Krungthai Card Public Company Limited
and its subsidiaries
Review report and consolidated and separate financial information
For the three-month and nine-month periods ended 30 September 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 September 2026, the related consolidated statements of comprehensive income for the three-month and nine-month periods then ended, and the related consolidated statements of changes in shareholders' equity and cash flows for the nine-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: 6 November 2026

Krungthai Card Public Company Limited and its subsidiaries

Statements of financial position

As at 30 September 2026

(Unit: Thousand Baht)

	Notes	Consolidated financial statements		Separate financial statements	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
		(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(Audited)
Assets					
Current assets					
Cash and cash equivalents		3,027,603	3,471,462	2,862,269	3,451,204
Loans to customers and accrued interest receivables, net - current portion	*4*	98,978,097	102,627,934	98,676,040	102,293,690
Short-term lending	*11.1*	-	-	1,157,000	1,023,000
Other receivables, net		1,004,211	893,387	901,354	813,884
Other current financial assets	*5*	1,999	1,997	1,999	1,997
Total current assets		103,011,910	106,994,780	103,598,662	107,583,775
Non-current assets					
Loans to customers and accrued interest receivables, net - non-current portion	*4*	257,921	532,942	-	-
Other non-current financial assets	*5*	16,797	-	-	-
Investments in subsidiaries, net	*6*	-	-	332,525	187,974
Long-term lending	*11.1*	-	-	-	500,000
Properties for sale, net		2,080	7,281	-	-
Leasehold improvements and equipment		394,906	367,053	388,418	364,439
Right-of-use assets		352,625	221,520	337,693	220,958
Intangible assets		622,820	379,623	616,792	378,540
Deferred tax assets	*7.1*	1,965,614	1,936,913	2,069,880	2,047,180
Other non-current assets		226,837	83,855	107,861	82,875
Total non-current assets		3,839,600	3,529,187	3,853,169	3,781,966
Total assets		106,851,510	110,523,967	107,451,831	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 September 2026

(Unit: Thousand Baht)

	Notes	Consolidated financial statements		Separate financial statements	
		30 September 2026	31 December 2025	30 September 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*	10,809,965	11,299,977	10,860,545	11,502,399
Trade payables	*11.1*	802,541	2,103,935	799,472	2,100,985
Accrued interest expenses		222,868	233,426	222,868	233,439
Income tax payable		534,205	1,097,877	531,004	1,099,169
Accrued expenses		1,395,252	1,434,033	1,391,210	1,413,329
Other payables		929,821	818,733	921,005	812,232
Current portion of lease liabilities		176,266	164,313	167,339	163,724
Current portion of long-term borrowings	*8, 11.1*	3,000,000	3,500,000	3,000,000	3,500,000
Current portion of long-term debentures	*9*	12,362,000	12,330,000	12,362,000	12,330,000
Deferred income for reward points		3,189,294	3,051,032	3,189,294	3,051,032
Total current liabilities		33,422,212	36,033,326	33,444,737	36,206,309
Non-current liabilities					
Lease liabilities, net of current portion		180,611	63,447	174,268	63,447
Long-term borrowings, net of current portion	*8, 11.1*	5,000,000	6,500,000	5,000,000	6,500,000
Long-term debentures, net of current portion	*9*	21,604,038	23,282,216	21,604,038	23,282,216
Provisions for employee benefits		655,012	626,387	621,540	620,042
Total non-current liabilities		27,439,661	30,472,050	27,399,846	30,465,705
Total liabilities		60,861,873	66,505,376	60,844,583	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 September 2026

(Unit: Thousand Baht)

	Notes	Consolidated financial statements		Separate financial statements	
		30 September 2026	31 December 2025	30 September 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		40,957,389	38,999,783	41,879,272	39,965,751
Equity attributable to owners of the parent		46,109,064	44,151,458	46,607,248	44,693,727
Non-controlling interests		(119,427)	(132,867)	-	-
Total shareholders' equity		45,989,637	44,018,591	46,607,248	44,693,727
Total liabilities and shareholders' equity		106,851,510	110,523,967	107,451,831	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 September 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		4,142,315	4,098,767	4,129,388	4,075,804
Fee and service income		1,576,098	1,569,258	1,571,315	1,567,123
Bad debt recovery		925,092	1,014,809	909,144	997,675
Gain on exchange rate, net		54,540	51,359	54,540	51,359
Other income		218,826	172,011	229,139	179,628
Total revenue		6,916,871	6,906,204	6,893,526	6,871,589
Expenses					
Administrative expenses		2,387,483	2,422,234	2,385,163	2,391,234
Management remuneration	*11.3*	57,129	52,751	53,797	51,795
Expected credit loss		1,457,465	1,444,862	1,454,756	1,417,659
Total expenses		3,902,077	3,919,847	3,893,716	3,860,688
Operating income		3,014,794	2,986,357	2,999,810	3,010,901
Finance costs		353,553	422,783	353,665	423,653
Profit before income tax		2,661,241	2,563,574	2,646,145	2,587,248
Income tax expense	*7.2*	534,200	650,265	531,845	522,118
Net profit for the period		2,127,041	1,913,309	2,114,300	2,065,130
Other comprehensive income:					
Other comprehensive income for the period		-	-	-	-
Total comprehensive income for the period		2,127,041	1,913,309	2,114,300	2,065,130

