Krungthai Card Public Company Limited and its subsidiaries

Statements of financial position

As at 30 September 2026

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	(Unreviewed)	(Audited)	(Unreviewed)	(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	98,978,097	102,627,934	98,676,040	102,293,690
Short-term lending	-	-	1,157,000	1,023,000
Other receivables, net	1,004,211	893,387	901,354	813,884
Other current financial assets	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	257,921	532,942	-	-
Other non-current financial assets	16,797	-	-	-
Investments in subsidiaries, net	-	-	332,525	187,974
Long-term lending	-	-	-	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	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

Krungthai Card Public Company Limited and its subsidiaries

Statements of financial position (continued)

As at 30 September 2026

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	(Unreviewed)	(Audited)	(Unreviewed)	(Audited)
Liabilities and shareholders' equity				
Liabilities				
Current liabilities				
Short-term borrowings	10,809,965	11,299,977	10,860,545	11,502,399
Trade payables	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	3,000,000	3,500,000	3,000,000	3,500,000
Current portion of long-term debentures	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	5,000,000	6,500,000	5,000,000	6,500,000
Long-term debentures, net of current portion	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

Krungthai Card Public Company Limited and its subsidiaries

Statements of financial position (continued)

As at 30 September 2026

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	30 September 2026	31 December 2025	30 September 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	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

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

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

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

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