



SUSTAINABILITY REPORT **2025**
KRUNGTHAI CARD PUBLIC COMPANY LIMITED

SHIFT FORWARD

SURVIVE AND THRIVE WITH DIGITAL & AI



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Message from the Chairman



“Shift Forward – Survive and Thrive with Digital & AI”

Amid a rapidly evolving global landscape, steadfast advancement entails standing firm on a strong foundation while continuously accelerating our capabilities. KTC believes that digital technology and artificial intelligence will serve as pivotal drivers for sustainable growth across all dimensions.

The year 2025 marked another period of significant transition, shaped by economic volatility, rapid technological change, heightened social vulnerability, and increasingly severe environmental challenges. In this context, KTC remains firmly committed to strong corporate governance and systematic risk management, with due regard for the interests of all stakeholders, as the cornerstone of trust, stability, and long-term sustainable growth.

Throughout the year, KTC has remained committed to enhancing access to secure and convenient financial products and services. By promoting fair and responsible lending practices alongside initiatives to strengthen financial capability and discipline, the Company empowers its members to remain resilient and financially prepared under all circumstances. Beyond its role as a financial service provider, KTC stands alongside its members during times of national adversity, including major natural disasters, by implementing relief and support measures in alignment with the guidelines of the Bank of Thailand, thereby helping safeguard financial stability and continuity.

In parallel, KTC is forging ahead to mitigate the environmental and social impacts of its business operations through tangible actions, in alignment with the United Nations Sustainable Development Goals, while supporting Thailand’s national ambition to achieve net-zero greenhouse gas emissions. Equally critical to this progress is the Company’s continued investment in technology infrastructure, data governance, and cybersecurity, recognized as a pivotal foundation enabling the Company to drive its strategies with efficiency and stability. KTC has consistently maintained certification under international standards for Information Security Management System (ISO/IEC 27001:2022) and Privacy Information Management System (ISO/IEC 27701:2019), respectively.

Furthermore, this commitment has been recognized at both national and international levels, as evidenced by the AAA rating under the SET ESG Ratings, a constituent of the FTSE4Good Index Series, and selection for the S&P Global Sustainability Yearbook 2026. These recognitions reaffirm the confidence that stakeholders place in KTC’s disciplined and consistent approach to sustainability.

Moving into the year 2026, KTC will continue to advance the organization under the strategic framework of “Shift Forward – Survive and Thrive with Digital & AI.” Sustainability is being integrated as both the DNA and a Growth Engine of the organization, articulated through the delivery of Better Products & Services, Better Quality of Life, and Better Climate. This commitment is driven by five strategic sustainability pillars: Governance Excellence, Responsible and Inclusive Finance, Digital SD Innovation, Green Growth, and Culture Transformation.

On behalf of the Board of Directors, I would like to express my sincere appreciation to our members, shareholders, business partners, and all stakeholders who have been a vital force throughout our journey. The success achieved in the year 2025 will serve as a robust foundation as we move into the year 2026, empowering us to deliver long-term value to our members, society, and Thailand sustainably.



Mr. Prasong Poontaneat
Chairman of the Board of Directors
Krungthai Card Public Company Limited

Performance Highlight

Environmental Dimension

Total GHG Scope 1 and 2 emissions



Total fossil fuel consumption



Total GHG Scope 3 emissions



Total water consumption



Electricity Consumption



Total waste preparation for reuse and recycling



Social Dimension

Average Training Hours



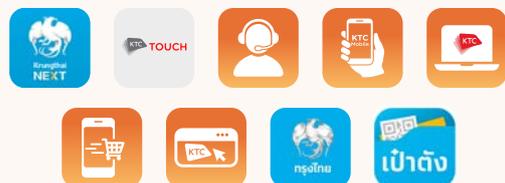
Total Number of Employees



Employee Engagement Level



Diverse, convenient, and nationwide channels for accessing financial products and services



Governance and Economic Dimension



Total Loan to Customers and
Accrued Interest Receivables
111,585 Million Baht



Total KTC Members
3.67 Million Account

Portfolio Breakdown



Credit Card
66.2%



Personal Loan
32.4%



Leasing
1.4%

The Total Number of Customers using KTC Mobile

2,455,375 Users



accounting as **93%**
of the total customer base



equating to **8%**
growth from the
end of year 2024

Net Profit



Separate
8,289 Million Baht



Consolidated
7,782 Million Baht

Net Promoter Score (NPS)



of **72** from
credit cardholders

Prestigious Awards and Recognitions

In 2025, the Company received various prestigious awards and recognitions as follows:



Member of S&P Global Sustainability Yearbook 2026

For the third consecutive year since the S&P Global Sustainability Yearbook 2024



MSCI ESG Ratings of BBB



ASEAN Asset Class 2024

Certificate of the ASEAN CG Scorecard (ACGS)



FTSE4Good

Member of the FTSE4Good Index Series 2025

For the fifth consecutive year since 2021



Member of the ESG100

For the tenth consecutive year since 2016 by Thaipat Institute



“AAA” rating in the SET ESG Ratings and member of the SET ESG Index

For the sixth consecutive year since 2020



Granted the renewal of member of the Thai Private Sector Collective Action Against Corruption (CAC)

For the tenth consecutive year since 2016



“Excellent” rating in Corporate Governance Report of Thai Listed Companies (CGR)

For the tenth consecutive year since 2016



The Payment Card Industry Data Security Standard - PCI DSS Version 3.2.1 (Acquiring Service) Certification

by the British Standards Institution (BSI)

Currently, the Company is in the process of transitioning to the latest version of the PCI DSS



ISO/IEC 27001:2022 Information Security Management System and ISO/IEC 27701:2019 Privacy Information Management System Certifications

by the British Standards Institution (BSI)



100% Rating from the 2025 Annual General Shareholders' Meeting (AGM) Quality Survey



Coaching Advocacy Impact Award

Mrs. Pittaya Vorapanyasakul, Chief Executive Officer, was honored as the first female top executive in Thailand to receive this award for outstanding role in advocating and integrating coaching into a strong and sustainable corporate culture to drive organizational transformation.



Marketing Excellence Awards 2025

by the Thailand Management Association (TMA) in collaboration with the Sasin Graduate Institute of Business Administration at Chulalongkorn University



Support for the UN Global Compact The Company supports the Ten Principles of the United Nations Global Compact

which encompass human rights, labor, the environment, and anti-corruption

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About This Report

Krungthai Card Public Company Limited (the “Company”) recognizes the importance of good corporate governance and sustainability in all dimensions as the foundation for long-term business growth. The Company therefore prepares and publishes its Sustainability Report on an annual basis to communicate its operational performance, risk management approaches, and performance outcomes in environmental, social, and governance (ESG) matters that are material to the Company and stakeholders.

The Sustainability Report 2025 has been prepared in accordance with the Global Reporting Initiative (GRI) Standards and includes disclosures on progress and performance supporting the Sustainable Development Goals (SDGs). The report covers sustainability disclosures of 99.44% against the total revenue reported in the consolidated financial statement, excluding the insurance brokerage business, which commenced operations in November 2025. The reporting period covers 1 January 2025 to 31 December 2025, aligned with the Company’s financial reporting interval. Information regarding the Company’s shareholding structure can be found in the 56-1 One Report or on the Company’s website at: <https://www.ktc.co.th/investor-relations>

The Sustainability Report 2025 has been independently verified and assured by LRQA (Thailand) Limited to ensure that the disclosures are accurate and prepared in accordance with the applicable reporting standards and assurance criteria.

For further information or feedback regarding this report, please contact:

Sustainability Unit

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Wattana, Bangkok 10110, Thailand

 Tel: 02 828 5582
 Website: <https://www.ktc.co.th/sustainability-development/contact>
 Email: sdktc@ktc.co.th



KTC At a Glance

Krungthai Card Public Company Limited (the “Company”) operates a credit card business as its main business, including credit card-related business, merchant acquiring business, payment service, and personal loan business. Its lending portfolio covers personal loans business under supervision, auto title loans, occupational retail lending business under supervision, and hire purchase and leasing business. The Company operates as a non-bank financial institution within the financial industry, supporting its business operations to create long-term sustainable returns.

Vision

KTC is a membership company in payment and retail lending business with emphasis on being a trusted organization with sustainable growth.

Mission

Mission 1



To build an accessible, convenient, and secure infrastructure for payment and retail lending services for members' choices.

Mission 2



To create differentiation of products & services by developing organization's core competencies in technology, processes, and employees to enable us to truly understand and respond to members' lifestyles and needs.

Mission 3



To nurture member relationship with KTC brand for sustainable growth.

Core Value



Courageous



**Smart
Simplicity**



Meaningful

KTC Business Nature



Credit Card Business



Personal Loan Business



Business by Subsidiaries

- **Card Issuing Business**

The Company is licensed to issue credit cards under the VISA, MASTERCARD, JCB, and UNIONPAY brands. Its operations cover customer acquisition, credit line approval, transaction authorization, fraud control and prevention, receiving payment, and debt collection.

- **Merchant Acquiring Business**

This business focuses on building a network of member merchants. The Company acts as a merchant acquirer, whereby member merchants submit transactions for goods and services paid via credit cards, debit cards, and Alipay+ for settlement with the Company. The Company selects and provides comprehensive payment solutions to merchants, including KTC EDC, KTC QR PAY, KTC PAYMENT GATEWAY/KTC LINK PAY, KTC ALIPAY / ALIPAY+, and Recurring payment.

- **Personal Loan**

The Company provides unsecured personal loans without collateral or guarantors in two formats:

- KTC CASH – A term loan product designed for customers who require a lump sum loan, repayable in equal installments.
- KTC PROUD Cash Card – A revolving credit facility that allows customers to receive an initial lump sum transfer to their bank account. The card offers four usage functions: “Swipe, Transfer, Withdraw, Installment,” and can be used at merchants displaying the UNIONPAY and MASTERCARD logos.

- **Auto Title Loan – KTC P BERM Car for Cash**

The Company provides loans to customers who hold ownership rights to cars, motorcycles, and big bikes, using vehicle registration as collateral. These loans are available in two formats:

- Installment loans
- Revolving loans in the form of the KTC P BERM Cash Card, enabling customers to withdraw funds anytime, anywhere, and make payments at leading merchants nationwide.

- **KTB Leasing Company Limited**

engages in Hire Purchase and Financial Lease services. Currently, KTBL has ceased new loan disbursements and focuses on debt collection and portfolio quality management.

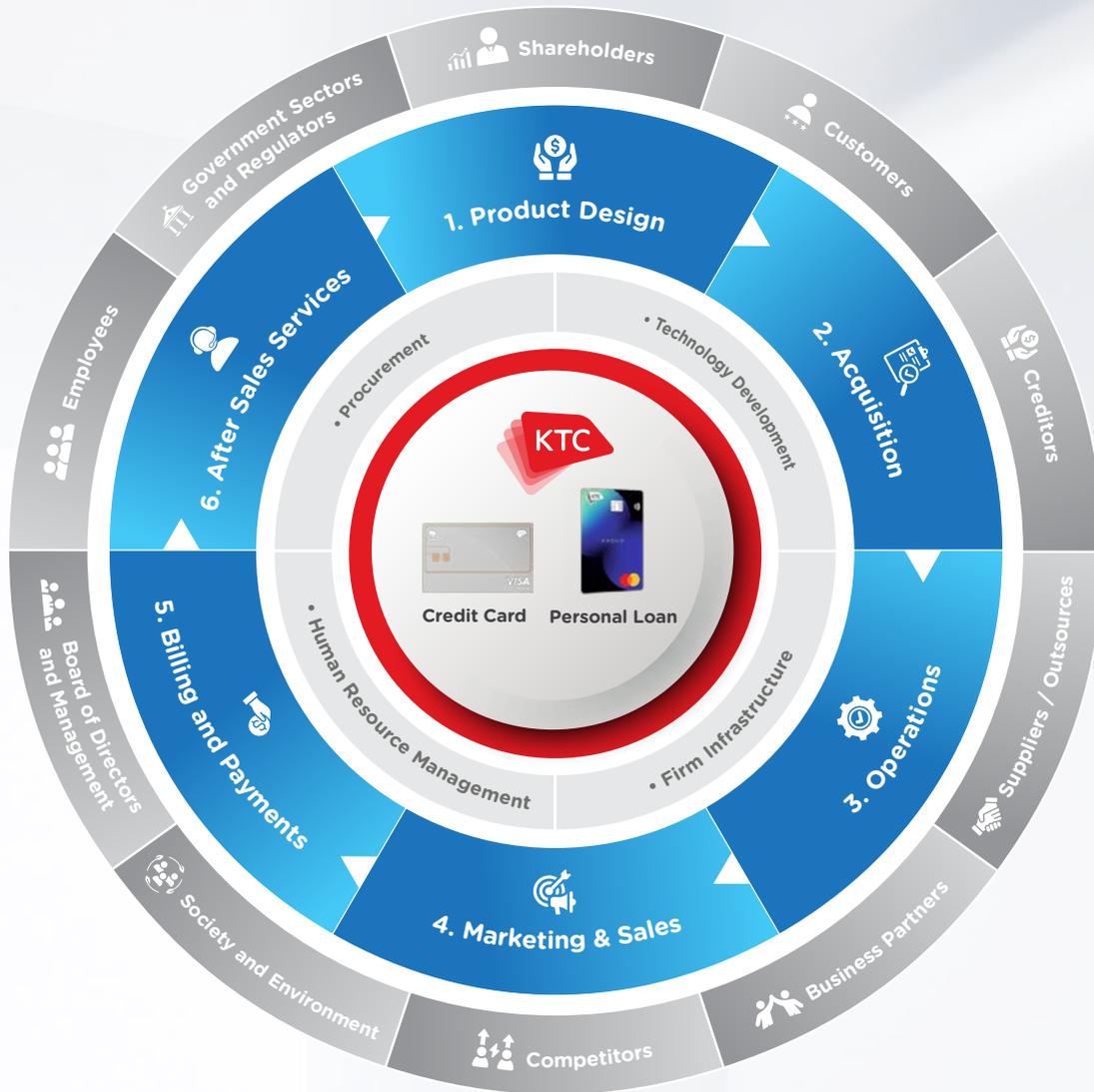
- **KTC Nano Company Limited**

engages in personal loan services for occupational purposes. The Company is currently exploring business opportunities.

