 January 2028 and supersedes TAS 1, Presentation of Financial Statements. The standard introduces new requirements for classifying income and expenses into categories and presenting subtotals in profit or loss. It also requires disclosures of management-defined performance measures and includes new requirements for the aggregation and disaggregation of financial information.

The management of the Group is currently evaluating the impact of this standard on the financial statements in the year of initial adoption.

2.4 Accounting policies, judgements and estimates

The interim financial statements are prepared by using the same accounting policies, methods of computation, and accounting judgements and estimates as those used for the consolidated financial statements for the year ended 31 December 2025.

3. Supplementary disclosures of cash flows information

3.1 Non-cash items for the six-month periods ended 30 June 2026 and 2025 are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Payable for purchase of leasehold improvements and equipment brought forward	54,856	3,031	54,849	3,031
Add Purchase of leasehold improvements and equipment	153,617	64,456	153,617	64,456
Less Cash paid for purchase of leasehold improvements and equipment	(36,532)	(62,911)	(36,525)	(62,911)
Payable for purchase of leasehold improvements and equipment carried forward (presented as a part of trade payables)	171,941	4,576	171,941	4,576
Payable for purchase of computer software brought forward	42,359	3,913	42,359	3,913
Add Purchase of computer software	192,892	57,170	192,892	57,170
Less Cash paid for purchase of computer software	(49,424)	(45,230)	(49,424)	(45,230)
Payable for purchase of computer software carried forward (presented as a part of trade payables)	185,827	15,853	185,827	15,853

3.2 Changes in liabilities from financing activities for the six-month periods ended 30 June 2026 and 2025 are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements				
		Cash flow from financing activities			
	1 January 2026	Cash received	Cash paid	Non-cash changes	30 June 2026
Short-term borrowings	11,299,977	88,307,913	(89,720,000)	11,997	9,899,887
Current portion of long-term borrowings	3,500,000	-	-	1,000,000	4,500,000
Long-term borrowings	6,500,000	-	-	(1,000,000)	5,500,000
Current portion of long-term debentures	12,330,000	-	(4,500,000)	-	7,830,000
Long-term debentures	23,282,216	3,000,000	-	35,684	26,317,900
Lease liabilities	227,759	-	(119,847)	272,663	380,575
Total	57,139,952	91,307,913	(94,339,847)	320,344	54,428,362

(Unit: Thousand Baht)

	Consolidated financial statements				
		Cash flow from financing activities			
	1 January 2025	Cash received	Cash paid	Non-cash changes	30 June 2025
Short-term borrowings	10,119,227	123,107,483	(124,290,000)	23,290	8,960,000
Current portion of long-term borrowings	1,500,000	-	-	-	1,500,000
Long-term borrowings	8,000,000	-	-	-	8,000,000
Current portion of long-term debentures	11,482,646	-	(3,000,000)	4,513,899	12,996,545
Long-term debentures	30,807,000	-	-	(4,500,000)	26,307,000
Lease liabilities	427,478	-	(116,787)	6,543	317,234
Total	62,336,351	123,107,483	(127,406,787)	43,732	58,080,779

(Unit: Thousand Baht)

	Separate financial statements				
		Cash flow from financing activities			
	1 January 2026	Cash received	Cash paid	Non-cash changes	30 June 2026
Short-term borrowings	11,502,399	88,307,913	(89,871,842)	11,997	9,950,467
Current portion of long-term borrowings	3,500,000	-	-	1,000,000	4,500,000
Long-term borrowings	6,500,000	-	-	(1,000,000)	5,500,000
Current portion of long-term debentures	12,330,000	-	(4,500,000)	-	7,830,000
Long-term debentures	23,282,216	3,000,000	-	35,684	26,317,900
Lease liabilities	227,171	-	(119,747)	273,151	380,575
Total	57,341,786	91,307,913	(94,491,589)	320,832	54,478,942

(Unit: Thousand Baht)

