FNS Holdings Public Company Limited and its subsidiaries

(formerly Finansa Public Company Limited)

Condensed interim financial statements

for the three-month and six-month periods ended

30 June 2022

and

Independent auditor’s review report

Independent Auditor’s Report on Review of Interim Financial Information

To the Board of Directors of FNS Holdings Public Company Limited and its subsidiaries (formerly Finansa Public Company Limited)

I have reviewed the accompanying consolidated and separate statements of financial position of FNS Holdings Public Company Limited and its subsidiaries (formerly Finansa Public Company Limited), and of FNS Holdings Public Company Limited, respectively, as at 30 June 2022; the consolidated and separate statements of comprehensive income for the three-month and six-month periods ended 30 June 2022, the consolidated and separate statements of changes in equity and cash flows for the six-month period ended   
30 June 2022; and condensed notes (“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 Thai Standards on Auditing 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 34, “Interim Financial Reporting”.

*Emphasis of Matter*

I draw an attention to Note 10 to the interim financial statements, which describes discontinued operation from disposal of investment in a subsidiary operated in securities business. My conclusion is not modified in respect of this matter.

*Other Matter*

The consolidated and separate statements of financial position of Finansa Public Company Limited and   
its subsidiaries, and of Finansa Public Company Limited as at 31 December 2021, which are included as comparative information, were audited by another auditor who expressed an unqualified opinion thereon in his report dated 24 February 2022. Furthermore, the consolidated and separate statements of comprehensive income for the three-month and six-month periods ended 30 June 2021, the consolidated and separate statements of changes in equity and cash flows of Finansa Public Company Limited and its subsidiaries, and of Finansa Public Company Limited for the six-month period ended 30 June 2021, which are included as comparative information, were reviewed by another auditor who expressed an unmodified conclusion thereon in his report dated 16 August 2021.

(Sureerat Thongarunsang)

Certified Public Accountant

Registration No. 4409

KPMG Phoomchai Audit Ltd.

Bangkok

11 August 2022