- **KTC Prepaid Company Limited**

engages in electronic money services, bill payment services, and electronic money transfer services. The Company has received approval from the Bank of Thailand to surrender its operating licenses and withdraw from the business group. It is currently undergoing the legal dissolution process, which is expected to be completed by the second quarter of 2026.

KTC Value Chain



1. Product Design

- Product Design
- Channel Planning

2. Acquisition

- Credit Card Acquisition
- Personal Loan Acquisition
- Acquiring Business

3. Operations

- Analysis
- Approval
- Product / Service Delivery (Credit Card, Personal Loan, Payment Solutions)
- Fraud Control

4. Marketing & Sales

- Marketing Campaigns
- Partnership Management
- Merchant Management

5. Billing and Payments

- Settlement
- Payment
- Collection

6. After Sales Services

- Customer Service
- Merchant Service
- Feedback for Continuous Improvement





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Sustainability Governance

The Company places great importance on conducting its business sustainably by adhering to the principles of good corporate governance while creating balanced economic, social, and environmental value. To ensure that sustainability efforts are driven effectively, transparent, and in a verifiable manner, the Company has established a clear governance structure. The Board of Directors has delegated oversight responsibilities to the Audit, Corporate Governance and Sustainability Committee to supervise and provide recommendations on the Company’s sustainability development. The Committee is responsible for setting directions and frameworks, monitoring performance, and reviewing and endorsing sustainability disclosures in the Sustainability Report. This ensures that the Company’s operations are aligned with its vision, stakeholder expectations, and relevant international standards.



Sustainability Materiality Assessment

The Company places strong emphasis on conducting business sustainably while creating long-term value for all stakeholder groups. It recognizes both the risks and opportunities arising from its operations, which may generate impacts on the environment and society (Impact Materiality), as well as sustainability issues that may affect the Company's performance, financial position, and value creation capacity (Financial Materiality). The Company conducted a Sustainability Materiality Assessment based on the principle in alignment with the Corporate Sustainability Reporting Directive (CSRD) of the European Union and the European Sustainability Reporting Standards (ESRS) and the Global Reporting Initiative (GRI) Standards. The Company reviews and reassesses its material sustainability topics annually to ensure that the reported issues remain comprehensive, aligned with the business context, and reflective of the Company's actual impact on its operations, as well as on the environment and society.



Materiality Assessment Process

1. Analysis of Organizational Context and Sustainability Issues

- Review the overall organizational context across the entire business value chain, aligning it with the Company's vision, mission, and strategies, as well as the expectations and relationships with all stakeholder groups.
- Conduct peer reviews by studying and benchmarking the Company's performance against others in the same industry, along with analyzing sustainability standards and trends at both national and international levels, in order to identify the Company's material sustainability issues.

2. Identification of Impacts

- Identify actual and potential impacts, both positive and negative on the business, environment, and society. This analysis is based on feedback gathered through surveys of both internal and external stakeholders.

3. Assessment and Prioritization

- Apply the Company's enterprise risk management framework to assess the likelihood of occurrence and the severity of impact for each material issue. Develop a Materiality Matrix to prioritize material issues according to the level of impact on the business, environment, and society.

4. Validation of Assessment Results

- The materiality assessment results are reviewed and endorsed by the Audit, Corporate Governance and Sustainability Committee before being presented to the Board of Directors for acknowledgement and disclosure in the Sustainability Report and on the Company website.
- The materiality assessment process is verified by a third-party assurance provider.

2025 Sustainability Materiality Issues

The Company has identified and prioritized 14 sustainability materiality issues, categorized into three levels of importance:

High Material Topics

Issues with a high level of impact on both Impact Materiality and Financial Materiality. The Company prioritizes these issues at a strategic level by establishing clear targets, action plans, and management measures, along with comprehensive and continuous performance monitoring and reporting.

Moderate Material Topics

Issues with a moderate level of impact. The Company has defined appropriate targets and management approaches aligned with its business context, and monitors and reports performance as appropriate.

Monitoring Topics

Issues that are continuously monitored to ensure that operations and practices remain aligned with relevant standards, laws, and regulations, and to enable the Company to adapt effectively to future changes.

Sustainability Materiality Issues

Level	Sustainability Materiality Issues	SDGs
High Material Topics	Sustainable Consumer Finance	
	Brand and Customer Trust	
	Digital Innovation	
	Cybersecurity and Data Privacy Protection	
	Corporate Governance	
	Risk and Crisis Management	
Moderate Material Topics	Climate Change ⁽¹⁾	
	Financial Inclusion and Literacy	
	Human Resource Management	
	Human Rights	
	Business Ethics	
Monitoring Topics	Resource Efficiency	
	Occupational Health and Safety	
	Supply Chain Management ⁽²⁾	

■ Environment
 ■ Social
 ■ Governance

Remark:

- ⁽¹⁾ Issues increased by one materiality level compared to the materiality assessment 2024
- ⁽²⁾ Issues decreased by one materiality level compared to the materiality assessment 2024

Revised issues from 2024 are as follows:

- Updated Climate Strategy from 2024 to Climate Change
- Updated Water and Waste Management from 2024 to Resource Efficiency
- Updated Anti-Corruption and Bribery from 2024 to Business Ethics
- Updated Human Resource Management and Development from 2024 to Human Resource Management
- Updated ESG Products and Services from 2024 to Sustainable Consumer Finance

Stakeholder Engagement

The Company places importance on the perspectives, insights, and expectations of all stakeholder groups, recognizing that sustainable business operations require collaboration, trust, and active engagement from stakeholders throughout the value chain.

Accordingly, the Company has established a systematic stakeholder engagement process by identifying 10 key stakeholder groups, namely shareholders, customers, the Board of Directors and management, employees, creditors, suppliers, business partners, competitors, government sectors and regulators, as well as society and the environment. The Company analyzes material issues and determines appropriate communication and engagement approaches tailored to each stakeholder group through various channels, including meetings, surveys, in-depth interviews, grievance and complaint mechanisms, as well as relationship-building activities in various forms.

Information and feedback obtained from stakeholders are analyzed, assessed, and integrated into the Company’s strategic planning, operational plans, and business processes. This ensures that material issues are duly considered, addressed, and responded to in an appropriate and transparent manner, aligned with the expectations of each group, thereby fostering sustainable long-term shared value creation.

Stakeholder	Stakeholder Expectations	Company’s Response to Stakeholder Expectations	Channels for Engagement and Communication
Internal Stakeholders			
 <p>Board of Directors and Management</p>	<ul style="list-style-type: none"> • The Company operates in accordance with the policies, guidelines, and practices established by the Board of Directors and management. • The Company demonstrates strong performance and consistent business growth. • The Board of Directors and management receive sufficient, complete, and timely information to support effective decision-making. • The Board of Directors and management have a clear understanding of the Company’s business scope, relevant policies and laws, as well as its strategic and operational plans. 	<ul style="list-style-type: none"> • The Company conducts its business with transparency and consistently adheres to the principles of good corporate governance. • The Board of Directors recognizes the importance of reviewing and approving the company’s vision, mission, and business strategies for both the short and long term, as well as key corporate policies. The Board also closely monitors performance to ensure that operations are conducted in accordance with the established governance framework. • The Company holds monthly meetings of the Board of Directors and its subcommittees to review and oversee business matters. Additional meetings may be convened when necessary to address urgent issues. 	<ul style="list-style-type: none"> • Online Communication • Internal Meeting • External Meeting • Training / Seminar

Stakeholder	Stakeholder Expectations	Company's Response to Stakeholder Expectations	Channels for Engagement and Communication
 <p>Board of Directors and Management (continue)</p>	<ul style="list-style-type: none"> • The structure of the Board of Directors and management reflects diversity and includes individuals with the appropriate skills and experience necessary to drive organizational success. • The Board of Directors and management regularly enhance their knowledge and competencies, particularly with respect to regulatory requirements and their roles and responsibilities as defined in the governing charter. • The Board of Directors and management receive transparent communication of performance evaluation results, and compensation is determined fairly and appropriately in accordance with roles and responsibilities. 	<ul style="list-style-type: none"> • The Company provides continuous development of knowledge and skills for members of the Board of Directors and management by organizing training programs and seminars appropriate for each director. Orientation programs are also arranged for newly appointed directors and management to build an understanding of the Company's business, legal and regulatory matters, industry standards, roles and responsibilities, and corporate policies, along with maintaining an appropriate board skills matrix. • The Company establishes fair performance evaluation criteria and remuneration frameworks for the Board of Directors and management, aligned with the company's overall performance. The evaluation results are disclosed transparently to support continuous development and enhance organizational effectiveness. 	
 <p>Employees</p>	<ul style="list-style-type: none"> • The Company provides clear and comprehensive information regarding its business direction, governance structure, policies, and operational guidelines. • The Company provides appropriate and secure channels for participation, expression of opinions, feedback, and complaints. • The Company offers fair and competitive compensation and benefits aligned with the business environment. 	<ul style="list-style-type: none"> • The Company conducts orientation programs and ongoing internal communications to enhance understanding of its governance structure, business direction, corporate policies, regulations, and operational guidelines. • The Company provides appropriate, secure, and effective channels for communication, participation, and complaints, enabling employees to freely express their opinions and raise concerns. • The Company conducts an annual employee engagement survey administered by an external party, with the results used to enhance management practices and improve the working environment. 	<ul style="list-style-type: none"> • Online Communication • Internal Meeting • External Meeting • Complaint Reception • Employee Engagement Survey • Satisfaction Survey • Training / Seminar • Others <ul style="list-style-type: none"> ◦ Welfare Committee Meeting ◦ Occupational Health, Safety and Work Environment Committee Meeting ◦ Communication through the Board of Directors and management.

Stakeholder	Stakeholder Expectations	Company's Response to Stakeholder Expectations	Channels for Engagement and Communication
 <p>Employees (continue)</p>	<ul style="list-style-type: none"> The Company promotes employee development and career advancement by supporting skills development and continuous learning in alignment with individual roles and responsibilities. It also supports employees in receiving and understanding their performance evaluation results to facilitate continuous self-development and improvement. The Company ensures a safe working environment and organizes activities that promote both physical and mental well-being. 	<ul style="list-style-type: none"> The Company reviews and benchmarks compensation and benefits using remuneration survey data from external consultants to ensure appropriateness and sustainable competitiveness. The Company evaluates performance based on the achievement of key performance indicators at both the corporate (Corporate KPIs) and individual (Individual KPIs) levels. The Company fosters a culture of continuous learning by offering a variety of training programs, allowing employees to select courses aligned with personal interests to further develop their skills and capabilities. The Company complies with labor laws and ensures that its operations adhere to human rights principles and standards. The Company promotes employee engagement and overall well-being both physical and mental by organizing activities alongside maintaining a safe and standardized working environment. 	
External Stakeholder			
 <p>Shareholders</p>	<ul style="list-style-type: none"> The Company operates in accordance with good corporate governance principles and effective risk management practices that are appropriate to the risks it faces, in order to drive sustainable business growth and maintain resilience against unforeseen circumstances. 	<ul style="list-style-type: none"> The Company has established flexible and prudent operating processes, supported by appropriate internal controls, risk management systems, and a business continuity plan to effectively respond to unforeseen events. The Company is committed to managing its business to achieve sustainable financial performance, enabling the consistent distribution of dividends to shareholders. 	<ul style="list-style-type: none"> Visit Press Release Social Event Online Communication External Meeting Annual General Meeting (AGM) Extraordinary General Meeting of Shareholders (when necessary) Complaint Reception Training / Seminar