	Separate financial statements				
		Cash flow from financing activities			
	1 January 2025	Cash received	Cash paid	Non-cash changes	30 June 2025
Short-term borrowings	10,321,752	123,107,602	(124,290,136)	23,290	9,162,508
Current portion of long-term borrowings	1,500,000	-	-	-	1,500,000
Long-term borrowings	8,000,000	-	-	-	8,000,000
Current portion of long-term debentures	11,482,646	-	(3,000,000)	4,513,899	12,996,545
Long-term debentures	30,807,000	-	-	(4,500,000)	26,307,000
Lease liabilities	426,317	-	(116,488)	6,529	316,358
Total	62,537,715	123,107,602	(127,406,624)	43,718	58,282,411

4. Loans to customers and accrued interest receivables, net

4.1 Outstanding balances of loans to customers and accrued interest receivables classified by type of business and stage are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements			
	30 June 2026			
	Credit card	Personal loan	Lease receivables	Total
Stage 1	62,766,250	29,771,021	-	92,537,271
Stage 2	6,157,438	5,337,467	-	11,494,905
Stage 3	797,722	918,645	-	1,716,367
Financial assets where applied simplified approach to calculate lifetime expected credit loss	-	-	1,262,194	1,262,194
Total loans to customers	69,721,410	36,027,133	1,262,194	107,010,737
Add Accrued interest receivables and undue interest receivables	283,644	446,853	-	730,497
Total loans to customers and accrued interest receivables	70,005,054	36,473,986	1,262,194	107,741,234
Less Allowance for expected credit loss	(4,219,736)	(3,669,057)	(605,482)	(8,494,275)
Total loans to customers and accrued interest receivables, net	65,785,318	32,804,929	656,712	99,246,959

(Unit: Thousand Baht)

	Consolidated financial statements			
	31 December 2025			
	Credit card	Personal loan	Lease receivables	Total
Stage 1	66,498,812	29,486,019	-	95,984,831
Stage 2	6,270,781	5,358,806	-	11,629,587
Stage 3	802,209	910,785	-	1,712,994
Financial assets where applied simplified approach to calculate lifetime expected credit loss	-	-	1,507,011	1,507,011
Total loans to customers	73,571,802	35,755,610	1,507,011	110,834,423
Add Accrued interest receivables and undue interest receivables	304,270	446,017	-	750,287
Total loans to customers and accrued interest receivables	73,876,072	36,201,627	1,507,011	111,584,710
Less Allowance for expected credit loss	(4,130,500)	(3,653,509)	(639,825)	(8,423,834)
Total loans to customers and accrued interest receivables, net	69,745,572	32,548,118	867,186	103,160,876

(Unit: Thousand Baht)

	Separate financial statements		
	30 June 2026		
	Credit card	Personal loan	Total
Stage 1	62,766,250	29,771,021	92,537,271
Stage 2	6,157,438	5,337,467	11,494,905
Stage 3	797,722	918,645	1,716,367
Total loans to customers	69,721,410	36,027,133	105,748,543
Add Accrued interest receivables and undue interest receivables	283,644	446,853	730,497
Total loans to customers and accrued interest receivables	70,005,054	36,473,986	106,479,040
Less Allowance for expected credit loss	(4,219,736)	(3,669,057)	(7,888,793)
Total loans to customers and accrued interest receivables, net	65,785,318	32,804,929	98,590,247

(Unit: Thousand Baht)

	Separate financial statements		
	31 December 2025		
	Credit card	Personal loan	Total
Stage 1	66,498,812	29,486,019	95,984,831
Stage 2	6,270,781	5,358,806	11,629,587
Stage 3	802,209	910,785	1,712,994
Total loans to customers	73,571,802	35,755,610	109,327,412
Add Accrued interest receivables and undue interest receivables	304,270	446,017	750,287
Total loans to customers and accrued interest receivables	73,876,072	36,201,627	110,077,699
Less Allowance for expected credit loss	(4,130,500)	(3,653,509)	(7,784,009)
Total loans to customers and accrued interest receivables, net	69,745,572	32,548,118	102,293,690