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 September 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		2,124,703	1,951,300	2,114,300	2,065,130
Non-controlling interests		2,338	(37,991)		
		2,127,041	1,913,309		
Total comprehensive income (loss) attributable to					
Owners of the parent		2,124,703	1,951,300	2,114,300	2,065,130
Non-controlling interests		2,338	(37,991)		
		2,127,041	1,913,309		
Earnings per share of the Company					
Basic earnings per share (Baht)		0.82	0.76	0.82	0.80

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 nine-month period ended 30 September 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		12,172,205	12,113,790	12,122,108	12,031,449
Fee and service income		4,853,612	4,771,237	4,845,889	4,763,542
Bad debt recovery		2,815,280	3,003,726	2,743,564	2,948,771
Gain on exchange rate, net		187,907	174,311	187,907	174,311
Other income		610,902	486,762	631,236	514,673
Total revenue		20,639,906	20,549,826	20,530,704	20,432,746
Expenses					
Administrative expenses		7,035,264	7,078,678	7,035,331	7,205,015
Management remuneration	*11.3*	188,161	182,184	183,898	179,316
Expected credit loss		4,155,106	4,560,595	4,109,356	4,394,279
Total expenses		11,378,531	11,821,457	11,328,585	11,778,610
Operating income		9,261,375	8,728,369	9,202,119	8,654,136
Finance costs		1,084,938	1,294,344	1,085,681	1,297,301
Profit before income tax		8,176,437	7,434,025	8,116,438	7,356,835
Income tax expense	*7.2*	1,641,752	1,836,119	1,639,278	1,484,296
Net profit for the period		6,534,685	5,597,906	6,477,160	5,872,539
Other comprehensive income:					
Other comprehensive income for the period		-	-	-	-
Total comprehensive income for the period		6,534,685	5,597,906	6,477,160	5,872,539

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 nine-month period ended 30 September 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		6,521,245	5,706,601	6,477,160	5,872,539
Non-controlling interests		13,440	(108,695)		
		6,534,685	5,597,906		
Total comprehensive income (loss) attributable to					
Owners of the parent		6,521,245	5,706,601	6,477,160	5,872,539
Non-controlling interests		13,440	(108,695)		
		6,534,685	5,597,906		
Earnings per share of the Company					
Basic earnings per share (Baht)		2.53	2.21	2.51	2.28

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 nine-month period ended 30 September 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		-	-	-	-	-	5,706,601	5,706,601	(108,695)	5,597,906
Other comprehensive income for the period		-	-	-	-	-	-	-	-	-
Total comprehensive income (loss) for the period		-	-	-	-	-	5,706,601	5,706,601	(108,695)	5,597,906
Ending balance as at 30 September 2025		2,578,334	1,891,809	423,694	5	257,833	36,961,827	42,113,502	(19,194)	42,094,308
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		-	-	-	-	-	6,521,245	6,521,245	13,440	6,534,685
Other comprehensive income for the period		-	-	-	-	-	-	-	-	-
Total comprehensive income for the period		-	-	-	-	-	6,521,245	6,521,245	13,440	6,534,685
Ending balance as at 30 September 2026		2,578,334	1,891,809	423,694	5	257,833	40,957,389	46,109,064	(119,427)	45,989,637

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 nine-month period ended 30 September 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		-	-	-	5,872,539	5,872,539
Other comprehensive income for the period		-	-	-	-	-
Total comprehensive income for the period		-	-	-	5,872,539	5,872,539
Ending balance as at 30 September 2025		2,578,334	1,891,809	257,833	37,586,258	42,314,234
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		-	-	-	6,477,160	6,477,160
Other comprehensive income for the period		-	-	-	-	-
Total comprehensive income for the period		-	-	-	6,477,160	6,477,160
Ending balance as at 30 September 2026		2,578,334	1,891,809	257,833	41,879,272	46,607,248