Stakeholder	Stakeholder Expectations	Company's Response to Stakeholder Expectations	Channels for Engagement and Communication
 <p>Shareholders (continue)</p>	<ul style="list-style-type: none"> Shareholders receive returns derived from the company's strong performance, such as dividend payments or capital gains from the sale of the company's share. The Company treats all shareholders equitably and fairly. Accurate information is provided through a transparent, fair, and timely public disclosure process. The Company provides appropriate communication channels to enable shareholders to communicate with the Company, submit inquiries, and receive timely responses as circumstances arise. 	<ul style="list-style-type: none"> The Company complies with all applicable laws and regulations and fosters a culture of good corporate governance throughout the organization. The Company maintains diverse and ongoing communication channels with shareholders and stakeholders. These include Annual and Extraordinary General Meetings of Shareholders; disclosure of financial statements; quarterly and annual Management Discussion and Analysis (MD&A) reports published through the SETLink system and the Company's website, participation in Opportunity Day, analyst briefings company visit, domestic and international roadshows and other channels for inquiries by the Investor Relations Department including the website, email and telephone. 	<ul style="list-style-type: none"> Others <ul style="list-style-type: none"> Contacting the Investor Relations Department via telephone, email (irktc@ktc.co.th), or through the contact form on the Company's website (www.ktc.co.th/en/investor-relations/contact)
 <p>Customers</p>	<ul style="list-style-type: none"> The Company offers financial products and services designed to meet customers' needs, ensuring accessibility, convenience, speed, and security, while safeguarding customer privacy. The Company actively listens to customer feedback and responds promptly to issues arising from the use of its services. All actions are undertaken in accordance with the principles of fair customer treatment and responsible lending practices. 	<ul style="list-style-type: none"> The Company develops financial products and services with a wide range of benefits tailored to meet the diverse needs of different customer segments. The Company promotes responsible customer communication throughout the debt lifecycle, encouraging financial discipline and avoiding practices that may lead customers to incur over-indebtedness. The Company regularly provides training to employees and outsource sales agents to enhance their knowledge of products and services, as well as to strengthen sales skills aligned with the principles of fair customer treatment and responsible lending. 	<ul style="list-style-type: none"> Social Event Online Communication Complaint Reception Satisfaction Survey Training / Seminar Others <ul style="list-style-type: none"> Contacting the Company through various channels, such as telephone, email, KTC TOUCH service centers, and social media platforms including Facebook and Line Official.

Stakeholder	Stakeholder Expectations	Company's Response to Stakeholder Expectations	Channels for Engagement and Communication
 <p>Customers (continue)</p>	<ul style="list-style-type: none"> • The Company provides accurate and comprehensive information about its financial products and services to ensure clarity and prevent misunderstandings. • The Company establishes appropriate safeguards for personal data protection and cybersecurity. • The Company promotes financial literacy to enhance customer understanding and support prudent and informed financial decision-making. 	<ul style="list-style-type: none"> • The Company consistently monitors and evaluates customer experience and satisfaction to maintain strong, long-term relationships through Net Promoter Score (NPS) surveys and Brand Health Monitoring assessments. • The Company conducts mystery shopping exercises across various sales channels to assess and ensure the accuracy and completeness of information provided by sales agents. • The Company provides accessible channels for receiving feedback and complaints regarding its financial products and services, supported by a systematic complaint management process covering intake, investigation, and resolution. • The Company establishes policies, frameworks, and measures to address data security, cybersecurity, and personal data protection. • The Company organizes training sessions, seminars, and financial literacy programs through both in person workshops and online media platforms. 	
 <p>Creditors</p>	<ul style="list-style-type: none"> • The Company adheres to all contractual obligations, including the specified terms and conditions. • The Company makes full and timely payments of principal and interest in accordance with agreed terms. 	<ul style="list-style-type: none"> • The Company complies with contractual agreements, including all terms and conditions, with integrity, transparency, and accountability. • The Company makes full and timely payments of interest and principal in accordance with agreed schedules. 	<ul style="list-style-type: none"> • Visit • Online Communication • Others <ul style="list-style-type: none"> ◦ Providing communication channels with the Treasury Department via telephone and email. ◦ Organizing relationship-building activities. ◦ The delivery of documents by postal email.

Stakeholder	Stakeholder Expectations	Company's Response to Stakeholder Expectations	Channels for Engagement and Communication
 <p>Creditors (continue)</p>	<ul style="list-style-type: none"> The Company communicates and discloses accurate, complete, and timely information regarding its operating results and other material matters to creditors. The Company provides bondholders with relevant information and updates on activities, enabling them to stay informed and participate in activities of interest. 	<ul style="list-style-type: none"> The Company provides appropriate and diverse communication channels for creditors to obtain information, submit inquiries, and provide feedback. These include telephone, email, face-to-face meetings, and the publication of relevant documents and information through the Company's official channels. The Company discloses its financial statements, Management Discussion and Analysis (MD&A), and other material information accurately, completely, appropriately, and in a timely manner, in accordance with the requirements of the Securities and Exchange Commission (SEC). The Company communicates relevant information and activities to bondholders by preparing quarterly updates to promote transparency, continuous awareness, and long-term engagement. 	
 <p>Suppliers / Outsources</p>	<ul style="list-style-type: none"> The company maintains a transparent, fair, and fully auditable procurement process in full compliance with established procurement policies and regulations. The company makes payments for goods and services to its suppliers strictly in accordance with the terms and conditions mutually agreed upon in the contract. The company ensures that contractual terms and compensation arrangements are determined fairly and by mutual agreement, in order to prevent any form of exploitation. 	<ul style="list-style-type: none"> The Company requires suppliers to acknowledge and comply with the Supplier Code of Conduct and Confidentiality Policy. The Company has established clear procurement policies and procedures, incorporating Environmental, Social, and Governance (ESG) factors as criteria for supplier selection and evaluation. In addition, the company conducts random audits to ensure compliance. The Company sets payment terms following the completion of goods delivery or service provision and upon receipt of complete invoices or supporting documents submitted to the responsible payment verification unit. Payments are made within two weeks for suppliers using Krung Thai Bank accounts, and within three weeks for those using accounts with other banks. 	<ul style="list-style-type: none"> Visit Online Communication External Meeting Training / Seminar Others <ul style="list-style-type: none"> Communication via telephone or email

Stakeholder	Stakeholder Expectations	Company's Response to Stakeholder Expectations	Channels for Engagement and Communication
 <p>Suppliers / Outsources (continue)</p>	<ul style="list-style-type: none"> The company promotes knowledge sharing and provides support to its suppliers, fostering mutual and sustainable growth. 	<ul style="list-style-type: none"> The Company complies with service agreements and maintains regular, constructive relationships with suppliers. The Company collaborates with Krungthai Bank, its affiliated companies, and other partners to share relevant information in the context of service and sales, including extending collaborative market opportunities. The Company listens to suppliers' feedback, concerns, and complaints through on-site visits, meetings, and training sessions. 	
 <p>Business Partners</p>	<ul style="list-style-type: none"> The Company collaborates with business partners in conducting operations in accordance with good corporate governance principles. The Company works with business partners to drive sales growth and expand market opportunities. The Company supports knowledge sharing and provides assistance to business partners to foster mutual and sustainable growth. 	<ul style="list-style-type: none"> The Company enters into mutual agreements to establish a clear framework for collaboration with business partners. The Company organizes meetings and marketing promotion activities to drive sales, facilitate knowledge sharing, and create sustainable joint marketing opportunities. The Company maintains diverse and continuous communication channels with business partners to strengthen collaboration in marketing, product and service development, and the exchange of feedback and insights. This ensures a shared understanding of market trends and target customer behavior, while also facilitating meetings, seminars, and joint problem-solving or improvement initiatives. 	<ul style="list-style-type: none"> Online Communication Satisfaction Survey Training / Seminar Others <ul style="list-style-type: none"> Communication via telephone or email
 <p>Competitors</p>	<ul style="list-style-type: none"> The Company conducts its business and competes with transparency and fairness, refraining from defamation, intimidation, or misrepresentation, and adhering to ethical standards of fair competition. The Company exchanges information in a manner that promotes mutual benefit. 	<ul style="list-style-type: none"> The Company fosters fair competition by avoiding defamation, intimidation, or distortion of facts. The Company participates in meetings with clubs or professional associations to discuss and exchange perspectives, and to promote collaboration or mutual benefits. 	<ul style="list-style-type: none"> Training / Seminar Others <ul style="list-style-type: none"> Participation in associations or various activities

Stakeholder	Stakeholder Expectations	Company's Response to Stakeholder Expectations	Channels for Engagement and Communication
 <p>Society and Environment</p>	<ul style="list-style-type: none"> • The Company conducts its business with consideration for social and environmental impacts, and implements management measures to mitigate potential adverse effects arising from its operations. • The Company offers products and services that promote equitable access to financial services based on customer needs, while strengthening financial literacy and capability. • The Company provides channels for receiving community feedback and complaints, and maintains effective grievance handling processes to address concerns and mitigate adverse impacts in a timely manner. 	<ul style="list-style-type: none"> • The Company integrates Environmental, Social, and Governance (ESG) factors into its business operations, including the development of products and services. • The Company initiates a variety of social activities to enhance the quality of life within communities. • The company reduces adverse social and environmental impacts arising from its business operations. • The Company continuously raises employee awareness regarding environmental stewardship to promote effective resource management. • The Company organizes financial literacy programs and training sessions in both onsite and online formats. • The Company provides channels and processes for receiving complaints, feedback, and suggestions. 	<ul style="list-style-type: none"> • Social Event • Online Communication • Complaint Reception • Training / Seminar • Others <ul style="list-style-type: none"> ◦ Contacting the company through various channels, such as telephone, email, and the KTC TOUCH and social media platforms, such as Facebook and Line Official ◦ Disseminating information and knowledge through the company's website and social media platforms
 <p>Government Sectors and Regulators</p>	<ul style="list-style-type: none"> • The Company's operations are conducted in full compliance with applicable laws and regulations, with transparency and integrity. • The Company actively supports government initiatives and public sector programs. 	<ul style="list-style-type: none"> • The Company strictly adheres to regulatory requirements and applicable laws issued by supervisory authorities. • The Company improves its operations to ensure alignment with observations and recommendations arising from regulatory inspections. • The Company participates in meetings to stay informed of regulatory policy and supervisory guidelines, ensuring continued compliance with applicable requirements. • The Company fully cooperates with regulatory examinations and prepares and submits required reports to the relevant supervisory authorities. • The Company initiates programs to address and resolve debt-related issues. 	<ul style="list-style-type: none"> • Online Communication • External Meeting • Training / Seminar • Others <ul style="list-style-type: none"> ◦ Undergoing inspections and examinations by regulatory authorities ◦ Preparation and submission of reports to regulatory authorities

Sustainability Strategy

The Company has integrated sustainability principles across economic, social, and environmental dimensions into its business operations, driving responsible, fair, and transparent practices. The Company focuses on developing digital innovation and technology to create products and services that fulfill stakeholders’ needs and to create long-term value.



Sustainability Target and Performance

Topic	Performance Indicators	Unit	Target		2025 Performance	SDGs
			2030	2025		
Climate Change	Reduce Scope 1 and Scope 2 greenhouse gas emissions compared to the base year ⁽¹⁾	%	42	-	2,300 tCO ₂ e ⁽²⁾	
	Reduce Scope 3 greenhouse gas emissions compared to the base year ⁽¹⁾	%	25	-	4,322 tCO ₂ e ⁽²⁾	
Resource Efficiency	Reduce electricity consumption compared to the base year ⁽¹⁾	%	30	-	3,646 MWh ⁽³⁾	
	Reduce waste disposal compared to the base year ⁽¹⁾	%	50	-	178 Tons ⁽⁴⁾	
Financial Inclusion and Literacy	Organized financial literacy programs for underserved groups	Person	200	150	212	
Sustainable Consumer Finance	Percentage growth in the number of users of sustainable financial products and services	%	10	10	22	
Human Resources Management	Employee engagement score	%	76	75	75	
	Average training hours per employee	Hours/Person/Year	90	82	86.37	
	Percentage of female in top management position	%	≥50	≥50	81	
Human Rights	Number of reported human rights violation cases	Case	0	0	0	
Occupational Health and Safety	Absentee rate as percentage of total operating days	%	≤2.5	≤2.5	2.16	
	Zero accident	Case	0	0	1	

Topic	Performance Indicators	Unit	Target		2025 Performance	SDGs
			2030	2025		
Brand and Customer Trust	Net promoter score of credit card customer satisfaction survey	%	78	66	72	 
	Net Promoter Score of customer satisfaction survey for KTC TOUCH services	%	99	99	99.54	
Digital Innovation	Percentage of KTC Mobile users to total customers	%	93	89	93	  
Cybersecurity and Data Privacy Protection	Employees received training on Cybersecurity and Information Security awareness through the e-Learning system	%	100	100	100	 
	Certification of international standards ISO/IEC 27001:2022 (Information Security Management System) and ISO/IEC 27701:2019 (Privacy Information Management System)	Certified/ Non-Certified	Certified	Certified	Certified	
Corporate Governance	Corporate Governance Report score by Thai Institute of Directors	Score	100	100	110	
Business Ethics	Member of Thai Private Sector Collective Action Against Corruption	Certified/ Non-Certified	Certified	Certified	Certified	
	Total percentage of employees that were trained and assessed on Corporate Governance, Anti-Corruption, and Code of Conduct	%	100	100	100	
Risk and Crisis Management	Risk management is conducted with consideration of environmental, social, and governance (ESG) factors, in alignment with regulatory guidelines	Yes/No	Yes	Yes	Yes	 
	Percentage of the Board of Directors, management, and employees received training on risk management	%	100	100	100	
Supply Chain Management	Percentage of green procurement to total procurement	%	40	30	38	  

Note: ⁽¹⁾ The Company designates 2025 as the base year
⁽²⁾ The reported values represent greenhouse gas emission
⁽³⁾ The reported values represent electricity consumption
⁽⁴⁾ The reported values represent the amount of waste disposal



Cooperation for Sustainable Development

The Company provides support and collaborates with relevant associations and organizational networks to exchange knowledge, experiences, and constructive recommendations that contribute to enhancing and advancing sustainable economic, social, and environmental development across industries and the country. These associations and organizations play a significant role and possess the capacity to promote, develop, and advocate for appropriate public policies and practices.

