

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	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	(Unreviewed)	(Audited)	(Unreviewed)	(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	98,894,606	102,627,934	98,590,247	102,293,690
Short-term lending	-	-	1,265,000	1,023,000
Other receivables, net	1,065,687	893,387	986,962	813,884
Other current financial assets	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	352,353	532,942	-	-
Investments in subsidiaries, net	-	-	187,974	187,974
Long-term lending	-	-	-	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	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

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	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	(Unreviewed)	(Audited)	(Unreviewed)	(Audited)
Liabilities and shareholders' equity				
Liabilities				
Current liabilities				
Short-term borrowings	9,899,887	11,299,977	9,950,467	11,502,399
Trade payables	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	4,500,000	3,500,000	4,500,000	3,500,000
Current portion of long-term debentures	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	5,500,000	6,500,000	5,500,000	6,500,000
Long-term debentures, net of current portion	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

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	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	(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	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

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	
	2026	2025	2026	2025
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
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	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	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

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	
	2026	2025	2026	2025
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
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)		
	<u>2,234,165</u>	<u>1,856,269</u>		
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)		
	<u>2,234,165</u>	<u>1,856,269</u>		
Earnings per share of the Company				
Basic earnings per share (Baht)	<u>0.86</u>	<u>0.73</u>	<u>0.85</u>	<u>0.75</u>

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	
	2026	2025	2026	2025
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
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	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	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

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	
	2026	2025	2026	2025
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
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)		
	<u>4,407,644</u>	<u>3,684,597</u>		
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)		
	<u>4,407,644</u>	<u>3,684,597</u>		
Earnings per share of the Company				
Basic earnings per share (Baht)	<u>1.71</u>	<u>1.46</u>	<u>1.69</u>	<u>1.48</u>