4.2 Lease receivables have a contractual period from approximately 48 to 84 installments, with fixed interest calculated throughout the contract period which can be summarised as follow;

(Unit: Thousand Baht)

	Consolidated financial statements						
	30 June 2026						
	Portion due within one year [2]	Portion due over one year but within two years	Portion due over two years but within three years	Portion due over three years but within four years	Portion due over four years but within five years	Portion due over five years	Total
Lease receivables	873,029	268,654	152,432	41,907	6,124	840	1,342,986
Less Unearned income [1]	(50,281)	(20,863)	(8,038)	(1,510)	(93)	(7)	(80,792)
Present value of the minimum lease payment receivables	822,748	247,791	144,394	40,397	6,031	833	1,262,194
Less Allowance for expected credit loss	(518,389)	(37,965)	(36,980)	(9,896)	(1,787)	(465)	(605,482)
Lease receivables, net	304,359	209,826	107,414	30,501	4,244	368	656,712

[1] Net of commission and deferred initial direct costs.
[2] The balance of lease receivables due within 1 year includes overdue receivables for which the due date has already been reached.

(Unit: Thousand Baht)

	Consolidated financial statements						
	31 December 2025						
	Portion due within one year [2]	Portion due over one year but within two years	Portion due over two years but within three years	Portion due over three years but within four years	Portion due over four years but within five years	Portion due over five years	Total
Lease receivables	775,801	368,494	262,579	127,203	45,281	101,494	1,680,852
Less Unearned income [1]	(72,902)	(44,874)	(26,539)	(13,500)	(9,072)	(6,954)	(173,841)
Present value of the minimum lease payment receivables	702,899	323,620	236,040	113,703	36,209	94,540	1,507,011
Less Allowance for expected credit loss	(368,655)	(52,518)	(58,637)	(49,073)	(22,969)	(87,973)	(639,825)
Lease receivables, net	334,244	271,102	177,403	64,630	13,240	6,567	867,186

[1] Net of commission and deferred initial direct costs.
[2] The balance of lease receivables due within 1 year includes overdue receivables for which the due date has already been reached.

4.3 As at 30 June 2026 and 31 December 2025, lease receivables (net of unearned income) classified by aging are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements	
	30 June 2026	31 December 2025
Not over 30 days	771,835	841,149
31 - 90 days	214,078	396,703
91 days and over	276,281	269,159
Total	1,262,194	1,507,011
Less Allowance for expected credit loss	(605,482)	(639,825)
Total	656,712	867,186

4.4 Allowance for expected credit loss

Allowance for expected credit loss for the six-month periods ended 30 June 2026 and 2025 are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements				
	30 June 2026				
	Financial assets where there has not been a significant increase in credit risk (Stage 1)	Financial assets where there has been a significant increase in credit risk (Stage 2)	Financial assets that are credit-impaired (Stage 3)	Financial assets where applied simplified approach to calculate lifetime expected credit loss	Total
Beginning balance	4,333,787	2,371,773	1,078,449	639,825	8,423,834
Changes in staging	164,386	(226,705)	62,319	-	-
Changes in risk parameters	(278,154)	920,395	3,206,369	51,120	3,899,730
New financial assets originated or purchased	331,398	-	-	-	331,398
Financial assets derecognised	(257,606)	(532,404)	(735,398)	(8,559)	(1,533,967)
Written-off	-	-	(2,549,816)	(76,904)	(2,626,720)
Ending balance	4,293,811	2,533,059	1,061,923	605,482	8,494,275

(Unit: Thousand Baht)

	Consolidated financial statements				
	30 June 2025				
	Financial assets where there has not been a significant increase in credit risk (Stage 1)	Financial assets where there has been a significant increase in credit risk (Stage 2)	Financial assets that are credit-impaired (Stage 3)	Financial assets where applied simplified approach to calculate lifetime expected credit loss	Total
Beginning balance	3,780,202	2,441,743	1,118,600	625,804	7,966,349
Changes in staging	419,375	(457,035)	37,660	-	-
Changes in risk parameters	(361,519)	1,101,349	3,535,488	166,184	4,441,502
New financial assets originated or purchased	359,775	-	-	-	359,775
Financial assets derecognised	(136,415)	(622,594)	(899,464)	(26,720)	(1,685,193)
Written-off	-	-	(2,776,612)	(111,972)	(2,888,584)
Ending balance	4,061,418	2,463,463	1,015,672	653,296	8,193,849

