Operating Performance

	2Q/2026 THB Million	1Q/2026 THB Million	Change %	2Q/2025 THB Million	Change %	6M/2026 THB Million	6M/2025 THB Million	Change %
Net profit	989.3	1,164.7	(15.1)	925.2	6.9	2,153.9	1,828.2	17.8
Earnings per share (Baht)	0.80	0.94	(14.9)	0.75	6.7	1.74	1.48	17.6
Net interest income	3,923.1	3,643.5	7.7	3,534.2	11.0	7,566.5	7,133.5	6.1
Non-interest income	188.9	150.3	25.7	29.8	533.9	339.3	23.7	1,331.6
Net operating income	4,112.0	3,793.8	8.4	3,564.0	15.4	7,905.8	7,157.2	10.5
Total other operating expenses	1,745.8	1,666.6	4.8	1,540.9	13.3	3,412.4	3,058.4	11.6
Expected credit loss	1,127.0	664.2	69.7	872.8	29.1	1,791.2	1,817.1	(1.4)
Profit before tax expense	1,239.2	1,463.0	(15.3)	1,150.3	7.7	2,702.2	2,281.7	18.4

Financial Position

	30 Jun 2026 THB Million	31 Mar 2026 THB Million	Change %	31 Dec 2025 THB Million	Change %
Gross loan	194,080.5	188,751.8	2.8	181,865.6	6.7
Total assets	228,761.0	220,740.7	3.6	209,542.0	9.2
Deposits	182,010.7	166,263.9	9.5	155,654.6	16.9
Total liabilities	201,505.9	193,270.8	4.3	183,247.1	10.0

Key performance ratio

	2Q/2026 %	1Q/2026 %	2Q/2025 %	6M/2026 %	6M/2025 %
Net interest margin (NIM)	7.2	7.0	7.6	7.1	7.8
Return on average assets (ROA)	1.76	2.17	1.95	1.97	1.95
Return on average equity (ROE)	14.46	17.33	15.41	16.09	15.51
Cost to Income Ratio	42.5	43.9	43.2	43.2	42.7

Asset quality ratio / Financial policy ratio

	31 Dec 2025 %	31 Mar 2026 %	30 Jun 2026 %
Gross NPLs ratio	4.2	4.2	4.3
NPL Coverage ratio	158.4	154.6	148.2
Loan to Deposit ratio	116.8	113.5	106.6
Tier 1 Capital ratio	14.9	14.4	14.1
Capital adequacy ratio (CAR)	17.0	16.5	16.1

In 2Q/2026, Thai Credit reported a net profit of THB 989.3 million for 2Q/2026, a THB 64.1 million rise or 6.9 percent increase from same period last year, driven by the increase in interest income from loans to borrowers, totaling THB 573.9 million or 13.2 percent, consistent with the 13.1 percent expansion of loans to borrowers. However, the net interest margin decreased from 7.6 percent in 2Q/2025 to 7.2 percent in 2Q/2026, resulting from interest rate reductions following the Bank of Thailand's policy interest rate cuts, and ongoing measures to assist debtors, including the one-time impact of early redemption of perpetual bonds, are part of a cost management strategy aligned with current market conditions, which will enable Thai Credit to reduce interest expenses in the long term. However, the net interest margin increased slightly from its low point in 1Q/2026. In addition, non-interest income increased by THB 159.1 million or 533.9 percent, primarily due to accrued income from FIDF compensation from the "You Fight, We Help" scheme and loan assistance measures for those affected by the southern floods, amounting to THB 121.1 million. While, expected credit losses increased by THB 254.2 million compared to the same period last year, driven by loan growth and an increase in non-performing assets. However, the non-performing asset rate remained stable at 4.3 percent of total loans.

Net profit for 1H/2026 increased by 17.8 percent compared to the same period of the previous year, from THB 1,828.2 million for 1H/2025 to THB 2,153.9 million for 1H/2026. The main reason for this increase is a 6.8 percent rise in interest income resulting from a 6.7 percent expansion in loan portfolios, as well as accrued income from FIDF compensation payments from the "You Fight, We Help" measure and assistance measures for debtors affected by the southern floods, totaling THB 278.5 million. However, the net interest margin decreased from 7.8 percent for 1H/2025 to 7.1 percent for 1H/2026. This is a continuing impact from interest rate reductions following the Bank of Thailand's policy interest rate cuts and ongoing assistance measures for debtors. This includes the one-time impact of redeeming perpetual bonds.