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 nine-month period ended 30 September 2026

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Cash flows from operating activities				
Profit before income tax	8,176,437	7,434,025	8,116,438	7,356,835
Adjustments to reconcile profit before income tax				
to net cash received (paid) from operating activities:				
Amortisation of discount on investments in debt securities	(2)	(2)	(2)	(2)
Gain on liquidation of a subsidiary	-	-	(5,947)	-
Loss on impairment of investments in a subsidiary	-	-	-	199,338
Depreciation and amortisation	384,035	373,377	381,421	370,774
(Gain) loss on disposal and write-off of leasehold improvements				
and equipment, net	467	869	137	(64)
Employee benefits expense	40,431	39,558	39,706	38,919
Expected credit loss	4,155,106	4,560,595	4,109,356	4,394,279
(Reversal) loss on impairment of properties for sale	(22,675)	6,552	-	-
Interest expenses	1,073,436	1,279,726	1,074,179	1,282,683
Profit from operating activities before changes				
in operating assets and liabilities	13,807,235	13,694,700	13,715,288	13,642,762
Operating assets (increase) decrease				
Loans to customers and accrued interest receivables	(229,680)	75,596	(491,706)	(252,221)
Other receivables	(54,055)	16,515	(87,470)	16,353
Properties for sale	27,876	(387)	-	-
Other non-current assets	(22,796)	28,310	(24,986)	27,403
Operating liabilities increase (decrease)				
Trade payables	(1,344,317)	(990,196)	(1,340,435)	(990,378)
Accrued expenses	(61,790)	134,884	(22,119)	126,458
Other payables	106,287	20,049	108,773	20,847
Deferred income for reward points	138,262	111,830	138,262	111,830
Cash provided by operating activities	12,367,022	13,091,301	11,995,607	12,703,054
Interest expenses paid	(1,005,405)	(1,243,309)	(1,006,188)	(1,246,303)
Employee benefits paid	(38,208)	(30,560)	(38,208)	(30,560)
Income tax paid	(2,237,215)	(1,991,810)	(2,230,143)	(1,992,052)
Net cash provided by operating activities	9,086,194	9,825,622	8,721,068	9,434,139

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 (continued)

For the nine-month period ended 30 September 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	-	-	366,000	401,000
Cash paid for purchase of leasehold improvements and equipment	(172,989)	(72,048)	(172,978)	(72,048)
Cash paid for purchase of computer software	(262,635)	(70,668)	(262,635)	(70,668)
Cash received from sale of leasehold improvements and equipment	1,162	1,471	596	378
Cash paid for acquisition of a subsidiary	(295,000)	-	(295,000)	-
Cash received from business combination	150,760	-	-	-
Cash received from liquidation of a subsidiary	-	-	156,396	-
Net cash provided by (used in) investing activities	(578,702)	(141,245)	(207,621)	258,662
Cash flows from financing activities				
Cash paid for short-term borrowings, net	(508,298)	(4,371,175)	(660,140)	(4,371,240)
Cash received from issuance of long-term debentures	3,000,000	4,784,121	3,000,000	4,784,121
Cash paid for redemption of long-term debentures	(4,700,000)	(9,000,000)	(4,700,000)	(9,000,000)
Cash received from long-term borrowings	-	2,000,000	-	2,000,000
Cash paid for long-term borrowings	(2,000,000)	-	(2,000,000)	-
Cash paid for lease liabilities	(179,414)	(177,006)	(178,603)	(176,557)
Dividend paid	(4,563,639)	(3,403,383)	(4,563,639)	(3,403,383)
Net cash used in financing activities	(8,951,351)	(10,167,443)	(9,102,382)	(10,167,059)
Net decrease in cash and cash equivalents	(443,859)	(483,066)	(588,935)	(474,258)
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 September	3,027,603	2,579,803	2,862,269	2,566,893

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

(Unaudited but reviewed)

Krungthai Card Public Company Limited and its subsidiaries

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For the three-month and nine-month periods ended 30 September 2026

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Krungthai Card Public Company Limited and its subsidiaries
Condensed notes to interim financial statements
For the three-month and nine-month periods ended 30 September 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. However, during the current period, there were changes in the structure of the Group, as described in Note 6 to the condensed notes interim financial statements.

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, except the following transaction.

Business combination

Business combinations are accounted for using the acquisition method. The cost of an acquisition is measured as the aggregate of the consideration transferred, which is measured at the acquisition date fair value, the amount of any non-controlling interests in the acquiree and the acquisition date fair value of the Group's previously held equity interest in the acquiree, in a business combination achieved in stages.