(Unit: Thousand Baht)

	Separate financial statements			
	30 June 2026			
	Financial assets where there has not been a significant increase in credit risk (Stage 1)	Financial assets where there has been a significant increase in credit risk (Stage 2)	Financial assets that are credit-impaired (Stage 3)	Total
Beginning balance	4,333,787	2,371,773	1,078,449	7,784,009
Changes in staging	164,386	(226,705)	62,319	-
Changes in risk parameters	(278,154)	920,395	3,206,369	3,848,610
New financial assets originated or purchased	331,398	-	-	331,398
Financial assets derecognised	(257,606)	(532,404)	(735,398)	(1,525,408)
Written-off	-	-	(2,549,816)	(2,549,816)
Ending balance	4,293,811	2,533,059	1,061,923	7,888,793

(Unit: Thousand Baht)

	Separate financial statements			
	30 June 2025			
	Financial assets where there has not been a significant increase in credit risk (Stage 1)	Financial assets where there has been a significant increase in credit risk (Stage 2)	Financial assets that are credit-impaired (Stage 3)	Total
Beginning balance	3,780,202	2,441,743	1,118,600	7,340,545
Changes in staging	419,375	(457,035)	37,660	-
Changes in risk parameters	(361,519)	1,101,349	3,535,488	4,275,318
New financial assets originated or purchased	359,775	-	-	359,775
Financial assets derecognised	(136,415)	(622,594)	(899,464)	(1,658,473)
Written-off	-	-	(2,776,612)	(2,776,612)
Ending balance	4,061,418	2,463,463	1,015,672	7,540,553

5. Other financial assets

Other financial assets as at 30 June 2026 and 31 December 2025 consist of the following:

(Unit: Thousand Baht)

	Consolidated and separate financial statements	
	30 June 2026	31 December 2025
Financial assets measured at amortised cost		
Government bonds	1,998	1,997
Total other non-current financial assets	1,998	1,997

As at 30 June 2026 and 31 December 2025, the Company has no collateral obligations on other financial assets.

6. Investments in subsidiaries, net

As at 30 June 2026 and 31 December 2025, the Company had investments in subsidiaries which are accounted for using cost method in the separate financial statements as follows:

(Unit: Thousand Baht)

	Separate financial statements			
	Percentage of shareholding (%)		Cost method	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Subsidiaries				
KTC Nano Co., Ltd.	75.05	75.05	37,525	37,525
KTC Prepaid Co., Ltd. [1]	100.00	100.00	150,449	150,449
KTB Leasing Co., Ltd.	75.05	75.05	551,338	551,338
Total			739,312	739,312
Less Allowance for impairment			(551,338)	(551,338)
Net			187,974	187,974

[1] On 10 March 2026, KTC Prepaid Co., Ltd. has registered its dissolution with the Minister of Commerce.

7. Deferred tax assets and income tax

7.1 Deferred tax assets

Deferred tax assets as at 30 June 2026 and 31 December 2025 are as follow.

(Unit: Thousand Baht)

	Consolidated financial statements			
			Changes in deferred tax for the six-month periods ended 30 June	
	30 June 2026	31 December 2025	2026	2025
Deferred tax assets				
Allowance for expected credit loss	1,200,131	1,220,118	(19,987)	26,495
Deferred income for reward points	628,902	610,206	18,696	17,606
Difference from depreciation rate	(35,515)	(37,839)	2,324	1,520
Provision for employee benefits	123,485	124,008	(523)	315
Others	19,383	20,420	(1,037)	(186,741)
Total	1,936,386	1,936,913	(527)	(140,805)
Changes of deferred tax:				
Recognised in profit or loss			(527)	(140,805)
Recognised in other comprehensive income			-	-
Total			(527)	(140,805)