However, net profit in 2Q/2026 decreased by THB 175.4 million, or 15.1 percent, compared to THB 1,164.7 million in 1Q/2026. The main factor was an increase in expected credit losses of THB 462.8 million, which is consistent with the 2.8 percent expansion of loans to borrowers. Expected credit losses in 1Q/2026 were relatively low compared to 2Q/2026, partly due to new lending under the Quick Big Win program, which was guaranteed under the program's terms and conditions, and the sale of non-performing loans under the "Pay Off Debt Quickly, Move Forward" program in 1Q/2026. Economic and seasonal factors also impacted loan quality in 2Q/2026.

As of June 30, 2026, loans to borrowers increased by 6.7 percent compared to December 31, 2025. However, the gross NPLs ratio increased slightly to 4.3 percent, compared to 4.2 percent as of December 31, 2025. In addition, the NPL Coverage Ratio remained high, decreasing from 158.4 percent as of December 31, 2025, to 148.2 percent as of June 30, 2026, to cope with potential future economic uncertainties, consistent with the operational strategy that remains cautious.

Analysis of the operation results

	2Q/2026 THB Million	1Q/2026 THB Million	Change THB Million	Change %	2Q/2025 THB Million	Change THB Million	Change %	6M/2026 THB Million	6M/2025 THB Million	Change THB Million	Change %
Interest income	5,034.3	4,538.9	495.4	10.9	4,462.6	571.7	12.8	9,573.1	8,963.4	609.7	6.8
Interest expenses	(1,111.2)	(895.4)	215.8	24.1	(928.4)	182.8	19.7	(2,006.6)	(1,829.9)	176.7	9.7
Net interest income	**3,923.1**	**3,643.5**	**279.6**	**7.7**	**3,534.2**	**388.9**	**11.0**	**7,566.5**	**7,133.5**	**433.0**	**6.1**
Fee and service income	158.4	146.8	11.6	7.9	114.9	43.5	37.9	305.2	222.1	83.1	37.4
Fee and service expenses	(204.4)	(200.6)	3.8	1.9	(179.8)	24.6	13.7	(404.9)	(337.0)	67.9	20.1
Net fee and service expense	**(46.0)**	**(53.8)**	**(7.8)**	**(14.5)**	**(64.9)**	**(18.9)**	**(29.1)**	**(99.7)**	**(114.9)**	**(15.2)**	**(13.2)**
Gains (Losses) on financial instruments measured at fair value through profit or loss, net	6.9	(0.3)	7.2	2,400.0	(6.8)	13.7	(201.5)	6.5	(7.1)	13.6	191.5
Gains on investments, net	0.6	0.1	0.5	500.0	0.1	0.5	500.0	0.7	0.3	0.4	133.3
Other operating income	227.4	204.3	23.1	11.3	101.4	126.0	124.3	431.8	145.4	286.4	197.0
Total operating income	**4,112.0**	**3,793.8**	**318.2**	**8.4**	**3,564.0**	**548.0**	**15.4**	**7,905.8**	**7,157.2**	**748.6**	**10.5**
Other operating expenses	**1,745.8**	**1,666.6**	**79.2**	**4.8**	**1,540.9**	**204.9**	**13.3**	**3,412.4**	**3,058.4**	**354.0**	**11.6**
Expected credit loss	1,127.0	664.2	462.8	69.7	872.8	254.2	29.1	1,791.2	1,817.1	(25.9)	(1.4)
Profits before income tax expenses	**1,239.2**	**1,463.0**	**(223.8)**	**(15.3)**	**1,150.3**	**88.9**	**7.7**	**2,702.2**	**2,281.7**	**420.5**	**18.4**
Income tax expenses	249.9	298.3	(48.4)	(16.2)	225.1	24.8	11.0	548.3	453.5	94.8	20.9
Net profit	**989.3**	**1,164.7**	**(175.4)**	**(15.1)**	**925.2**	**64.1**	**6.9**	**2,153.9**	**1,828.2**	**325.7**	**17.8**
Basic earnings per share (Baht)	**0.80**	**0.94**	**(0.14)**	**(14.9)**	**0.75**	**0.05**	**6.7**	**1.74**	**1.48**	**0.26**	**17.6**