The Company conducts its operations with neutrality and does not engage in or provide support for political campaigns, individuals or organizations involved in political advocacy, lobbying entities, or other tax-exempt groups.

Organization Contributions

Unit: Baht

Type	Total Amount Paid			
	2022	2023	2024	2025
Lobbying, interest representation or similar	0	0	0	0
Local, regional or national political campaigns / organizations / candidates	0	0	0	0
Trade associations	1,627,933	1,663,668	1,424,459	1,376,409
Others	0	0	0	0
Total contributions and other spending	1,627,933	1,663,668	1,424,459	1,376,409
Data Coverage (%)	100	100	100	100

Contributions to Major Issues or Topics

The major issues or topics related to policy influence activities that the Company contributed in 2025 were as follows:

Issue or Topic	Corporate Position	Description of Position / Engagement	Total Spending in 2025 (Baht)
Development of policies or guidelines to be implemented by all members of the trade associations for the promotion of economic and social welfare of Thailand.	Support	The Company is a proud member of several associations and organizations with which the Company shares experiences, expresses opinions, or makes suggestions that are useful for the development of policies or guidelines to be implemented by all members for the promotion of economic and social welfare.	1,341,409
Support for the Sustainable Development Goals (SDGs) and the Ten Principles of the United Nations Global Compact (UNGC), covering human rights, labor, environment, and anti-corruption, to enhance business standards in alignment with the Company's sustainability strategy and to contribute to global sustainable development.	Support	The Company participated in the United Nations Global Compact (UNGC) as a subsidiary of Krungthai Bank since September 2025. In this role, the Company has taken part in meetings and contributed to sustainability initiatives that create positive impacts for society.	35,000

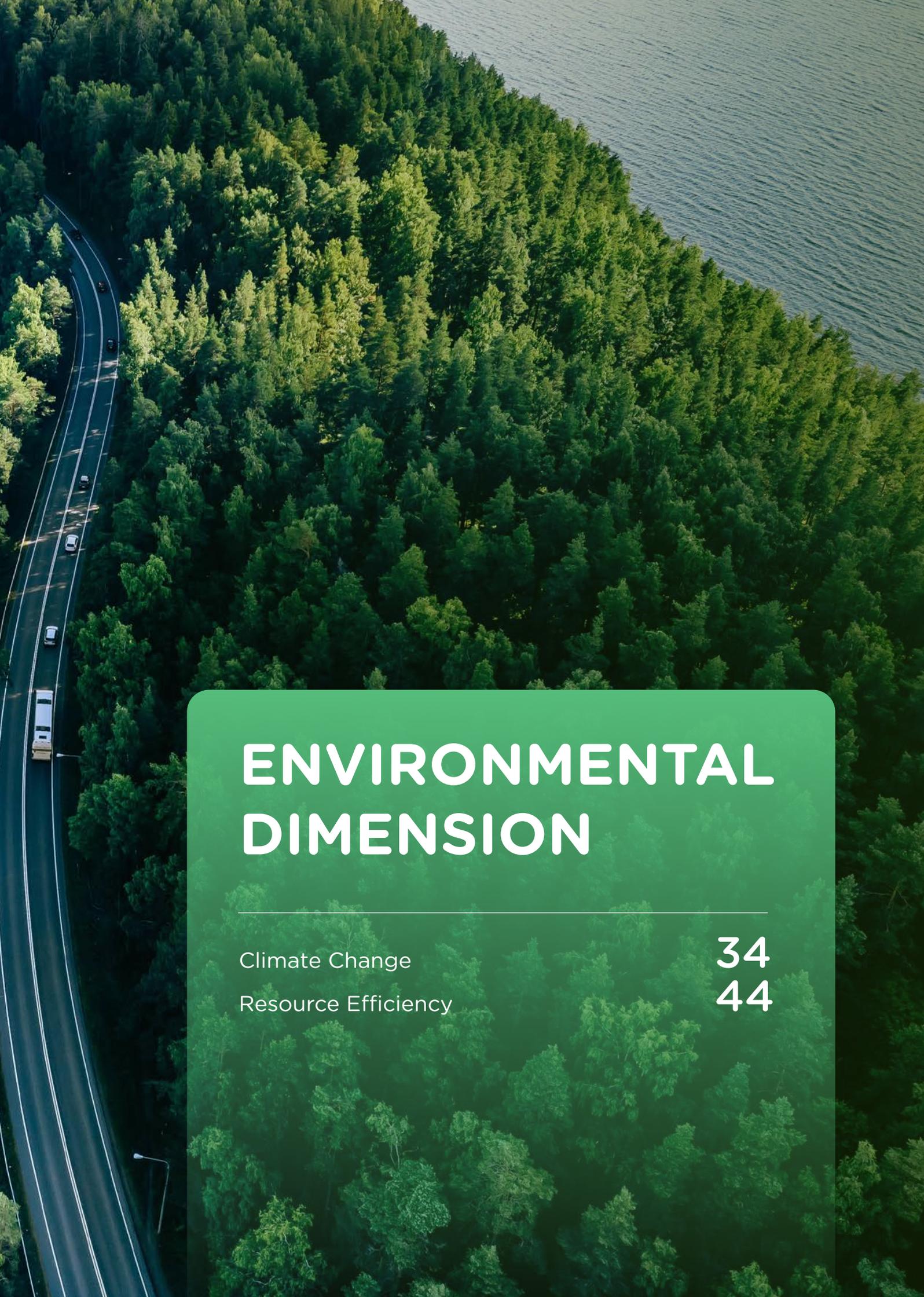
Largest Contributions and Expenditures

The top three expenditures that the Company contributed in 2025 were as follows:

Name	Description	Total Spending in 2025 (Baht)
Thailand Development Research Institute (TDRI)	<p>The Thailand Development Research Institute was established as a public policy research institute in 1984. Its legal form is that of a private non-profit foundation. It provides technical analysis (mostly but not entirely in economic areas) to various public and private sector agencies to help formulate policies to support long-term economic and social development in Thailand.</p>	899,790
The Stock Exchange of Thailand (SET)	<p>The Stock Exchange of Thailand was incorporated under the Securities Exchange of Thailand Act, B.E. 2517 (1974) to uphold a vital role in mobilizing capital to support the nation’s economic and industrial development. As defined in the Securities and Exchange Act of 1992, SET’s primary roles are as follows:</p> <ol style="list-style-type: none"> 1. To serve as the center for the trading of listing securities, and to provide the necessary systems to facilitate securities trading. 2. To conduct any business relating to securities trading, including acting as a clearing house, securities depository, securities registrar, and other related activities. 3. To undertake any other business approved by the SEC. 4. To serve as a central platform in promoting sustainable business practices among listed companies. This includes establishing standards and encouraging enhanced disclosure, developing sustainable investment products, preparing the SET ESG Ratings, promoting investment in sustainable funds, and developing environmental impact assessment tools to create long-term value. 	231,709
The Thai Bankers’ Association	<p>The Thai Bankers’ Association was officially established and registered in 1967 with the following main objectives:</p> <ol style="list-style-type: none"> 1. Building readiness and cooperation in finance and banking among the members. 2. Cooperating and coordinating with the government sector and major private economic organizations to enhance the country’s economy and finance. 3. Supporting the government’s future policies on financial freedom to establish Thailand as a financial center in the ASEAN region. <p>Since its establishment, the Thai Bankers’ Association has represented the Bank of Thailand, the Ministry of Finance, the Ministry of Commerce, and other governmental organizations in negotiations to formulate and implement important economic and financial policies.</p>	84,873

In addition, the Company contributed to other associations, such as the Credit Card Anti-Fraud Working Group, the United Nations Global Compact Network Thailand, the Thai Institute of Directors Association, the Thai Listed Companies Association, the Thai Chamber of Commerce, The Association of Domestic Travel, etc.





ENVIRONMENTAL DIMENSION

Climate Change

34

Resource Efficiency

44

Climate Change

The Company recognizes that climate change is a risk affecting the economy, society, and the financial services sector, encompassing both physical risks and transition risks, alongside emerging opportunities arising from the growth of a low-carbon economy. Accordingly, the Company integrates climate-related considerations into its corporate strategy, governance structure, and risk management processes in a systematic manner. This approach is guided by materiality assessment and transparent disclosure in alignment with relevant international standards.

The Company is committed to reducing greenhouse gas (GHG) emissions across its entire value chain, covering both internal operations and financial services. It has set a target to achieve Net Zero GHG emissions by 2050, supported by interim targets, key performance indicators (KPIs), and continuous monitoring mechanisms. Key approaches include improving energy and resource efficiency, increasing the share of renewable energy, developing and expanding products and services that support the transition to a low-carbon economy, and fostering a strong sustainability culture through the engagement of employees, customers, and business partners. These efforts not only contribute to national GHG reduction goals but also enhance the Company's long-term competitiveness and sustainability.

Targets and Performance

Targets

- 
 • Reduce GHG emissions Scope 1 and 2 by 42% (966 tCO₂e) compared to the base year* (2025) by 2030

- 
 • Reduce GHG emissions Scope 3 by 25% (1,081 tCO₂e) compared to the base year* (2025) by 2030

- 
 • Achieve Net Zero Greenhouse Gas Emission by 2050

Performance in 2025

- 
 • Total GHG Scope 1 and 2 emissions 2,300 tCO₂e

- 
 • Total GHG Scope 3 emissions 4,322 tCO₂e

Remark: The Company revised its base year from 2022 to 2025.



Challenges and Opportunities



Economy

Positive impacts: Enhancing opportunities for the Company to develop financial products and services that support the transition to a low-carbon economy. The integration of climate-related considerations into corporate strategy and risk management strengthens competitiveness, reduces financial uncertainty, and enhances the stability of long-term business performance.

Negative impacts: Climate-related extreme events and economic volatility may adversely affect customers' debt repayment capacity and the Company's asset quality. In addition, changes in climate-related regulations may increase operational and investment costs during the transition period.



Environment

Positive impacts: The Company mitigates environmental impacts from its operations through improved energy efficiency, the adoption of digital systems, and reduced resource consumption. These efforts contribute to long-term cost savings and support business continuity.

Negative impacts: Indirect GHG emissions within the value chain (Scope 3) and energy consumption from information technology systems, may result in environmental impacts, as well as reputational risks and misalignment with sustainable development directions.



Society

Positive impacts: Responsible actions on climate change help raise awareness and encourage engagement among employees, communities, and society in environmental stewardship. They promote sustainable lifestyles and working practices, while also reducing health and safety risks that may arise from extreme weather conditions.

Negative impacts: Impacts from climate change, such as heatwaves, floods, and natural disasters, may affect the quality of life, health, and well-being of employees and surrounding communities. These impacts may also increase inequality in access to resources and opportunities for adaptation.



Human Rights

Positive impacts: The Company can strengthen respect for human rights through policies and governance that consider the impacts of climate change on employees, customers, and stakeholders, thereby reducing long-term reputational risks.

Negative impacts: Climate change may indirectly affect the right to livelihoods and the economic security of customers and communities, as well as increase human rights risks across the value chain if business partners are unable to comply with established standards.

Governance

Governance Structure

The Company has established roles and responsibilities for overseeing and managing climate change issues. The Board of Directors has assigned the Audit, Corporate Governance and Sustainability Committee, together with the Management & Sustainability Committee, to oversee, monitor, analyze, and assess sustainability risks, including climate change risks. This is to ensure that appropriate mitigation and adaptation measures can be implemented. The performance results are reported to the Board of Directors at least once a year.