(Unit: Thousand Baht)

	Separate financial statements			
			Changes in deferred tax for the six-month periods ended 30 June	
	30 June 2026	31 December 2025	2026	2025
Deferred tax assets				
Allowance for expected credit loss	1,200,131	1,220,118	(19,987)	24,103
Deferred income for reward points	628,902	610,206	18,696	17,606
Difference from depreciation rate	(35,515)	(37,839)	2,324	1,520
Provision for employee benefits	123,485	124,008	(523)	301
Others	129,650	130,687	(1,037)	38,989
Total	2,046,653	2,047,180	(527)	82,519
Changes of deferred tax:				
Recognised in profit or loss			(527)	82,519
Recognised in other comprehensive income			-	-
Total			(527)	82,519

7.2 Income tax expense

Income tax expense for the three-month and six-month periods ended 30 June 2026 and 2025 are as follows:

(Unit: Thousand Baht)

	For the three-month periods ended 30 June			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Current income tax:				
Interim corporate income tax	568,202	537,664	568,165	537,499
Adjustment in respect of prior period income tax	(694)	(328)	(694)	(328)
Deferred tax:				
Relating to temporary differences and reversal of temporary differences	(7,193)	78,557	(7,192)	(47,310)
Income tax expense reported in profit or loss	560,315	615,893	560,279	489,861

(Unit: Thousand Baht)

	For the six-month periods ended 30 June			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Current income tax:				
Interim corporate income tax	1,107,719	1,045,377	1,107,600	1,045,025
Adjustment in respect of prior period income tax	(694)	(328)	(694)	(328)
Deferred tax:				
Relating to temporary differences and reversal of temporary differences	527	140,805	527	(82,519)
Income tax expense reported in profit or loss	1,107,552	1,185,854	1,107,433	962,178

Reconciliations between income tax expense and the product of accounting profit multiplied by the applicable tax rate for the three-month and six-month periods ended 30 June 2026 and 2025 are as follows:

(Unit: Thousand Baht)

	For the three-month periods ended 30 June			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Accounting profit before tax	2,794,480	2,472,162	2,758,884	2,420,552
Applicable tax rate	20%	20%	20%	20%
Accounting profit before tax multiplied by applicable tax rate	558,896	494,432	551,777	484,110
Effects of non-taxable revenue and non-deductible expenses, net	2,113	121,789	9,196	6,079
Adjustment in respect of prior year income tax	(694)	(328)	(694)	(328)
Income tax expense reported in profit or loss	560,315	615,893	560,279	489,861

(Unit: Thousand Baht)

	For the six-month periods ended 30 June			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Accounting profit before tax	5,515,196	4,870,451	5,470,293	4,769,587
Applicable tax rate	20%	20%	20%	20%
Accounting profit before tax multiplied by applicable tax rate	1,103,039	974,090	1,094,059	953,917
Effects of non-taxable revenue and non-deductible expenses, net	5,207	212,092	14,068	8,589
Adjustment in respect of prior year income tax	(694)	(328)	(694)	(328)
Income tax expense reported in profit or loss	1,107,552	1,185,854	1,107,433	962,178

8. Borrowings

As at 30 June 2026 and 31 December 2025, the Group had borrowings from financial institutions and related parties which short-term borrowings have interest rates at Money Market Rate (MMR) and long-term borrowings have interest rate at Capital Market Rate.

9. Long-term debentures

Long-term debentures as at 30 June 2026 and 31 December 2025 are as follows:

(Unit: Thousand Baht)

	Consolidated and separate financial statements	
	30 June 2026	31 December 2025
Debentures	34,307,000	35,807,000
Less Discount on debentures	(159,100)	(194,784)
Less Current portion of long-term debentures	(7,830,000)	(12,330,000)
Long-term debentures, net of current portion	26,317,900	23,282,216

During the six-month period ended 30 June 2026, the Company has issued long-term unsubordinated and unsecured debentures as follow.