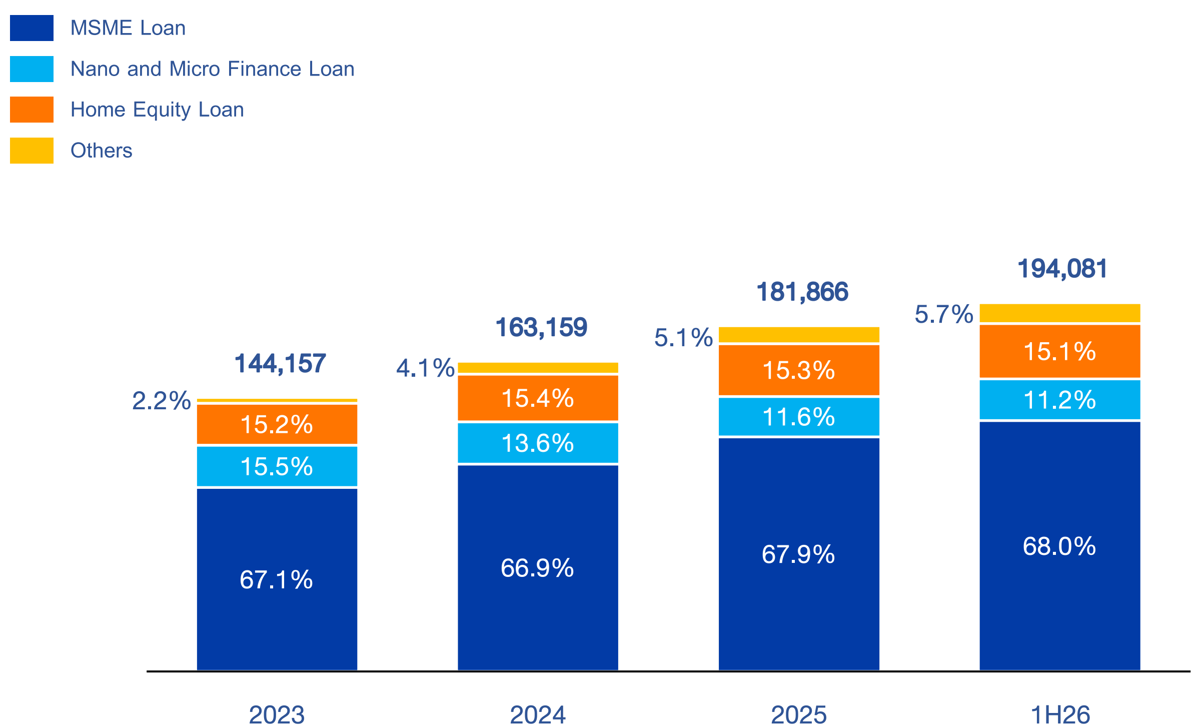
Interest income, interest expenses, and net interest income

	2Q/2026 THB Million	1Q/2026 THB Million	Change THB Million	Change %	2Q/2025 THB Million	Change THB Million	Change %	6M/2026 THB Million	6M/2025 THB Million	Change THB Million	Change %
Interest income											
Interbank and money market items	65.2	60.7	4.5	7.4	73.1	(7.9)	(10.8)	125.9	161.0	(35.1)	(21.8)
Investments in debt instruments	14.0	11.1	2.9	26.1	13.1	0.9	6.9	25.1	25.8	(0.7)	(2.7)
Loan to customers	4,910.4	4,423.3	487.1	11.0	4,336.5	573.9	13.2	9,333.7	8,698.7	635.0	7.3
Hire-purchase	43.9	42.6	1.3	3.1	38.8	5.1	13.1	86.4	75.9	10.5	13.8
Others	0.8	1.2	(0.4)	(33.3)	1.1	(0.3)	(27.3)	2.0	2.0	0.0	0.0
Total interest income	**5,034.3**	**4,538.9**	**495.4**	**10.9**	**4,462.6**	**571.7**	**12.8**	**9,573.1**	**8,963.4**	**609.7**	**6.8**
Interest expenses											
Deposits	649.5	621.0	28.5	4.6	677.7	(28.2)	(4.2)	1,270.4	1,336.5	(66.1)	(4.9)