At the management level, the Chief Executive Officer oversees the implementation of the Company’s climate change strategy, supported by the Sustainability working group, which serves as the key mechanism for driving initiatives, monitoring performance, and reporting progress against the Company’s sustainability objectives. In this regard, the Company has integrated climate-related risk management as one of business risks, enabling effective management of climate change impacts across strategic planning, operations, and long-term value chain management.



Climate-Related Risk Management

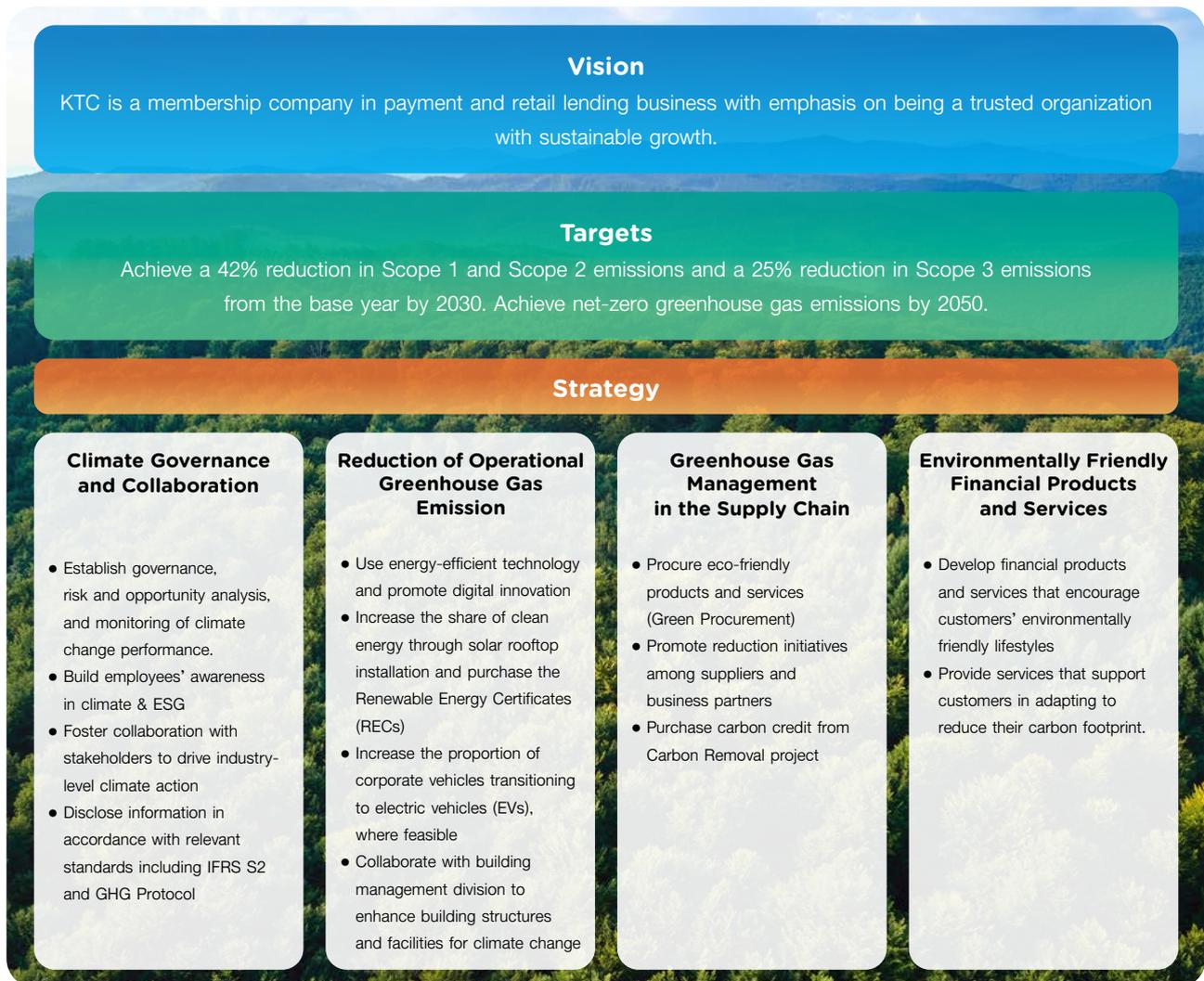
The Company has established a comprehensive risk management policy that encompasses sustainability-related risks, including Environmental, Social, and Governance (ESG) risks. Climate-related risk management is integrated into the Company's enterprise risk management framework, under which risk owners and relevant functions are responsible for identifying, assessing, and monitoring climate-related risks, covering both transition risks and physical risks, through a sustainability risk assessment conducted on an annual basis. Where climate-related risks are assessed at a Rather High level or above, the responsible functions are required to develop mitigation and response plans and report the results to the management and the Risk Management Committee.

To mitigate the impacts of transition risks, the Company continuously monitors changes in laws, regulations, and relevant trends at both domestic and international levels to identify emerging climate-related risks and adjust its strategies accordingly. In addition, the Company has established a Business Continuity Plan (BCP) and arranged alternate sites with readiness to support Critical Business Functions (CBFs), thereby minimizing potential impacts arising from physical climate-related risks.



Climate Strategy

The Company recognizes the risks and opportunities arising from climate change, which may affect its business operation, financial resilience, and stakeholders across the value chain. Accordingly, the Company has integrated its climate change strategy as a core component of the corporate sustainability strategy to support long-term resilient growth and transition toward a low-carbon economy.



Climate Risks and Opportunities Assessment

The Company comprehensively assesses climate-related risks and opportunities to identify and analyze potential impacts across value chain stages on its own operations, upstream activities and downstream activities, in both the short and long term. The assessment considers physical risks, such as extreme weather events and natural disasters that may affect infrastructure or operations, as well as transition risks, including changes in regulations, climate-related disclosure standards, and stakeholder expectations. In addition, the Company analyzes business opportunities arising from climate change, such as the adoption of energy-efficient technologies and the development of financial products and services that respond to the transition toward a low-carbon economy.

Based on the assessment results, the Company has established concrete mitigation and adaptation measures to address climate change, focusing on reducing operational GHG emissions, increasing the share of clean energy, managing resources efficiently, promoting environmentally responsible behaviors within the organization, and fostering collaboration with business partners across the value chain. The Company has integrated climate risk assessment outcomes into its enterprise risk management processes to continuously monitor the situation, evaluate performance, and adjust measures in line with evolving circumstances, thereby supporting sustainable business objectives and the goal of achieving net-zero GHG emissions by 2050.

Transition Risk

Risk Categories	Risk Driver	Potential Financial Impacts	Risk Mitigation	Time Frame ⁽¹⁾
Policy and Regulation⁽²⁾	<ul style="list-style-type: none"> • New climate-related laws and policies • Carbon tax and carbon pricing mechanism • Stringent climate-related disclosure standards 	<ul style="list-style-type: none"> • Increased compliance costs • Financial impacts on the Company and suppliers resulting from carbon pricing • Costs associated with upgrading systems and enhancing GHG emissions reporting 	<ul style="list-style-type: none"> • Continuously monitor and analyze new laws and policies • Establish a sustainability working group to oversee sustainability and climate change-related operations • Enhance reporting systems and obtain data assurance from external parties. 	Short-Medium Term
Market	<ul style="list-style-type: none"> • Changes in consumer behaviors toward greater environmental awareness • Market volatility and uncertainty 	<ul style="list-style-type: none"> • Increased costs for developing environmentally friendly products and services • Revenue decline from products that do not align with the preferences of environmentally conscious consumers. 	<ul style="list-style-type: none"> • Develop Digital/Green products and services e.g. e-Statement, e-Coupon, KTC Mobile, Apply Online Service, as well as new offerings that respond to customer needs • Implement marketing and communication initiatives to promote the sustainability value among customers 	Medium-Long Term
Technology	<ul style="list-style-type: none"> • Shift toward low-carbon technologies • Enhancement of customer data systems to incorporate GHG/ESG information for credit risk assessment. 	<ul style="list-style-type: none"> • High initial investment cost for technology adoption • Risk of loss of competitiveness if the Company is unable to adapt in a timely manner 	<ul style="list-style-type: none"> • Monitor innovations and technology in climate technologies and Green IT • Establish an investment roadmap and assign clear responsibilities for technology management • Provide training and capacity building to enhance employee's skills in ESG data management and climate risks 	Medium-Long Term
Reputation	<ul style="list-style-type: none"> • Increasing concerns and expectations of stakeholders toward climate change management 	<ul style="list-style-type: none"> • Decline in stakeholders and customers confidence • Negative impacts on ESG rating and ability to access funding 	<ul style="list-style-type: none"> • Set GHG reduction targets and strategies, with ongoing monitoring and progress reporting • Provide communication and disclosure of climate action progress to stakeholders 	Medium-Long Term

Remark: ⁽¹⁾ Time frame consisting of short-term: present – 2030, medium term: year 2031 – 2040 and long-term: year 2041 - 2050

⁽²⁾ Policy and regulation consisting of current regulation, emerging regulation, and legal risk.

Physical Risk

Risk Categories	Risk Driver	Potential Financial Impacts	Risk Mitigation	Time Frame ⁽¹⁾
Acute	<ul style="list-style-type: none"> • Floods • Storm and heavy rainfall • Wildfires 	<ul style="list-style-type: none"> • Costs for repairing and restoring buildings, branches, and equipment • Damage to IT systems and data centers • Operational disruption affecting business operations and revenue • Reduced debt repayment capacity of affected customers 	<ul style="list-style-type: none"> • Establish Business Continuity Plan (BCP) for sudden climate-related disasters • Establish backup data centers and alternative sites • Obtain insurance coverage for asset and climate-related disaster impacts • Conduct emergency preparedness and response drills • Monitor and analyze risks related to the customer base and branch networks to develop appropriate management plans 	Short – Long Term
Chronic	<ul style="list-style-type: none"> • Global temperatures rise • Sea level rise • Heatwaves • Water stress and Drought 	<ul style="list-style-type: none"> • Increase in utility costs (electricity, water) • Increase in costs associated with retrofit building and air conditioning systems • Impacts on employees and branch operations, leading to reduced operational efficiency • Reduced debt repayment capacity of affected customers 	<ul style="list-style-type: none"> • Adopt energy-efficient technologies and renewable energy sources • Collaborate with building owner to enhance building structure and systems to withstand extreme heat and unseasonal rain • Monitor and analyze risks related to the customer base and branch networks to develop appropriate management plans 	Short – Long Term

Remark: ⁽¹⁾ Time frame consisting of short-term: present – 2030, medium term: year 2031 – 2040 and long-term: year 2041 - 2050

Climate Change Opportunities

Opportunity	Opportunity Driver	Potential Financial Impacts	Opportunity Enhancement Strategies	Time Frame ⁽¹⁾
Resource Efficiency	<ul style="list-style-type: none"> • Energy efficiency measures and Green Office • Renewable energy such as Solar Roof systems 	<ul style="list-style-type: none"> • Reduce operating cost (OPEX) • Reduce GHG Emission • Enhance office building quality and employee facilities 	<ul style="list-style-type: none"> • Implementation of EMS (Energy Management System) across operational areas • Expansion of access to clean and renewable energy sources 	Short – Medium Term
Sustainable Consumer Finance	<ul style="list-style-type: none"> • Demand for sustainable financial products such as Green Loan/ Green Credit Card • Growing ESG awareness and trends among consumers 	<ul style="list-style-type: none"> • Increase revenue through green products and services • Expand customer base among environmentally conscious segments. 	<ul style="list-style-type: none"> • Development of environmentally friendly credit card and green loan products • Collaboration with business partner to implement and promote sustainability initiatives 	Medium – Long Term

Remark: ⁽¹⁾ Time frame consisting of short-term: present – 2030, medium term: year 2031 – 2040 and long-term: year 2041 - 2050



Metric and Target

The Company recognizes the importance of managing GHG emissions to support sustainable business operations and mitigate the impacts of climate change. Accordingly, the Company has conducted a comprehensive assessment and prepared a GHG inventory covering Scope 1, Scope 2, and Scope 3 emissions in accordance with the Greenhouse Gas Protocol. This enables the Company to identify significant emission sources and establish appropriate management approaches.

The Company’s primary sources of Scope 1 emissions include fuel consumption from company vehicles, refrigerant leakage, and methane emissions from septic tanks. Scope 2 emissions arise from electricity consumption. Scope 3 emissions consist of other significant indirect emissions across the value chain, including purchased goods and services (such as water, paper, and credit cards), fuel- and energy-related activities, waste generated from operations, business travel, and employee commuting. The GHG emissions assessment serves as a critical baseline for setting emission reduction targets and developing the Company’s long-term environmental management strategies.