Date of issuance	Amount	Maturity date	Interest rate	Interest payable period
	(Million Baht)		(% per annum)	
26 June 2026	3,000	26 June 2031	2.02	Semi-annually

10. Dividend

Dividends declared during the six-month periods ended 30 June 2026 and 2025 consisted of the follows:

Dividends	Approved by	Total dividends	Dividend per share	Date of payment
		(Million Baht)	(Baht)	
2026				
Final dividends for the year 2025	Annual General Meeting of the shareholders on 2 April 2026	4,564	1.77	30 April 2026
2025				
Final dividends for the year 2024	Annual General Meeting of the shareholders on 4 April 2025	3,403	1.32	2 May 2025

11. Transactions with related parties

During the period, the Group had significant business transactions with related parties. Such transactions are determined at the price as normal course of business or as stipulated in the agreements.

11.1 The significant balances with related parties

The significant balances with related parties are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
Related parties	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Parent company				
Krung Thai Bank PCL.				
- Deposits at a financial institution (a part of cash and cash equivalents)	2,820,770	3,277,921	2,657,732	3,263,816
- Other receivables	5,980	8,606	3,177	4,186
- Short-term borrowings	3,500,000	4,070,000	3,500,000	4,070,000
- Trade payables	547,435	1,012,006	547,435	1,012,006
- Accrued interest expenses	870	1,830	870	1,830
- Accrued expenses	26,535	24,909	26,483	24,860
- Other current liabilities	1,222	1,222	1,222	1,222
- Current portion of long-term borrowings	4,500,000	3,500,000	4,500,000	3,500,000
- Long-term borrowings, net of current portion	5,500,000	6,500,000	5,500,000	6,500,000

(Unit: Thousand Baht)

Related parties	Consolidated financial statements		Separate financial statements	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Subsidiaries				
KTC Nano Co., Ltd.				
- Other receivables	-	-	9	-
- Short-term borrowings	-	-	50,580	50,580
- Accrued interest expenses	-	-	-	2
- Other current liabilities	-	-	4	4
KTC Prepaid Co., Ltd.				
- Other receivables	-	-	-	43
- Short-term borrowings	-	-	-	151,842
- Accrued interest expenses	-	-	-	11
- Other current liabilities	-	-	-	14
KTB Leasing Co., Ltd.				
- Short-term lending	-	-	1,265,000	1,023,000
- Other receivables	-	-	1,275	89
- Long-term lending	-	-	-	500,000
Related companies and person				
KTB General Services and Security Co., Ltd.				
- Trade payables	3,285	6,019	3,223	5,885
- Accrued expenses	3,273	1,166	3,221	1,157
Krungthai Assets Management PCL.				
- Other receivables	645	6,281	645	6,281
- Accrued expenses	41	100	41	100
Krungthai Panich Insurance PCL.				
- Other receivables	1,129	1,317	1,129	1,317
Krungthai-AXA Life Insurance PCL.				
- Other receivables	5,169	1,750	5,169	1,750
Krungthai XSpring Securities Co., Ltd.				
- Short-term borrowings	49,968	29,976	49,968	29,976
Krungthai Mizuho Leasing Co., Ltd.				
- Accrued expenses	86	110	86	110

11.2 The significant transactions with related parties

The significant transactions with related parties can be summarised as follows:

(Unit: Thousand Baht)