	2Q/2026	1Q/2026	Change		2Q/2025	Change		6M/2026	6M/2025	Change	
	THB Million	THB Million	THB Million	%	THB Million	THB Million	%	THB Million	THB Million	THB Million	%
Interbank and money market items	38.9	39.2	(0.3)	(0.8)	39.2	(0.3)	(0.8)	78.1	78.3	(0.2)	(0.3)
Debt issued and borrowings – subordinated debentures	215.8	46.1	169.7	368.1	46.2	169.6	367.1	261.9	91.8	170.1	185.3
Contributions to the Deposit Protection Agency and the BoT	207.0	189.1	17.9	9.5	165.2	41.8	25.3	396.1	323.2	72.9	22.6
Others	0.0	0.0	0.0	0.0	0.1	(0.1)	(100.0)	0.1	0.1	0.0	0.0
Total interest expenses	**1,111.2**	**895.4**	**215.8**	**24.1**	**928.4**	**182.8**	**19.7**	**2,006.6**	**1,829.9**	**176.7**	**9.7**
Net interest income	**3,923.1**	**3,643.5**			**3,534.2**			**7,566.5**	**7,133.5**		

Gross Loan Structure

Unit: THB Million



Loan breakdown by product

	30 Jun 26	31 Mar 26	Change		30 Jun 25	Change		31 Dec 25	Change	
	THB Million	THB Million	THB Million	%	THB Million	THB Million	%	THB Million	THB Million	%
Micro SME Loan	132,067.4	128,829.6	3,237.8	2.5	115,994.2	16,073.2	13.9	123,489.9	8,577.5	6.9
Nano and Micro Finance Loan	21,800.0	21,418.3	381.7	1.8	21,377.8	422.2	2.0	21,131.5	668.5	3.2
Home Equity Loan	29,222.1	28,399.8	822.3	2.9	26,704.9	2,514.2	9.4	27,887.1	1,335.0	4.8
Personal Loan	10,953.1	10,062.3	890.8	8.9	7,515.8	3,437.3	45.7	9,307.3	1,645.8	17.7
Other	37.9	41.8	(3.9)	(9.3)	69.1	(31.2)	(45.2)	49.8	(11.9)	(23.9)
Total loan to customers	**194,080.5**	**188,751.8**	**5,328.7**	**2.8**	**171,661.8**	**22,418.7**	**13.1**	**181,865.6**	**12,214.9**	**6.7**

Interest income

Thai Credit's interest income for 2Q/2026, is represents a 10.9 percent increase from THB 4,538.9 million in 1Q/2026 to THB 5,034.3 million in 2Q/2026. The primary reason for this growth is interest income from loans, aligning with the continued growth in loan volume across all of the bank's core loan product groups, particularly in Micro SME business loan, Home Equity loan, and Personal loan.

Interest income for 2Q/2026 increased by 12.8 percent compared to the same quarter of the previous year, in line with the 13.1 percent expansion of loans to borrowers.

Interest income for 1H/2026 compared to the previous year, increased by 6.8 percent, from THB 8,963.4 million for 1H/2025 to THB 9,573.1 million for 1H/2026. The main reason for this increase was the 6.7 percent expansion of loans.

Interest expenses

Thai Credit's interest expenses for 2Q/2026 slightly increased 24.1 percent from THB 895.4 million in 1Q/2026 to THB 1,111.2 million in 2Q/2026, primarily due to interest expenses on issued debt instruments and borrowings – subordinated debentures amounting to THB 169.7 million due to the impact of early redemption of subordinated debentures, a one-time item. This redemption was part of a cost management strategy to align with market conditions, which allows Thai Credit to reduce their interest expenses in the long term. In addition, even though the cost of interest on deposits tends to decrease in line with the policy interest rate trend, interest expenses on deposits still increased by THB 28.5 million due to increased deposit volumes from increasing liquidity to support the redemption of subordinated bonds and the repayment of loans from foreign financial institutions will be achieved by raising funds from a promotional program, especially fixed deposit and alpha savings programs. This resulted in an increase in contributions to the Deposit Protection Agency and the Bank of Thailand by THB 17.9 million compared to 1Q/2026.