For each business combination, the Group elects whether to measure the non-controlling interests in the acquiree at fair value or at the proportionate share of the acquiree's identifiable net assets. Acquisition-related costs are expensed as incurred and included in administrative expenses.

The Group measures the identifiable assets acquired and the liabilities assumed at acquisition date fair value, and classifies and designates them in accordance with the contractual terms, economic circumstances, and pertinent conditions as at the acquisition date.

Any contingent consideration to be transferred by the Group will be recognised at fair value at the acquisition date. A contingent consideration classified as an asset or liability is measured at fair value, with changes in fair value recognised in profit or loss.

3. Supplementary disclosures of cash flows information

3.1 Non-cash items for the nine-month periods ended 30 September 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	129,956	82,062	129,952	82,062
Less Cash paid for purchase of leasehold improvements and equipment	(172,989)	(72,048)	(172,978)	(72,048)
Payable for purchase of leasehold improvements and equipment carried forward (presented as a part of trade payables)	11,823	13,045	11,823	13,045
Payable for purchase of computer software brought forward	42,359	3,913	42,359	3,913
Add Purchase of computer software	344,584	78,891	344,584	78,891
Less Cash paid for purchase of computer software	(262,635)	(70,668)	(262,635)	(70,668)
Payable for purchase of computer software carried forward (presented as a part of trade payables)	124,308	12,136	124,308	12,136

3.2 Changes in liabilities from financing activities for the nine-month periods ended 30 September 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 September 2026
Short-term borrowings	11,299,977	132,611,702	(133,120,000)	18,286	10,809,965
Current portion of long-term borrowings	3,500,000	-	(2,000,000)	1,500,000	3,000,000
Long-term borrowings	6,500,000	-	-	(1,500,000)	5,000,000
Current portion of long-term debentures	12,330,000	-	(4,700,000)	4,732,000	12,362,000
Long-term debentures	23,282,216	3,000,000	-	(4,678,178)	21,604,038
Lease liabilities	227,759	-	(179,414)	308,532	356,877
Total	57,139,952	135,611,702	(139,999,414)	380,640	53,132,880

(Unit: Thousand Baht)

	Consolidated financial statements				
		Cash flow from financing activities			
	1 January 2025	Cash received	Cash paid	Non-cash changes	30 September 2025
Short-term borrowings	10,119,227	182,418,825	(186,790,000)	31,915	5,779,967
Current portion of long-term borrowings	1,500,000	-	-	2,000,000	3,500,000
Long-term borrowings	8,000,000	2,000,000	-	(2,000,000)	8,000,000
Current portion of long-term debentures	11,482,646	-	(9,000,000)	4,717,354	7,200,000
Long-term debentures	30,807,000	4,784,121	-	(4,697,042)	30,894,079
Lease liabilities	427,478	-	(177,006)	30,912	281,384
Total	62,336,351	189,202,946	(195,967,006)	83,139	55,655,430

(Unit: Thousand Baht)

	Separate financial statements				
		Cash flow from financing activities			
	1 January 2026	Cash received	Cash paid	Non-cash changes	30 September 2026
Short-term borrowings	11,502,399	132,611,702	(133,271,842)	18,286	10,860,545
Current portion of long-term borrowings	3,500,000	-	(2,000,000)	1,500,000	3,000,000
Long-term borrowings	6,500,000	-	-	(1,500,000)	5,000,000
Current portion of long-term debentures	12,330,000	-	(4,700,000)	4,732,000	12,362,000
Long-term debentures	23,282,216	3,000,000	-	(4,678,178)	21,604,038
Lease liabilities	227,171	-	(178,603)	293,039	341,607
Total	57,341,786	135,611,702	(140,150,445)	365,147	53,168,190

(Unit: Thousand Baht)

	Separate financial statements				
		Cash flow from financing activities			
	1 January 2025	Cash received	Cash paid	Non-cash changes	30 September 2025
Short-term borrowings	10,321,752	182,418,958	(186,790,198)	31,915	5,982,427
Current portion of long-term borrowings	1,500,000	-	-	2,000,000	3,500,000
Long-term borrowings	8,000,000	2,000,000	-	(2,000,000)	8,000,000
Current portion of long-term debentures	11,482,646	-	(9,000,000)	4,717,354	7,200,000
Long-term debentures	30,807,000	4,784,121	-	(4,697,042)	30,894,079
Lease liabilities	426,317	-	(176,557)	30,891	280,651
Total	62,537,715	189,203,079	(195,966,755)	83,118	55,857,157