Key Performance Indicators	Target Short-term (2030)	Target Long-term	Performance			
			2022	2023	2024	2025
Scope1 GHG Emission (tCO ₂ e)	42% reduction compared to the base year	Net Zero Emission by 2050	497	524	435	568
Scope2 GHG Emission (tCO ₂ e)			1,285	1,319	1,282	1,732
Scope3 GHG Emission (tCO ₂ e)	25% reduction compared to the base year		476	549	3,580	4,322
Electricity Consumption (MWh)	30% reduction compared to the base year		2,571	2,638	2,565	3,650
Waste to landfills (tons)	50% reduction compared to the base year		131	167	191	178

Remark:

1. The Company has changed its base year from 2022 to 2025.
2. In 2025, the Company expanded the scope of data collection and report for GHG emissions from electricity and water consumption to include additional operational sites, comprising 2 Data Centers and 12 KTC TOUCH service points.

Climate Change Management

Transition to Clean Energy

In 2025, the Company implemented GHG reduction measures at its office premises located in UBC II Building and Thai Summit Tower through continuous energy efficiency and resource management initiatives. These included replacing conventional lighting with LED systems, optimizing air-conditioning operating hours, and installing rooftop solar panels. As a result of these initiatives, the Company reduced GHG emissions from electricity consumption by a total of 116 tCO₂e compared to the previous year.

In addition, the Company installed electric vehicle charging stations (EV Stations) to promote environmentally friendly transportation. This initiative contributed to an additional reduction of 0.95 tCO₂e compared to the use of fossil fuel-powered vehicles.

Resource Efficiency

The Company enhanced operational efficiency and reduced paper consumption through digitalization initiatives. Key initiatives include consolidating multiple documents into a single envelope through template improvements, delivering documents to customers via email, providing electronic statements (e-Statements), and implementing e-Coupons. These measures reduced paper usage by more than 10,343 reams, equivalent to a reduction of 52.2 tCO₂e in GHG emissions.

In addition, the Company has implemented waste management practices starting at the source by promoting proper waste segregation and ensuring appropriate disposal or reuse. Initiatives include donating usable electronic equipment, recycling substandard plastic cards, separating various types of paper and plastic for proper recycling. A total of 95.3 tons of waste were directed to recycling processes, resulting in the avoidance of landfill disposal and a reduction of 75.6 tCO₂e in GHG emissions.

Environmental Training and Awareness

The Company places strong emphasis on enhancing sustainability knowledge, understanding, and awareness among employees at all levels to support responsible business practices aligned with sustainable development principles. In 2025, the Company conducted an online training program “Corporate Governance and Sustainable Development”, aimed at strengthening employees’ understanding of sustainability concepts, the potential impacts of business operations on stakeholders, and the roles and responsibilities of employees in driving the Company toward long-term sustainability. The training covered key topics, including corporate sustainability trends, good corporate governance practices, environmental and social impact management, operational policies and measures adopted by the Company, GHG management, and GHG emissions reduction initiatives to support environmental goals and the transition toward a low carbon economy. A total of 1,821 employees representing 100% of the Company’s total employees completed the training and passed the required assessments. This reflects the Company’s strong commitment to capacity building and the cultivation of a sustainability-oriented corporate culture in a concrete and continuous manner.

Resource Efficiency

The Company is committed to effective resource, energy, and waste management throughout its operations to enhance resource efficiency, reduce costs, and minimize environmental impacts. Energy conservation measures, the adoption of renewable energy, and improvements in equipment and building efficiency are integrated into the Company’s corporate strategy and climate risk management processes. The Company establishes targets and key performance indicators (KPIs) covering resource consumption, energy use, waste management, and greenhouse gas (GHG) emissions, and continuously monitors and evaluates performance. These efforts support the mitigation of risks associated with energy costs, regulatory requirements, and the transition to a low-carbon economy.

In addition, the Company prioritizes waste reduction at source, as well as the reuse and recycling of materials, alongside appropriate waste segregation practices. Digital technologies and innovative solutions are leveraged to improve resource efficiency and sustainably reduce GHG emissions. The Company also promotes employee participation through awareness campaigns and engagement initiatives aimed at fostering a culture of responsible resource consumption across the organization.

Targets and Performance



Targets



- Reduce purchased electricity from external sources by 30% compared to the base year (2025) by 2030



- Reduce waste disposed of in landfill by 50% compared to the base year (2025) by 2030



Performance in 2025



- Purchased electricity from external sources 3,646 MWh



- Total waste disposed of in landfill 178 tons



Challenges and Opportunities



Economy

Positive impacts: Effective resource management enhances the Company's operational efficiency while contributing to long-term cost reductions in energy consumption, material use, and operational processes. The adoption of digital technologies and the continuous improvement of internal processes support business agility, strengthen financial resilience, and reinforce the Company's long-term sustainable performance.

Negative impacts: Ineffective resource management may lead to increased operational costs and could adversely affect the Company's performance in the absence of effective planning and cost-efficiency assessments.



Environment

Positive impacts: Efficient resource management helps reduce energy consumption, water use, and the consumption of materials in organizational operations. This leads to lower GHG emissions and reduced waste generation. In addition, establishing environmental guidelines for suppliers and implementing sustainable procurement practices contribute to minimizing environmental impacts across the value chain.

Negative impacts: Reliance on resource-intensive and energy-consuming technologies may increase environmental risks and long-term costs if efficiency improvements or transitions to lower-impact resources cannot be implemented in a timely and effective manner.



Society

Positive impacts: Effective resource management reflects the Company's commitment to social responsibility and helps strengthen trust among customers, employees, and other stakeholders. It also fosters an organizational culture that emphasizes the responsible and mindful use of resources.

Negative impacts: Changes in operational processes or the adoption of new technologies to enhance resource efficiency may affect employees' ability to adapt and alter existing work practices if effective communication and appropriate skills development are not adequately implemented.



Human Rights

Positive impacts: The Company can strengthen respect for human rights through transparent and responsible business practices. Effective resource management helps mitigate indirect impacts on communities and the environment, while supporting fair and responsible practices across the value chain.

Negative impacts: If resource management and procurement practices do not adequately consider human rights standards, there may be risks associated with the inappropriate use of labor or resources within the supply chain, which could adversely affect the Company's reputation and stakeholder confidence.

Energy management

The Company has established action plans and implemented energy management measures in a systematic manner, including upgrading electrical systems and office equipment to enhance energy efficiency, transitioning to LED lighting, enhancing the efficiency of air-conditioning systems and building energy management, as well as installing solar systems to increase the use of renewable energy. The Company regularly monitors and evaluates performance to continuously improve and further develop energy reduction initiatives. In addition, the Company encourages the participation of employees at all levels by fostering a culture of efficient energy use and encouraging the adoption of digital technologies and automation systems that help minimize energy consumption.

Green Canteen Project

The Company has developed the “Green Canteen” at the UBC II Building, 15th Floor, as an employee recreational green area while promoting energy efficiency and environmental responsibility. The project incorporates the installation of a solar rooftop system to generate clean energy, along with improvements to facilities to enhance efficiency, including energy-saving lighting, ventilation fans, wooden furniture, and an integrated waste management system consisting of food waste digester and waste segregation bins.

The project was initiated in September 2025 and generated a total of 2 megawatts-hours of electricity from clean energy sources, contributing to a reduction of 0.95 tCO₂e GHG emissions. In addition, the project helps reduce food waste sent to landfills and promotes environmental awareness among employees. This project supports the Company’s Green Office practices and enhances employee welfare by providing an environmentally friendly and sustainable recreational space.



Electric Vehicle (EV) Charging Station Project

The Company has installed electric vehicle (EV) charging stations equipped with both AC (Slow Charge) and DC (Fast Charge) chargers to serve the Company’s fleet vehicles. The stations commenced operation in 2025 to support the Company’s clean energy policy and align with its Net Zero Emissions commitment. The EV charging infrastructure is integrated with the Energy Management System (EMS) to enhance energy efficiency, optimize electricity consumption, reduce operating costs, and manage power usage during peak load periods.



This project contributes to a reduction in fossil fuel consumption of 472 liters and a decrease in GHG emissions of approximately 0.95 tCO₂e. In addition, the project supports the development of EV-enabling infrastructure, strengthens the EV ecosystem, and reinforces the Company’s sustainable and environmentally responsible corporate image.



Total energy consumption was **4,503** MWh



Total renewable energy consumption was **3.87** MWh

Water Management

The Company recognizes the increasing risks of water stress, particularly in urban areas where water demand continues to rise due to economic growth and population expansion. Although the Company's operations are office-based and do not involve significant water consumption compared to industrial manufacturing activities, it remains committed to responsible water use. These efforts aim to minimize impacts on local water resources and mitigate potential future risks associated with water scarcity.

The Company has established measures to control water consumption and continuously monitor performance, with a focus on reducing water consumption and improving water-use efficiency. Water-saving devices have been installed across the office. In addition, the Company has enhanced plumbing systems to prevent leakages and ensure proper maintenance of related equipment. The Company also collaborates with the building management division to monitor water quality in compliance with applicable standards and legal requirements. Furthermore, internal campaigns promoting sustainable water use are implemented to raise awareness and foster a culture of responsible water consumption among employees across the Company.



Total water consumption was **3,837** cubic meters



Waste Management

The Company’s waste management approach focuses on applying the 3Rs principle (reduce, reuse, recycle) across all operational processes, including reducing the use of single-use plastics, optimizing paper consumption through increased adoption of electronic documentation, waste segregation, and materials recycling, and ensuring the proper disposal of electronic waste to mitigate environmental and health risks. In addition, the Company collaborates with suppliers and stakeholders to develop environmental initiatives that support the circular economy and enhance waste management standards throughout the supply chain. The Company also encourages employee participation at all levels through awareness campaigns, internal communications, and the cultivation of an organizational culture that emphasizes responsible waste management.

Type of waste		Waste volume (kg)	Waste disposal methods
Recycled waste	e.g. cardboard, plastic bottles, and mixed plastics	2,227	Sent to WasteBuy for recycling process
	Printed paper	76,697	Sent to Iron Mountain (Thailand) Ltd. and Datasafe Co., Ltd. for recycling and reintegration into the production cycle in accordance with international standards
	rPET plastic bottles	281	Upcycled into sportswear for employees
	Plastic cards	73	Sent to Chanwanich Security Printing Co., Ltd., a plastic card manufacturer, to be shredded into plastic flakes before being forwarded for recycling into new materials
	Office furniture and equipment	7,513	Items in good condition are sold to contractors for further utilization. Items in damaged condition are disposed of through proper waste management methods
Hazardous waste	Electronic equipment	8,837	Donated computers, monitors, tablets, and printers to schools and hospitals, with remaining items disposed of in accordance with internationally recognized standards
General waste		177,962	Disposed to landfill



Total waste generated was 274 tons



Total waste reused and recycled was 95.6 tons

Waste Segregation and Food Waste Digester Installation Project

The Company has proactively implemented a comprehensive waste segregation system at the source by promoting employee participation through internal communication and concise awareness materials on proper waste separation. Segregated waste collection points are installed throughout office areas, covering general waste and recyclable materials such as glass, plastic, and paper, to encourage correct disposal behavior and reduce contamination of recyclable waste. In addition, the Company has installed food waste digesters to process organic waste into organic fertilizer, thereby reducing the amount of waste sent for disposal and enhancing resource recovery.

In 2025, the Company directed a total of 95.3 tons of waste to recycling processes through certified waste management providers. This initiative helped reduce environmental impacts associated with landfill disposal and increased the volume of materials returned to production or reuse cycles. The effort aligns with the principles of the circular economy and contributed to the reduction of 75.6 tCO₂e GHG emissions.



rPET Bottle Upcycling into Sportswear Project



The Company launched the “rPET Bottle to Sportswear” project to raise awareness and foster waste upcycling and climate change mitigation among employees. The project encourages employee participation in segregating rPET bottles at designated collection points provided by the Company to ensure proper disposal. The collected rPET bottles were consolidated and upcycled into sportswear used for internal corporate activities, such as Virtual Run, Badminton, and Soccer Cup events.

A total of **13,780** bottles were collected and converted into sportswear

Resources and Material Management

The Company promotes efficient resource and materials management through the adoption of digital innovation to reduce paper consumption and minimize environmental impacts. This includes the implementation of paperless workflows and the use of recycled paper, reflecting the Company’s commitment to enhancing operational efficiency while fostering environmental stewardship.