Interest expenses in 2Q/2026 increased by 19.7 percent compared to the same quarter of the previous year, primarily due to interest expenses on issued debt instruments and borrowings – subordinated bonds amounting to THB 169.6 million, resulting from the impact of early redemption of the aforementioned subordinated bonds as mentioned above.

Interest expenses for 1H/2026 increased by 9.7 percent, from THB 1,829.9 million for 1H/2025 to THB 2,006.6 million for 1H/2026. This is primarily due to interest expenses from issued debt instruments and loans – including subordinated debentures as mentioned above.

Net interest income

As a result of the foregoing, Thai Credit's net interest income for 2Q/2026 recorded at THB 3,923.1 million, an increase of 7.7 percent compared to 1Q/2026.

Net interest income in 2Q/2026, compared to the same quarter of the previous year, increased by 11.0 percent.

Net interest income for 1H/2026 was THB 7,566.5 million, an increase of 6.1 percent compared to the same period of the previous year.

Net fee and service income (expense)

Thai Credit's fee and service expenses for 2Q/2026 recorded at THB 46.0 million, a decrease of THB 7.8 million or 14.5 percent compared to 1Q/2026. The main reason was an increase of THB 10.4 million in fees received from insurance brokerage services.

Net fee and service expenses in 2Q/2026 decreased by THB 18.9 million or 29.1 percent compared to the same quarter of the previous year. The main reason was an increase of THB 37.9 million in fees received from insurance brokerage services.

Net fee and service expenses for 1H/2026 were THB 99.7 million, a decrease of THB 15.2 million or 13.2 percent compared to the same period of the previous year. The main reason was an increase of THB 70.2 million in fees received from insurance brokerage services.

Other operating expenses

	2Q/2026	1Q/2026	Change		2Q/2025	Change		6M/2026	6M/2025	Change	
	THB Million	THB Million	THB Million	%	THB Million	THB Million	%	THB Million	THB Million	THB Million	%
Employee expenses	1,092.9	1,101.8	(8.9)	(0.8)	1,008.1	84.8	8.4	2,194.8	2,025.4	169.4	8.4
Directors' remuneration	7.3	8.2	(0.9)	(11.0)	8.4	(1.1)	(13.1)	15.5	17.1	(1.6)	(9.4)
Premises and equipment expenses	264.3	202.2	62.1	30.7	198.7	65.6	33.0	466.4	378.6	87.8	23.2
Taxes and duties	154.8	149.4	5.4	3.6	144.8	10.0	6.9	304.1	296.6	7.5	2.5
Other expenses	226.5	205.0	21.5	10.5	180.9	45.6	25.2	431.6	340.7	90.9	26.7
Total	**1,745.8**	**1,666.6**	**79.2**	**4.8**	**1,540.9**	**204.9**	**13.3**	**3,412.4**	**3,058.4**	**354.0**	**11.6**
Cost-to-income ratio	**42.5%**	**43.9%**			**43.2%**			**43.2%**	**42.7%**		

Thai Credit's other operating expenses for 2Q/2026 increased by 4.8 percent from THB 1,666.6 million in 1Q/2026 to THB 1,745.8 million in 2Q/2026, primarily due to an increase in building and equipment expenses of THB 62.1 million, stemming from increased computer software rental and information systems costs. In addition, other expenses increased, including higher revenue sharing payments to lending partners, aligning with new loans secured through partner channels, as well as increased online marketing efforts.

Other operating expenses in 2Q/2026 increased by THB 204.9 million, or 13.3 percent, compared to the same quarter of the previous year. This was due to an increase in employee expenses of THB 84.8 million, which is consistent with the increase in the number of employees, and an increase in building and equipment expenses of THB 65.5 million, mainly due to expenses for computer software rentals.

Other operating expenses for 1H/2026 increased by THB 354.0 million, or 11.6 percent, compared to the same period of the previous year, from THB 3,058.4 million to THB 3,412.4 million. The main reasons for this increase were higher employee-related expenses of THB 169.49 million, which aligns with the increase in the number of employees, higher building and equipment expenses of THB 87.8 million, mainly due to the expansion of branches and increased expenses for computer software rentals and information systems; and a THB 90.9 million increase in other operating expenses due to higher revenue sharing paid to loan partners and increased online marketing efforts.