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 September 2026			
	Credit card	Personal loan	Lease receivables	Total
Stage 1	62,520,244	29,518,107	-	92,038,351
Stage 2	6,333,501	5,598,161	-	11,931,662
Stage 3	845,855	957,051	-	1,802,906
Financial assets where applied simplified approach to calculate lifetime expected credit loss	-	-	1,129,804	1,129,804
Total loans to customers	69,699,600	36,073,319	1,129,804	106,902,723
Add Accrued interest receivables and undue interest receivables	355,304	459,355	-	814,659
Total loans to customers and accrued interest receivables	70,054,904	36,532,674	1,129,804	107,717,382
Less Allowance for expected credit loss	(4,232,556)	(3,678,982)	(569,826)	(8,481,364)
Total loans to customers and accrued interest receivables, net	65,822,348	32,853,692	559,978	99,236,018

(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 September 2026		
	Credit card	Personal loan	Total
Stage 1	62,520,244	29,518,107	92,038,351
Stage 2	6,333,501	5,598,161	11,931,662
Stage 3	845,855	957,051	1,802,906
Total loans to customers	69,699,600	36,073,319	105,772,919
Add Accrued interest receivables and undue interest receivables	355,304	459,355	814,659
Total loans to customers and accrued interest receivables	70,054,904	36,532,674	106,587,578
Less Allowance for expected credit loss	(4,232,556)	(3,678,982)	(7,911,538)
Total loans to customers and accrued interest receivables, net	65,822,348	32,853,692	98,676,040

(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 September 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	844,171	211,295	106,200	27,015	3,454	101	1,192,236
Less Unearned income [1]	(42,094)	(14,446)	(5,015)	(843)	(33)	(1)	(62,432)
Present value of the minimum lease payment receivables	802,077	196,849	101,185	26,172	3,421	100	1,129,804
Less Allowance for expected credit loss	(500,020)	(32,597)	(29,405)	(6,744)	(1,007)	(53)	(569,826)
Lease receivables, net	302,057	164,252	71,780	19,428	2,414	47	559,978

[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 September 2026 and 31 December 2025, lease receivables (net of unearned income) classified by aging are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements	
	30 September 2026	31 December 2025
Not over 30 days	698,574	841,149
31 - 90 days	182,450	396,703
91 days and over	248,780	269,159
Total	1,129,804	1,507,011
Less Allowance for expected credit loss	(569,826)	(639,825)
Total	559,978	867,186

4.4 Allowance for expected credit loss

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

(Unit: Thousand Baht)

	Consolidated financial statements				
	30 September 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	159,967	(183,951)	23,984	-	-
Changes in risk parameters	(490,726)	1,272,905	4,766,899	53,817	5,602,895
New financial assets originated or purchased	561,325	-	-	-	561,325
Financial assets derecognised	(545,236)	(671,412)	(784,399)	(8,634)	(2,009,681)
Written-off	-	-	(3,981,827)	(115,182)	(4,097,009)
Ending balance	4,019,117	2,789,315	1,103,106	569,826	8,481,364

(Unit: Thousand Baht)

	Consolidated financial statements				
	30 September 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	538,799	(516,563)	(22,236)	-	-
Changes in risk parameters	(467,277)	1,272,271	4,876,316	202,254	5,883,564
New financial assets originated or purchased	619,543	-	-	-	619,543
Financial assets derecognised	(245,694)	(748,451)	(912,429)	(35,743)	(1,942,317)
Written-off	-	-	(4,015,578)	(157,283)	(4,172,861)
Ending balance	4,225,573	2,449,000	1,044,673	635,032	8,354,278

(Unit: Thousand Baht)

	Separate financial statements			
	30 September 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	159,967	(183,951)	23,984	-
Changes in risk parameters	(490,726)	1,272,905	4,766,899	5,549,078
New financial assets originated or purchased	561,325	-	-	561,325
Financial assets derecognised	(545,236)	(671,412)	(784,399)	(2,001,047)
Written-off	-	-	(3,981,827)	(3,981,827)
Ending balance	4,019,117	2,789,315	1,103,106	7,911,538

(Unit: Thousand Baht)

	Separate financial statements			
	30 September 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	538,799	(516,563)	(22,236)	-
Changes in risk parameters	(467,277)	1,272,271	4,876,316	5,681,310
New financial assets originated or purchased	619,543	-	-	619,543
Financial assets derecognised	(245,694)	(748,451)	(912,429)	(1,906,574)
Written-off	-	-	(4,015,578)	(4,015,578)
Ending balance	4,225,573	2,449,000	1,044,673	7,719,246