	For the three-month periods ended 30 June			
	Consolidated financial statements		Separate financial statements	
Related parties	2026	2025	2026	2025
Parent company				
Krung Thai Bank PCL.				
- Fee and service income	75	97	75	97
- Other income	5,801	6,263	4,382	5,192
- Administrative expenses	53,254	51,790	53,239	51,775
- Finance costs	80,520	81,557	80,520	81,557
Subsidiaries				
KTC Nano Co., Ltd.				
- Other income	-	-	17	31
- Finance costs	-	-	137	244
KTC Prepaid Co., Ltd.				
- Other income	-	-	-	55
- Finance costs	-	-	-	733
KTB Leasing Co., Ltd.				
- Other income	-	-	7,516	11,968
Related companies and person				
KTB General Services and Security Co., Ltd.				
- Other income	10	-	10	-
- Administrative expenses	9,760	10,576	9,551	10,488
Krungthai Assets Management PCL.				
- Fee and service income	845	1,394	845	1,394
- Administrative expenses	21	19	21	19
Krungthai Panich Insurance PCL.				
- Fee and service income	3,058	4,647	3,058	4,644
Krungthai-AXA Life Insurance PCL.				
- Other income	1,487	-	1,487	-
Krungthai Mizuho Leasing Co., Ltd.				
- Administrative expenses	1,036	1,229	897	1,090
Krungthai XSpring Securities Co., Ltd.				
- Finance costs	106	110	106	110

(Unit: Thousand Baht)

Related parties	For the six-month periods ended 30 June			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Parent company				
Krung Thai Bank PCL.				
- Fee and service income	183	164	183	164
- Other income	12,911	11,233	10,180	10,025
- Administrative expenses	114,593	97,026	114,563	96,993
- Finance costs	160,977	166,085	160,977	166,085
Subsidiaries				
KTC Nano Co., Ltd.				
- Other income	-	-	35	91
- Finance costs	-	-	291	525
KTC Prepaid Co., Ltd.				
- Other income	-	-	33	111
- Finance costs	-	-	342	1,576
KTB Leasing Co., Ltd.				
- Other income	-	-	15,745	25,659
Related companies and person				
KTB General Services and Security Co., Ltd.				
- Other income	10	-	10	-
- Administrative expenses	19,695	21,193	19,291	21,048
Krungthai Assets Management PCL.				
- Fee and service income	1,693	1,990	1,693	1,990
- Administrative expenses	41	113	41	113
Krungthai Panich Insurance PCL.				
- Fee and service income	6,501	9,185	6,501	9,179
Krungthai-AXA Life Insurance PCL.				
- Other income	3,437	2	3,437	2
Krungthai Mizuho Leasing Co., Ltd.				
- Administrative expenses	2,057	2,644	1,825	2,365
Krungthai XSpring Securities Co., Ltd.				
- Finance costs	197	1,053	197	1,053

During the current period, the Company has no changes in the significant agreement with the related parties as disclosed in Note 27.2 to the 2025 consolidated financial statements.

11.3 Management remuneration

Management remuneration for the three-month and six-month periods ended 30 June 2026 and 2025 consist of the following:

(Unit: Thousand Baht)

	For the three-month periods ended 30 June			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Short-term employee benefits	74,663	73,626	74,232	72,781
Post-employment benefits	2,414	2,704	2,379	2,593
Total	77,077	76,330	76,611	75,374

(Unit: Thousand Baht)

	For the six-month periods ended 30 June			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Short-term employee benefits	126,204	124,025	125,343	122,335
Post-employment benefits	4,829	5,408	4,758	5,186
Total	131,033	129,433	130,101	127,521

12. Financial information classified by operating segments

The Group's operations relate to a single business segment which is the financial services business and are carried out in a single geographic area which is Thailand. Segment performance is measured based on operating profit or loss, on a basis consistent with that used to measure operating profit or loss in the financial statements. As a result, all of the revenues, operating profits and assets as reflected in these financial statements pertain exclusively to the aforementioned reportable operating segment and geographical area.

13. Fair value of financial instruments

(Unit: Thousand Baht)

	Consolidated and separate financial statements			
	30 June 2026		31 December 2025	
	Book Value	Fair Value	Book Value	Fair Value
Financial assets				
Other financial assets	1,998	2,011	1,997	2,020
Financial liabilities				
Long-term debentures	34,147,900	34,799,893	35,612,216	36,500,252

Moreover, the majority of the Group's financial instruments are short-term in nature or carrying interest at rates close to the market interest rates, their fair value is not expected to be materially different from the amounts presented in the statement of financial position.

14. Approval of interim financial statements

These interim financial statements have been approved for issue by the authorised directors of the Company on 11 August 2026.