Expected credit loss (ECL)

	2Q/2026	1Q/2026	Change		2Q/2025	Change		6M/2026	6M/2025	Change	
	THB Million	THB Million	THB Million	%	THB Million	THB Million	%	THB Million	THB Million	THB Million	%
Expected credit loss											
Investments in debt instruments measured at FVOCI	(2.9)	0.1	(3.0)	(3,000.0)	0.0	(2.9)	(100.0)	(2.8)	(0.1)	(2.7)	(2,700.0)
Loan to customers, accrued interest receivables	1,117.4	654.2	463.2	70.8	861.0	256.4	29.8	1,771.6	1,775.5	(3.9)	(0.2)
Other financial assets	11.8	9.8	2.0	20.4	11.3	0.5	4.4	21.6	26.2	(4.6)	(17.6)
Undrawn loan commitments and financial guarantee contracts	0.7	0.1	0.6	600.0	0.5	0.2	40.0	0.8	15.5	(14.7)	(94.8)
Total	**1,127.0**	**664.2**	**462.8**	**69.7**	**872.8**	**254.2**	**29.1**	**1,791.2**	**1,817.1**	**(25.9)**	**(1.4)**
Expected Credit Loss to Average Loan (credit cost)[1] (basis points)	**225**	**137**			**198**			**182**	**208**		

Notes: [1] Expected credit loss to average loan (credit cost) (expressed as basis points) is calculated by dividing expected credit loss by loans to debtors including accrued interest and interest income that are not yet due, averaged.at the beginning and the end of accounting period.

Thai Credit set its expected credit loss at THB 1,127.0 million in 2Q/2026, an increase of 69.7 percent compared to the expected credit loss of THB 664.2 million in 1Q/2026. This was mainly due to a 2.8 percent expansion in loans to existing borrowers and the expected credit losses in 1Q/2026 are relatively low compared to 2Q/2026, partly due to new lending under the Quick Big Win program and the sale of non-performing assets in 1Q/2026, as well as the impact of economic and seasonal factors in 2Q/2026, as mentioned above.

For 1H/2026, Thai Credit recorded expected credit losses of THB 1,791.2 million, a decrease of 1.4 percent compared to the same period of the previous year, due to a decrease in expected credit losses for credit line obligations and financial guarantees of THB 14.7 million.

As a result of the aforementioned provisions, Thai Credit's expected credit loss ratio to average loans increased significantly to 225 bps in 2Q/2026. However, that ratio decreased from 208 bps for 1H/2025 to 182 bps for 1H/2026.

Net profit

Thai Credit's net profit in 2Q/2026 was THB 989.3 million, a decrease of 15.1 percent from THB 1,164.7 million in 1Q/2026, due to the reasons mentioned above. This resulted in Thai Credit's earnings per share of THB 0.80 per share in 2Q/2026, compared to THB 0.94 per share in 1Q/2026.

Net profit for the 1H/2026 was THB 2,153.9 million, an increase of 17.8 percent compared to the same period of the previous year, due to the reasons mentioned above. This resulted in Thai Credit's earnings per share of THB 1.74 per share for the 1H/2026, compared to THB 1.48 per share for the 1H/2025.

Analysis of financial position

Assets

	30 Jun 2026		31 Mar 2026		Change		31 Dec 2025		Change	
	THB Million	%	THB Million	%	THB Million	%	THB Million	%	THB Million	%
Cash	526.5	0.2	569.4	0.3	(42.9)	(7.5)	800.4	0.4	(273.9)	(34.2)
Interbank and money market items, net	25,644.4	11.2	21,950.4	9.9	3,694.0	16.8	21,074.2	10.1	4,570.2	21.7
Financial assets measured at fair value through profit or loss	40.8	0.0	49.0	0.0	(8.2)	(16.7)	55.9	0.0	(15.1)	(27.0)
Investment, net	4,041.3	1.8	6,091.0	2.8	(2,049.7)	(33.7)	2,573.2	1.2	1,468.1	57.1
Loans to customers and accrued interest receivables, net	190,691.2	83.4	184,988.3	83.8	5,702.9	3.1	178,135.7	85.0	12,555.5	7.0
Properties for sale, net	1,238.6	0.5	1,213.4	0.6	25.2	2.1	1,242.0	0.6	(3.4)	(0.3)
Land, premises and equipment, net	2,651.9	1.2	1,780.9	0.8	871.0	48.9	1,860.1	0.9	791.8	42.6
Intangible asset, net	325.1	0.1	315.0	0.1	10.1	3.2	303.9	0.1	21.2	7.0