5. Other financial assets

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

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Financial assets measured at amortised cost				
Government bonds	1,999	1,997	1,999	1,997
Corporate bonds	16,797	-	-	-
Total other financial assets	18,796	1,997	1,999	1,997
Current	1,999	1,997	1,999	1,997
Non-current	16,797	-	-	-
Total other financial assets	18,796	1,997	1,999	1,997

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

6. Investments in subsidiaries, net

As at 30 September 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 September 2026	31 December 2025	30 September 2026	31 December 2025
Subsidiaries				
KTC Nano Co., Ltd.	75.05	75.05	37,525	37,525
KTC Prepaid Co., Ltd. (1)	-	100.00	-	150,449
KTB Leasing Co., Ltd. (2)	75.05	75.05	551,338	551,338
Win Performance Co., Ltd. (2)	100.00	-	295,000	-
Total			883,863	739,312
Less Allowance for impairment			(551,338)	(551,338)
Net			332,525	187,974

(1) On 10 March 2026, KTC Prepaid Co., Ltd. has registered its dissolution with the Minister of Commerce. On 21 August 2026, the Company received a share capital return from KTC Prepaid Co., Ltd.

On 25 August 2026, the Company acquired 100% of the issued share capital of Win Performance Co., Ltd., which was incorporated in Thailand and is principally engaged in debt collection and recovery business for a total consideration of Baht 295 million, resulting in the entity becoming a subsidiary of the Company from that date.

The fair values of the identifiable assets and liabilities of Win Performance Co., Ltd. at the date of acquisition were as follows:

(Unit: Thousand Baht)

	Fair value
Assets	
Current assets	
Cash and cash equivalents	150,760
Trade and other receivables	11,896
Other current assets	45,441
Non-current assets	
Investment in debt securities	16,797
Equipment and intangible assets	11,140
Right-of-use assets	16,022
Deferred tax assets	5,948
Other non-current assets	120,186
Total assets	378,190
Liabilities	
Current liabilities	
Trade and others payable	3,984
Current portion of lease liabilities	9,318
Other current liabilities	36,848
Non-current liabilities	
Lease liabilities	6,639
Provisions for employee benefits	26,401
Total liabilities	83,190
Total identifiable net assets	295,000
Less: Non-controlling interests	-
Purchase consideration transferred	295,000

(2) On 21 October 2026, the Company disposed of 25.05 million ordinary shares in KTB Leasing Co., Ltd., representing 25.05% of its issued and paid-up shares, and 5.00 million ordinary shares in Win Performance Co., Ltd., representing 50.00% of its issued and paid-up shares, to Krungthai Alliance Holding Co., Ltd., a subsidiary of Krung Thai Bank Public Company Limited, for a total consideration of Baht 170 million. The transactions were undertaken to support a strategic cooperation within the Bank's financial business group. Subsequently, on 5 November 2026, the Extraordinary General Meetings of Shareholders of KTB Leasing Co., Ltd. and Win Performance Co., Ltd. passed special resolutions approving their merger.

7. Deferred tax assets and income tax

7.1 Deferred tax assets

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

(Unit: Thousand Baht)

	Consolidated financial statements			
			Changes in deferred tax for the nine-month periods ended 30 September	
	30 September 2026	31 December 2025	2026	2025
Deferred tax assets				
Allowance for expected credit loss	1,212,180	1,220,118	(7,938)	31,100
Deferred income for reward points	637,859	610,206	27,653	22,366
Difference from depreciation rate	(34,509)	(37,839)	3,330	2,274
Provision for employee benefits	129,652	124,008	5,644	1,686
Others	20,432	20,420	12	(314,947)
Total	1,965,614	1,936,913	28,701	(257,521)
Changes of deferred tax:				
Recognised in profit or loss			22,753	(257,521)
Recognised in other comprehensive income			-	-
Acquired through business combination			5,948	-
Total			28,701	(257,521)

(Unit: Thousand Baht)

	Separate financial statements			
			Changes in deferred tax for the nine-month periods ended 30 September	
	30 September 2026	31 December 2025	2026	2025
Deferred tax assets				
Allowance for expected credit loss	1,211,734	1,220,118	(8,384)	28,708
Deferred income for reward points	637,859	610,206	27,653	22,366
Difference from depreciation rate	(34,509)	(37,839)	3,330	2,274
Provision for employee benefits	124,308	124,008	300	1,672
Others	130,488	130,687	(199)	38,782
Total	2,069,880	2,047,180	22,700	93,802
Changes of deferred tax:				
Recognised in profit or loss			22,700	93,802
Recognised in other comprehensive income			-	-
Total			22,700	93,802