Paper Reduction in Customer Document Delivery

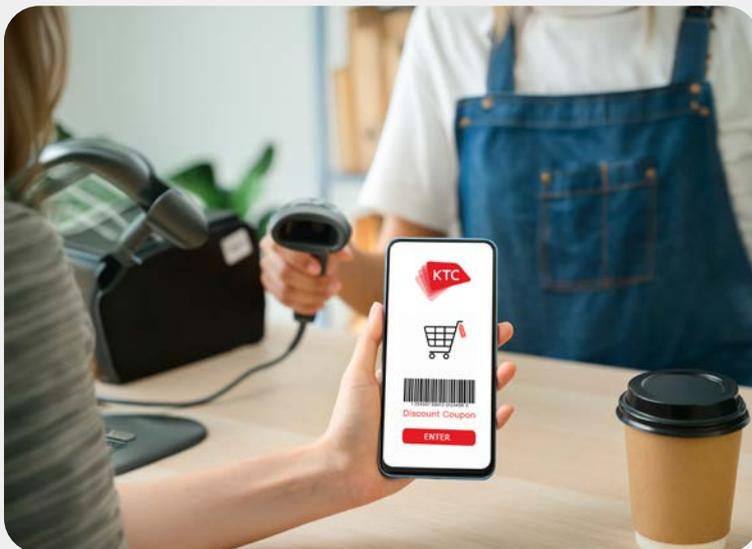
The Company enhanced its customer document delivery process by consolidating multiple documents into a single envelope through improved templates and delivery systems for the NCB Year-End Letter. In addition, the Company expanded digital delivery channels by sending Reject NCB Letters via email. These measures significantly reduced paper consumption, envelope usage, and postal deliveries, while also minimizing delivery delays. As a result, paper consumption was reduced by 328 reams, leading to a reduction of approximately 1.7 tCO₂e and cost savings of 1.6 Million Baht in document production and delivery. Beyond cost efficiency, these initiatives also contributed to waste reduction and supported the Company’s transition toward more sustainable digital operations.



328 reams of paper saved,
reducing 1.7 tco₂e emissions



e-Statement and e-Coupon



The Company encouraged customers to reduce paper consumption by adopting electronic statements (e-Statements) in place of printed statements, as well as utilizing e-Coupons to receive benefits and discounts from partner merchants. These projects reduced paper usage by a total of 10,015 reams and contributed to an estimated reduction of 50.5 tCO₂e. These efforts reflect the Company’s commitment to conducting business in an environmentally responsible manner while supporting the transition toward a sustainable digital society.



10,015 reams of paper saved,
reducing 50.5 tco₂e emissions





SOCIAL DIMENSION

Sustainable Consumer Finance

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Human Resources Management

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Occupational Health and Safety

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Sustainable Consumer Finance

The Company recognizes that financial products and services are not only the tools for driving economic growth, but also key mechanisms in supporting the country's long-term sustainable development. Accordingly, the Company is committed to conducting its business responsibly by integrating environmental, social, and financial stability considerations into all stages of the design and development of its financial products and services under the sustainable consumer finance framework.

The Company places importance on developing and providing financial products and services that appropriately meet customer needs, alongside prudent, fair, and transparent risk management. In parallel, the Company implements programs and incentive measures that promote responsible financial behavior, while considering social and environmental impacts.

The Company believes that sustainable consumer finance products and services enhance competitiveness, strengthen resilience amid rapidly changing business environments, build trust among all stakeholder groups, and play an important role in contributing to a strong and sustainable future.

Targets and Performance



Targets



Percentage growth in the number of users of sustainable financial products and services increased by 10% compared with 2024



Performance in 2025



Percentage growth in the number of users of sustainable financial products and services increased by 22% compared with 2024



Opportunities and Challenges



Economy

Positive impacts: The development of sustainable consumer finance products and services enable the Company to expand business opportunities and generate long-term revenue through product design that considers customers' repayment capacity and promotes responsible spending. Integrating ESG factors into credit approval processes and risk management helps mitigate credit risk, strengthen portfolio quality, and support the Company's financial stability.

Negative impacts: If credit approval process is not aligned with the principles of responsible lending, it may increase risks related to household debt, asset quality, and regulatory compliance, which could adversely affect business performance and stakeholder confidence.



Environment

Positive impacts: Supporting the reduction of environmental impacts through financial products and services that encourage environmentally friendly activities and behaviors contributes to the transition toward a low-carbon economy and helps reduce indirect impacts across the value chain.

Negative impacts: Financial businesses may have indirect environmental impacts arising from financed activities. Without effective environmental screening and monitoring, such impacts may heighten reputational risks, as well as increase expectations from investors and society.



Society

Positive impacts: Sustainable consumer finance products and services promote fair access to financial services and contribute to improving customers' quality of life over the long term, while also supporting social and community-oriented businesses.

Negative impacts: If customers do not sufficiently understand product terms or financial obligations, social impacts such as financial vulnerability and consumer dissatisfaction may arise, potentially undermining trust and sustainable business.



Human Rights

Positive impacts: Sustainable consumer finance products and services help promote fairness in access to financial services and enhance the protection of personal data through robust digital security measures.

Negative impacts: Overly stringent criteria may limit fair access to financial services for certain customer groups.

Governance

Market Conduct Policy

The Company has established a Market Conduct Policy as a framework for responsible lending practices. This policy covers all stages of customer engagement, from pre-sale and sales processes through to after-sales service, to ensure that customers receive complete and accurate information about financial products and services, and that products are offered and services are provided in a fair and appropriate manner. The policy also encompasses the protection of customers' personal data and the processing of personal data to ensure the highest level of security in service delivery. The scope of the policy includes the following practices:



Market Conduct Policy

Organizational Culture and the Roles of the Board of Directors and Senior Management

The Board of Directors and senior management jointly drive and promote fair service practices in a concrete and effective manner, which form a core element of the organizational culture.

Product Development and Customer Segmentation

Products are designed to be appropriate to customers' needs, financial capacity, level of understanding, and repayment ability, with fair pricing and terms to ensure suitability with members' repayment capabilities.

Remuneration

Compensation structures and disciplinary measures are established with due consideration to service quality for employees at all levels.

Sales and Advertising Processes

Accurate, complete, and clear information is provided to enable transparent comparison of terms, interest rates, and fees. Sales practices do not encourage customers to incur excessive debt, and important warnings as well as fees are appropriately disclosed, while strictly respecting and protecting customer privacy.

Communication and Training for Employees

Employees receive communication and training to raise awareness of the importance of fair service practices, ensure adequate knowledge and competencies, and undergo regular assessments on product knowledge and service standards, enabling them to provide accurate and complete information to customers.

Customer Data Protection

Customer personal data is safeguarded and kept strictly confidential. Any disclosure of data to third parties must not violate or adversely affect customer privacy.

Issue Resolution and Complaint Handling

Systems are in place for issue resolution, complaint handling, and remediation that are prompt, fair, and independent, including measures to assist debtors in resolving their debts in an appropriate manner.

Control, Oversight, and Audit

Management processes and control systems are established to oversee fair customer service practices, detect risks and irregularities, and prevent potential adverse impacts in accordance with relevant requirements.

Operations and Business Continuity Planning

Risk management systems and contingency plans are in place for both normal and emergency situations to ensure that customer instructions are executed accurately, completely, and in a timely manner, and that customers continue to receive fair and appropriate services.



Governance Structure

The Company has established a governance structure for fair customer management in accordance with Market Conduct principles and Responsible Lending to promote responsible, transparent, and fair access, including fostering responsible practices toward customers throughout all stages of the debt cycle. The management structure is as follows:

Positions	Responsibilities
Board of Directors	<ul style="list-style-type: none">• Oversee and approve Market Conduct Policy, ensuring that designated parties implement and communicate to employees across relevant business units.
Market Conduct Committee	<ul style="list-style-type: none">• Establish policy frameworks, strategic plans, and operational guidelines for fair customer treatment.• Oversee, monitor, and control the management of fair customer treatment, and ensure effective communication across all functions of the Company.• Review the Market Conduct Policy annually as proposed by the Compliance business unit and submit it to the Board of Directors for approval.
Risk Management Committee	<ul style="list-style-type: none">• Oversee strategic risk, market risk, credit risk, and reputational risk to ensure compliance with regulatory requirements.• Establish credit policies and approval criteria for the Company's products and services prior to market launch.
Compliance Business Unit	<ul style="list-style-type: none">• Develop the Market Conduct Policy framework and submit it to the Market Conduct Committee for consideration.• Oversee the implementation of fair customer treatment in accordance with established criteria.• Conduct an annual review of the Market Conduct Policy and submit it to the sub-committees for consideration.• Develop training programs on the Market Conduct Policy for executives and employees through self-learning platforms at least once a year.
Internal Audit Business Unit	<ul style="list-style-type: none">• Monitor and assess operational practices to ensure alignment with the Company's control, oversight, and assurance.

Market Conduct and Responsible Lending

ESG Credit Assessment

The Company emphasizes and places importance on corporate governance, considering human rights, equality, and compliance with applicable laws, announcements, criteria, and regulations of relevant regulatory authorities. In addition, environmental, social, and governance (ESG) considerations are integrated into the development of financial products and services. Key practices include the following:

- Defining eligibility criteria for primary and supplementary credit cardholders, as well as personal loan applicants, including credit limit approvals.
- Determining interest rates and fees based on customers’ debt repayment capacity.
- Establish clear and fair contracts, agreements, and terms and conditions for credit card and personal loan.
- Notifying customers of any changes in contract terms that may affect their rights.
- Ensuring compliance with credit data reporting and review processes based on established criteria
- Defining customer qualification guidelines in accordance with risk management, ensuring compliance with relevant laws, such as Anti-Money Laundering and Counter-Terrorism and Proliferation of Weapon of Mass Destruction Financing, credit information assessment, and etc.
- Complying with Market Conduct principles as well as Responsible Lending practices, with emphasis on product and service development and the approval of new loans based on customers’ repayment ability.
- Developing advertising materials that do not encourage over-indebtedness.
- Providing debt assistance and resolution measures, including legal actions where necessary, as well as promoting the use of customer information and behavioral nudging strategies (nudge) to encourage improved financial discipline.

Training on Market Conduct and Responsible Lending

Market Conduct & Responsible Lending Training Program 2025

The Company places strong emphasis on enhancing employees’ knowledge and competencies throughout the credit approval process. The Company consistently organizes training programs on essential knowledge and guidelines regarding Market Conduct and Responsible Lending, in accordance with the Bank of Thailand’s guidelines. The curriculum encompasses a comprehensive understanding of Responsible Lending principles, the offering and servicing of financial products aligned with standards, and guidelines for providing accurate, transparent, and efficient customer service.



A total of 1,821 employees participated in the training program, representing 100% of the total workforce. All participants successfully passed the post-training assessment with a 100% score

Debt Resolution Assistance

The Company recognizes the importance of supporting customers experiencing financial difficulties to prevent debt burdens from the limitation of the repayment capacity. Consequently, the Company has implemented a diverse range of assistance measures and services, ranging from debt restructuring and special interest rate repayment plans to providing appropriate financial planning consultations. These initiatives aim to empower members to regain financial discipline and mitigate the risk of Non-Performing Loans (NPLs), while fostering fair and sustainable debt resolution. In 2025, the Company implemented various projects to support debt repayment assistance as follows:

Debt-Clearing Campaign 2025

The Company is committed to promoting financial discipline among members and encouraging timely repayment habits to mitigate the risk of Non-Performing Loans (NPLs) and supporting sustainable financial management. The “Debt-Clearing” campaign has been implemented for its 16th consecutive year under “Good Pay, Good Discipline” concept. This initiative incentivizes KTC PROUD and KTC P BERM Motorcycle members who maintain disciplined repayment behaviors and meet spending requirements by offering chances to win debt-clearing rewards. Over 600 prizes, valued at more than 9 Million Baht in total, were awarded throughout the project period from January 1 to December 31, 2025.

This campaign not only alleviates the debt burden of members but also inspires Thai people to cultivate better financial discipline, which is a vital component of socio-economic sustainability.



A total of **6,764** members have successfully resolved their debts since the beginning of the project, with total debt amount over **59.4** Million Baht

Debt Mediation Campaign

The Company prioritizes fair and sustainable debt resolution by focusing on reducing legal disputes during the execution stage and enabling debtors to fulfill their obligations based on their repayment capacity to alleviate long-term social debt burdens. In its 11th consecutive year of collaboration with the Department of Legal Execution, the Company organized the “Debt Mediation Fair” to provide debtors under legal execution the opportunity to negotiate and find appropriate financial solutions.

This collaboration has empowered numerous debtors to restructure their debt and reduce repayment burdens. It reflects the Company’s commitment to establishing a fair debt resolution system and supporting sustainable solutions to society’s debt problems.



 **8,578** debtors have participated, with an **87.5%** successful negotiation rate and a combined debt amount of over **1,516** Million Baht

Measures Assisting Debtors Affected by Natural Disasters

The Company recognizes the severe impact of natural disasters such as floods, earthquakes, and storms, which can significantly impair members’ repayment capacity or lead to loss of income. Consequently, the Company has implemented relief measures to alleviate the financial burdens of affected debtors by offering debt restructuring, extended repayment periods, and special interest rates, enabling them to resume payments based on their capacity. These measures not only mitigate the risk of Non-Performing Loans (NPLs) but also reflect the Company’s commitment to treating members fairly and fostering long-term socio-economic sustainability. Such initiatives are an integral part of the Company’s comprehensive risk management and corporate social responsibility framework.



Integrating Environmental, Social, and Governance (ESG) Factors into Retail Lending

The Company prioritizes responsible and sustainable retail lending by integrating Environmental, Social, and Governance (ESG) factors into credit assessment, customer service, and credit quality monitoring. This approach supports economic growth while mitigating negative social and environmental impacts and ensuring fair consumer protection. The guidelines and practices for providing retail lending products are as follows:



Environmental

- Promoting digitalization in the loan application and approval process to reduce paper consumption.
- Developing financial products that support the utilization of environmentally friendly goods and services.
- Raising customer awareness regarding responsible resource consumption through appropriate communication and marketing activities.