	30 Jun 2026		31 Mar 2026		Change		31 Dec 2025		Change	
	THB Million	%	THB Million	%	THB Million	%	THB Million	%	THB Million	%
Deferred tax assets, net	786.1	0.4	877.3	0.4	(91.2)	(10.4)	833.8	0.4	(47.7)	(5.7)
Other assets, net	2,815.1	1.2	2,906.0	1.3	(90.9)	(3.1)	2,662.8	1.3	152.3	5.7
Total assets	**228,761.0**	**100.0**	**220,740.7**	**100.0**	**8,020.3**	**3.6**	**209,542.0**	**100.0**	**19,219.0**	**9.2**

Land, premises and Equipment, net

Land, premises and equipment as of June 30, 2026, amounted to THB 2,651.9 million, an increase of THB 791.8 million. This increase is primarily due to Thai Credit's investment in purchasing vacant land for the construction of office buildings to support future business expansion.

Gross Loan and Allowance for Expected Credit Loss

	30 Jun 2026		31 Mar 2026		31 Dec 2025	
	Loans	Allowance for expected credit loss	Loans	Allowance for expected credit loss	Loans	Allowance for expected credit loss
Stage 1 (Performing)	173,821.0	3,602.3	169,372.2	3,569.3	163,580.4	3,470.4
Stage 2 (Under-Performing)	19,389.2	3,307.3	18,566.3	3,167.0	17,658.4	3,056.6
Stage 3 (Non-Performing)	9,827.1	5,436.6	9,400.6	5,614.5	9,007.0	5,583.2
Total	**203,037.3**	**12,346.2**	**197,339.1**	**12,350.8**	**190,245.8**	**12,110.2**

The allowance for expected credit loss was THB 12,346.2 million as of June 30, 2026, an increase of THB 236.0 million or 1.9 percent from December 31, 2025, which is consistent with the growth in loans to borrowers. The ratio of expected credit loss allowance to non-performing loans was 148.2 percent as of June 30, 2026.

Gross NPLs before allowance for expected credit loss and gross NPL ratio before allowance for expected credit loss

Gross NPLs before allowance for expected credit loss increased by 9.0 percent from THB 7,643.8 million as of December 31, 2025 to THB 8,329.7 million as of June 30, 2026, and the gross NPLs ratio (before provisions for expected credit losses) increased slightly from 4.2 percent as of December 31, 2025 to 4.3 percent as of June 30, 2026, which is in line with the quality of the loans.

Liabilities

	30 Jun 2026		31 Mar 2026		Change		31 Dec 2025		Change	
	THB Million	%	THB Million	%	THB Million	%	THB Million	%	THB Million	%
Deposits	182,010.7	90.3	166,263.9	86.0	15,746.8	9.5	155,654.6	84.9	26,356.1	16.9
Interbank and money market items	13,093.6	6.5	17,979.5	9.3	(4,885.9)	(27.2)	19,003.6	10.4	(5,910.0)	(31.1)
Liabilities payable on demand	200.5	0.1	133.2	0.1	67.3	50.5	87.2	0.0	113.3	129.9
Derivative liabilities	0.0	0.0	269.4	0.1	(269.4)	(100.0)	419.9	0.2	(419.9)	(100.0)
Debt issued and borrowings	1,700.0	0.8	2,668.5	1.4	(968.5)	(36.3)	2,661.7	1.5	(961.7)	(36.1)
Provisions	570.4	0.3	536.0	0.3	34.4	6.4	504.2	0.3	66.2	13.1
Other liabilities	3,930.7	2.0	5,420.3	2.8	(1,489.6)	(27.5)	4,915.9	2.7	(985.2)	(20.0)
Total liabilities	**201,505.9**	**100.0**	**193,270.8**	**100.0**	**8,235.1**	**4.3**	**183,247.1**	**100.0**	**18,258.8**	**10.0**

Thai Credit's deposits recorded at THB 182,010.7 million as of June 30, 2026, an increase of THB 26,356.1 million or 16.9 percent from December 31, 2025. The main reason is the significant growth in term deposit products, which increased by THB 15,322.5 million or 13.7 percent, and savings deposits, which increased by THB 11,037.8 million or 7.1 percent, due to the opening of more branches for deposits. Deposit customers continue to deposit with Thai Credit, and new customers were acquired as a result of the promotional activities to support future lending. The rollover rate for all deposit account groups in 2Q/2026 remains high at 97.3 percent.