7.2 Income tax expense

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

(Unit: Thousand Baht)

	For the three-month periods ended 30 September			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Current income tax:				
Interim corporate income tax	557,480	533,549	555,072	533,401
Deferred tax:				
Relating to temporary differences and reversal of temporary differences	(23,280)	116,716	(23,227)	(11,283)
Income tax expense reported in profit or loss	534,200	650,265	531,845	522,118

(Unit: Thousand Baht)

	For the nine-month periods ended 30 September			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Current income tax:				
Interim corporate income tax	1,665,199	1,578,926	1,662,672	1,578,426
Adjustment in respect of prior year income tax	(694)	(328)	(694)	(328)
Deferred tax:				
Relating to temporary differences and reversal of temporary differences	(22,753)	257,521	(22,700)	(93,802)
Income tax expense reported in profit or loss	1,641,752	1,836,119	1,639,278	1,484,296

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

(Unit: Thousand Baht)

	For the three-month periods ended 30 September			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Accounting profit before tax	2,661,241	2,563,574	2,646,145	2,587,248
Applicable tax rate	20%	20%	20%	20%
Accounting profit before tax multiplied by applicable tax rate	532,248	512,715	529,229	517,450
Effects of non-taxable revenue and non-deductible expenses, net	1,952	137,550	2,616	4,668
Income tax expense reported in profit or loss	534,200	650,265	531,845	522,118

(Unit: Thousand Baht)

	For the nine-month periods ended 30 September			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Accounting profit before tax	8,176,437	7,434,025	8,116,438	7,356,835
Applicable tax rate	20%	20%	20%	20%
Accounting profit before tax multiplied by applicable tax rate	1,635,287	1,486,805	1,623,288	1,471,367
Effects of non-taxable revenue and non-deductible expenses, net	7,159	349,642	16,684	13,257
Adjustment in respect of prior year income tax	(694)	(328)	(694)	(328)
Income tax expense reported in profit or loss	1,641,752	1,836,119	1,639,278	1,484,296

8. Borrowings

As at 30 September 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 September 2026 and 31 December 2025 are as follows:

(Unit: Thousand Baht)

	Consolidated and separate financial statements	
	30 September 2026	31 December 2025
Debentures	34,107,000	35,807,000
Less Discount on debentures	(140,962)	(194,784)
Less Current portion of long-term debentures	(12,362,000)	(12,330,000)
Long-term debentures, net of current portion	21,604,038	23,282,216

During the nine-month period ended 30 September 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 nine-month periods ended 30 September 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)

Related parties	Consolidated financial statements		Separate financial statements	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Parent company				
Krung Thai Bank PCL.				
- Deposits at a financial institution (a part of cash and cash equivalents)	2,810,544	3,277,921	2,772,636	3,263,816
- Other receivables	14,011	8,606	5,907	4,186
- Other Non Current Assets	1,193	-	-	-
- Short-term borrowings	5,060,000	4,070,000	5,060,000	4,070,000
- Trade payables	484,800	1,012,006	484,800	1,012,006
- Accrued interest expenses	751	1,830	751	1,830
- Accrued expenses	24,269	24,909	24,175	24,860
- Other current liabilities	1,222	1,222	1,222	1,222
- Current portion of long-term borrowings	3,000,000	3,500,000	3,000,000	3,500,000
- Long-term borrowings, net of current portion	5,000,000	6,500,000	5,000,000	6,500,000
Subsidiaries				
KTC Nano Co., Ltd.				
- Other receivables	-	-	13	-
- 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	-	-	1,157,000	1,023,000
- Other receivables	-	-	1,913	89
- Long-term lending	-	-	-	500,000
Win Performance Co., Ltd.				
- Accrued expenses	-	-	28,314	-
- Other payables	-	-	645	-

(Unit: Thousand Baht)

Related parties	Consolidated financial statements		Separate financial statements	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Related companies and person				
KTB General Services and Security Co., Ltd.				
- Trade payables	2,247	6,019	2,171	5,885
- Accrued expenses	4,274	1,166	4,206	1,157
Krungthai Assets Management PCL.				
- Other receivables	787	6,281	787	6,281
- Accrued expenses	61	100	61	100
Krungthai Panich Insurance PCL.				
- Other receivables	1,002	1,317	1,000	1,317
Krungthai-AXA Life Insurance PCL.				
- Other receivables	4,293	1,750	4,293	1,750
Krungthai XSpring Securities Co., Ltd.				
- Short-term borrowings	49,965	29,976	49,965	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)

Related parties	For the three-month periods ended 30 September			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Parent company				
Krung Thai Bank PCL.				
- Fee and service income	2,836	159	67	159
- Other income	6,251	6,503	5,058	5,120
- Administrative expenses	56,923	57,187	56,885	57,173
- Finance costs	72,709	82,890	72,709	82,890
Subsidiaries				
KTC Nano Co., Ltd.				
- Other income	-	-	18	18
- Finance costs	-	-	137	219

(Unit: Thousand Baht)

Related parties	For the three-month periods ended 30 September			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Subsidiaries (continued)				
KTC Prepaid Co., Ltd.				
- Other income	-	-	-	56
- Finance costs	-	-	-	658
KTB Leasing Co., Ltd.				
- Other income	-	-	7,195	10,740
Win Performance Co., Ltd.				
- Administrative expenses	-	-	27,496	-
Related companies and person				
KTB General Services and Security Co., Ltd.				
- Other income	8	-	8	-
- Administrative expenses	9,692	10,139	9,458	9,975
Krungthai Assets Management PCL.				
- Fee and service income	1,103	875	1,103	875
- Administrative expenses	20	19	20	19
Krungthai Panich Insurance PCL.				
- Fee and service income	2,665	5,086	2,663	5,085
Krungthai-AXA Life Insurance PCL.				
- Other income	2,069	550	2,069	550
Krungthai Mizuho Leasing Co., Ltd.				
- Administrative expenses	854	1,144	854	1,004
Krungthai XSpring Securities Co., Ltd.				
- Finance costs	127	78	127	78

(Unit: Thousand Baht)

Related parties	For the nine-month periods ended 30 September			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Parent company				
Krung Thai Bank PCL.				
- Fee and service income	3,019	323	250	323
- Other income	19,162	17,736	15,238	15,145
- Administrative expenses	171,516	154,213	171,448	154,166
- Finance costs	233,686	248,975	233,686	248,975
Subsidiaries				
KTC Nano Co., Ltd.				
- Other income	-	-	53	109
- Finance costs	-	-	428	744
KTC Prepaid Co., Ltd.				
- Other income	-	-	33	167
- Finance costs	-	-	342	2,234
KTB Leasing Co., Ltd.				
- Other income	-	-	22,940	36,399
Win Performance Co., Ltd.				
- Administrative expenses	-	-	27,496	-
Related companies and person				
KTB General Services and Security Co., Ltd.				
- Other income	17	-	17	-
- Administrative expenses	29,387	31,332	28,749	31,023
Krungthai Assets Management PCL.				
- Fee and service income	2,796	2,865	2,796	2,865
- Administrative expenses	61	132	61	132
Krungthai Panich Insurance PCL.				
- Fee and service income	9,167	14,271	9,164	14,264
Krungthai-AXA Life Insurance PCL.				
- Other income	5,506	552	5,506	552
Krungthai Mizuho Leasing Co., Ltd.				
- Administrative expenses	2,911	3,788	2,679	3,369
Krungthai XSpring Securities Co., Ltd.				
- Finance costs	324	1,131	324	1,131

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 nine-month periods ended 30 September 2026 and 2025 consist of the following:

(Unit: Thousand Baht)

	For the three-month periods ended 30 September			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Short-term employee benefits	54,547	50,070	51,419	49,225
Post-employment benefits	2,582	2,681	2,378	2,570
Total	57,129	52,751	53,797	51,795

(Unit: Thousand Baht)

	For the nine-month periods ended 30 September			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Short-term employee benefits	180,750	174,095	176,762	171,560
Post-employment benefits	7,411	8,089	7,136	7,756
Total	188,161	182,184	183,898	179,316

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 financial statements			
	30 September 2026		31 December 2025	
	Book Value	Fair Value	Book Value	Fair Value
Financial assets				
Other financial assets	18,796	19,218	1,997	2,020
Financial liabilities				
Long-term debentures	33,966,038	34,473,838	35,612,216	36,500,252

(Unit: Thousand Baht)

	Separate financial statements			
	30 September 2026		31 December 2025	
	Book Value	Fair Value	Book Value	Fair Value
Financial assets				
Other financial assets	1,999	2,005	1,997	2,020
Financial liabilities				
Long-term debentures	33,966,038	34,473,838	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 6 November 2026.