Current deposits and savings account (CASA) to total deposits ratio (CASA ratio) recorded at 30.3 percent, a slight increase from the end of December 31, 2025. However, Thai Credit's loan-to-deposit ratio decreased to 106.6 percent as of June 30, 2026, from 116.8 percent as of December 31, 2025, due to increased liquidity levels to support redemptions of debt instruments and borrowings.

Equity

	30 Jun 2026		31 Mar 2026		Change		31 Dec 2025		Change	
	THB Million	%	THB Million	%	THB Million	%	THB Million	%	THB Million	%
Authorized share capital	6,174.2		6,174.2		0.0		6,174.2		0.0	
Paid-up capital	6,174.2	22.7	6,174.2	22.5	0.0	0.0	6,174.2	23.5	0.0	0.0
Premium on share capital	2,329.3	8.5	2,329.3	8.5	0.0	0.0	2,329.3	8.9	0.0	0.0
Other reserves	3.9	0.0	(2.2)	(0.0)	6.1	277.3	(12.5)	(0.0)	16.4	131.2
Retained earnings										
Appropriated										
Legal reserves	617.4	2.3	617.4	2.2	0.0	0.0	617.4	2.3	0.0	0.0
Unappropriated	18,130.3	66.5	18,351.2	66.8	(220.9)	(1.2)	17,186.5	65.3	943.8	5.5
Total equity	**27,255.1**	**100.0**	**27,469.9**	**100.0**	**(214.8)**	**(0.8)**	**26,294.9**	**100.0**	**960.2**	**3.7**

As of June 30, 2026, Thai Credit's equity stood at THB 27,255.1 million, an increase of 3.7 percent from the previous THB 26,294.9 million as of December 31, 2025, primarily due to the increase in profits generated during the period.

Maintenance of statutory capital fund

	30 Jun 2026		31 Mar 2026		Change		31 Dec 2025		Change	
	THB Million	%	THB Million	%	THB Million	%	THB Million	%	THB Million	%
Common Equity Tier 1 capital (CET1)	24,221.9	100.0	23,123.9	96.4	1,098.0	4.7	23,167.9	96.4	1,054.0	4.5
Additional Tier 1 capital (financial instruments)	0.0	0.0	861.1	3.6	(861.1)	(100.0)	861.1	3.6	(861.1)	(100.0)
Total Tier 1 capital	24,221.9	87.3	23,985.0	87.4	236.9	1.0	24,029.0	87.6	192.9	0.8
Tier 2 capital	3,525.6	12.7	3,455.4	12.6	70.2	2.0	3,394.6	12.4	131.0	3.9
Total capital	**27,747.5**	**100.0**	**27,440.4**	**100.0**	**307.1**	**1.1**	**27,423.6**	**100.0**	**323.9**	**1.2**
Risk weighted assets	**172,422.2**		**166,282.9**				**161,415.0**			

As of June 30, 2026, Thai Credit's capital, as required under applicable law, pursuant to the principles of Basel III, stood at THB 27,747.5 million, divided into Tier 1 capital of THB 24,221.9 million, the increase in Tier 1 capital from the end of December 31, 2025 mainly due to residual net profit after allocation, offset with full redemption of the Bank's Additional Tier 1 Subordinated Debentures No. 1/2021, and Tier 2 capital of THB 3,525.6 million, the increase in Tier 2 capital from the end of December 31, 2025 mainly due to the increase in reserves for normally classified assets.

The total capital to total risk-weighted asset ratio was 16.1 percent. The Tier 1 capital to total risk-weighted asset ratio was 14.1 percent. The CET1 to total risk-weighted asset ratio was 14.1 percent. These ratios were higher than the minimum ratios required by the BoT (11.0%, 8.5%, and 7.0%, respectively).

Thai Credit's Credit Rating

The credit ratings that Thai Credit has received from Fitch Ratings are as follows:

Fitch Ratings	**2025**
National Credit Rating	
- Long term/Short term	A / F1
- Outlook	Stable