Social

- Conducting rigorous assessments of customers' repayment capacity in accordance with Responsible Lending principles.
- Establishing transparent and fair interest rates, fees, and lending conditions.
- Providing financial literacy to customers to strengthen financial discipline and appropriate debt management.
- Safeguarding and protecting customers' personal data in compliance with relevant laws and regulations.



Governance

- Identifying and verifying applicant qualifications, while ensuring that interest rates, fees, and essential product information align with Bank of Thailand regulations. Such details are clearly disclosed in applications and product factsheets.
- Establishing fair and transparent product terms and conditions to protect consumer rights according to regulatory standards.
- Defining clear guidelines for the approval or rejection of credit cards, personal loans, or merchant applications, based on risk management principles and legal compliance. This includes Anti-Money Laundering and Counter-Terrorism and Proliferation of Weapon of Mass Destruction Financing regulations, and stringent credit bureau checks.

Sustainable Consumer Finance Products

Solar Roof Installation Privilege

The popularity of residential solar roof installations continues to rise, driven by growing environmental awareness and advancements in renewable energy technology. Homeowners are increasingly adopting solar panels to reduce reliance on conventional energy, lower electricity costs, and support a sustainable future. To address this trend, the Company has collaborated with 19 business partners to enhance members’ access to alternative energy. This initiative aims to mitigate climate change impacts while creating financial opportunities for the growing number of eco-conscious homeowners, in alignment with government measures supporting residential solar roof installations.



A total of **227** credit card members participated, accounting for spending of **11.8** Million Baht

Electric Vehicle Privilege

Electric vehicles (EV) have emerged as a pivotal solution for reducing air pollution and addressing climate change by minimizing fossil fuel reliance. In alignment with government policies promoting sustainable transportation, the Company supports the transition toward a low-carbon society by offering exclusive privileges to enhance EV accessibility. This initiative serves eco-conscious customers seeking sustainable mobility solutions, effectively contributing to the reduction of greenhouse gas emissions for a better environmental and social future. Furthermore, the Company provides a dedicated promotion for EV charger installations, offering 0% installment up to 10 months with KTC Credit Card.



A total of **275** credit card members participated, accounting for spending of **9.7** Million Baht

Sustainable Tourism and Eco-Friendly Hotel Promotion (Green Hotel)

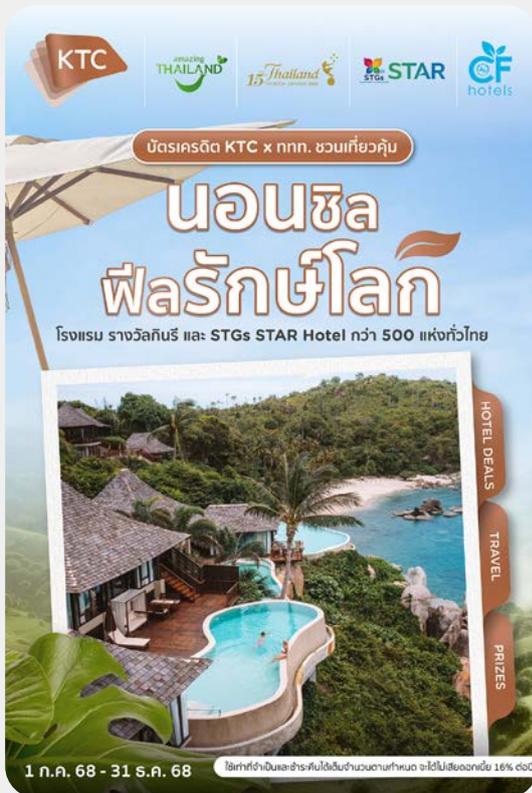
In collaboration with Department of Climate Change and Environment (DCCE), the Company actively promotes sustainable tourism to meet the rising demand for eco-friendly products and services. By partnering with over 900 Green Hotels and Resorts, the Company offers exclusive privileges to credit card members, including discounts of up to 55% on rooms, food, and beverages at participating properties without requiring point redemption. Alternatively, members can choose to redeem points for up to 13% cashback on their spending.

Furthermore, for every 1,000 Baht spent at participating hotels, members earn a chance to win 1 of 10 luxury stay vouchers valued at over 128,000 Baht (up to 10 transactions per person per day). This collaborative campaign aims to drive spending toward sustainable travel while raising public awareness of Thailand's Sustainable Tourism Goals (STGs)



Total credit card spending amounted to 447 Million Baht

Travel Around Thailand, Heal Your Soul and Save the Planet



In collaboration with the Tourism Authority of Thailand (TAT), the Company continues to advance sustainable tourism and environmental conservation through the “Travel Around Thailand, Heal Your Soul and Save the Planet” campaign. The Company aims to elevate eco-friendly tourism standards by partnering with over 500 hotels and operators nationwide, including award winners of the 14th Thailand Tourism Awards or STAR Hotels who have passed sustainability self-assessments. This collaboration offers exclusive privileges such as discounts of up to 45% on rooms, food, and beverages at participating hotels, along with the option to redeem points for up to 13% cashback and monthly Top Spender prizes. This initiative not only stimulates tourism spending but also raises awareness of Thailand's Sustainable Tourism Goals (STGs), catering to eco-conscious customers and supporting travel that minimizes environmental impact.

Total credit card spending exceeded 558 Million Baht

Mueang Na Tiew: Year of Celebration

The Company is dedicated to promoting tourism in secondary cities to foster sustainable local economies, recognizing the pivotal role these destinations play in driving economic growth and generating community income. In support of the Tourism Authority of Thailand’s (TAT) “Mueang Na Tiew: Year of Celebration” campaign, which targets a revenue of at least 500 Million Baht and aims to propel total tourism revenue to 1.17 Trillion Baht in 2025, the Company offers a variety of exclusive privileges. These include discounts of up to 55% for direct bookings with participating hotels and restaurants in secondary cities, as well as point redemption campaigns for cashback.



 **Total credit card spending amounted to 17.5 Million Baht**

20 Years, 20 Routes Campaign: KTC-Bangkok Airways Collaborative Credit Card

The “KTC-Bangkok Airways” Collaborative Credit Card is a key product through which the Company promotes sustainable tourism, recognizing the value of travel that connects with local communities and cultures. In partnership with Bangkok Airways, the Company launched the “20 Years, 20 Routes” campaign to drive responsible and eco-friendly tourism. This initiative covers natural landscapes, World Heritage sites, and unique community-based tourism destinations both in Thailand and abroad. A highlight is the Ban Luang Nue community in Chiang Mai, where travelers can experience authentic Tai Lue culture and a slow living through active community participation.

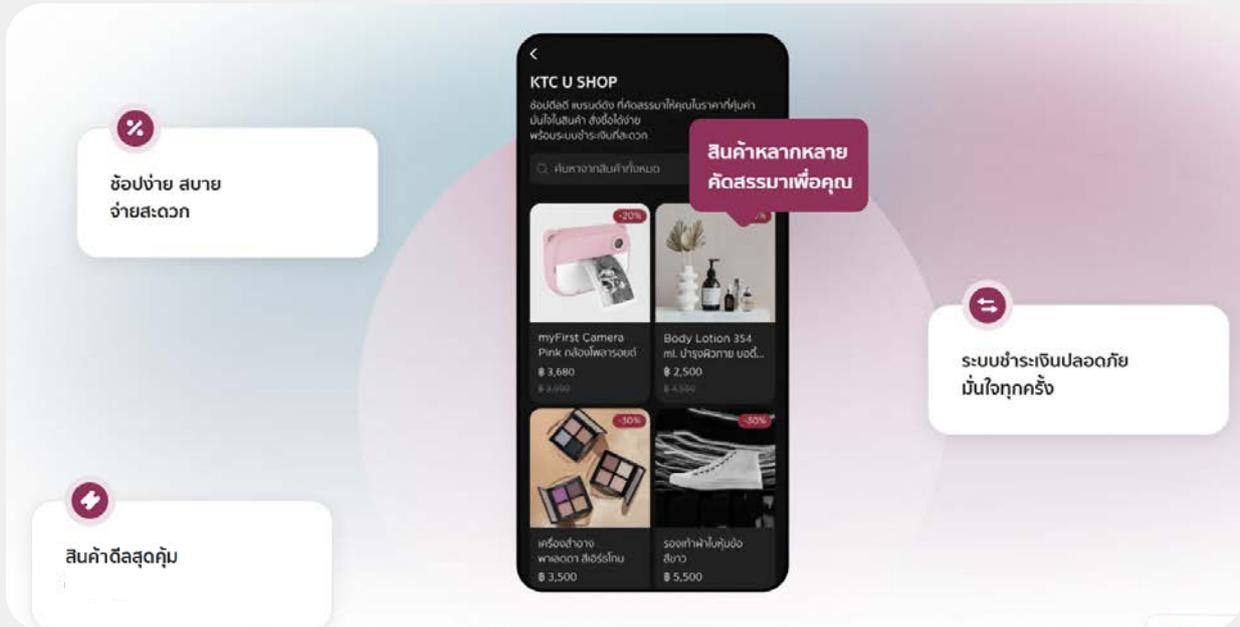


Members of the KTC–Bangkok Airways card enjoy various exclusive privileges, such as discounts on sustainable travel packages and bonus points via KTC World Travel Service and the KTC Mobile app, supporting local economies through high-value travel experiences.



 **Total credit card spending amounted to 1.7 Million Baht**

KTC U Shop



The Company recognizes the challenges faced by small entrepreneurs, SMEs, and community enterprises, particularly their limited access to customers in remote areas and the difficulty in securing marketplaces. To bridge this gap, the Company developed the “KTC U SHOP” online platform in 2016 to empower SMEs and community enterprises by expanding their distribution channels, enhancing customer reach, and increasing income potential. The platform offers high-quality products that meet the Company’s standards, with a focus on health-related, organic, and eco-friendly products that cater to wellness and environmental trends. Customers can conveniently purchase items or redeem KTC FOREVER points in lieu of cash, with home delivery services available via Line@KTCUSHOP and Facebook: KTC U SHOP.



A total of 11 merchants participated, offering more than **4,367 products,** with total sales of **1.5 Million Baht**

The composition of participating merchants was as follows:

Companies or organizations supporting social causes at **17%**

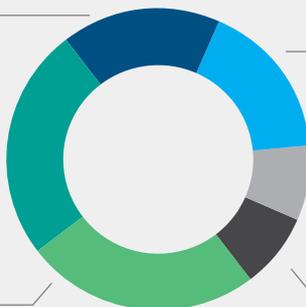
Products derived from natural ingredients at **25%**

Companies focusing on health-related products at **25%**

Small-scale SMEs at **17%**

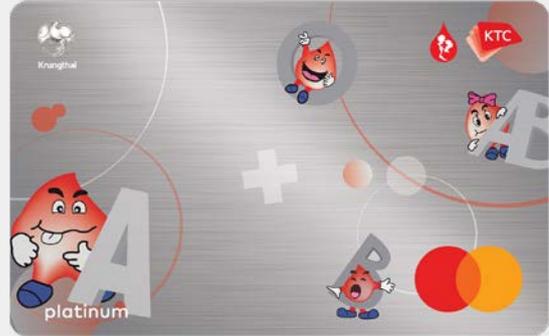
Companies or organizations promoting environmental conservation at **8%**

Foundations at **8%**



KTC-THAI RED CROSS NATIONAL BLOOD CENTRE Credit Card

The Company collaborates with the National Blood Centre of the Thai Red Cross Society, which is responsible for ensuring an adequate, safe, and high-quality blood supply for patients nationwide. To support this mission, the Company launched the KTC-THAI RED CROSS NATIONAL BLOOD CENTRE Credit Card, providing members with an opportunity to contribute to the Centre’s operations. For every 1,000 Baht spent using this card, a 5-Baht donation is made, with the Company contributing an additional 5 Baht, totaling 10 Baht for donation to the National Blood Centre of the Thai Red Cross Society.



A total of 2,943 KTC-THAI RED CROSS NATIONAL BLOOD CENTRE credit card members participated, with total donations amounting to 132,918 Baht

Alleviating the Burden of Medical Expenses

The Company prioritizes the promotion of good health for its customers, as it is a fundamental factor for daily living and quality of life development. Given that public hospitals play a crucial role in ensuring patients receive equal treatment, the Company supports healthcare access and eases the burden of medical expenses by offering installment plans for up to 10 months at a special interest rate of 0.69% per month (reduced from the standard rate of 0.74%) for credit card members receiving treatment at public hospitals. This initiative aims to support the development and enhancement of medical services within the public healthcare system.



A total of 11,071 credit card members converted their medical expenses at public hospitals into installment plans, accounting for spending of 141.5 Million Baht
 The company subsidized interest expenses amounting to **707,709 Baht**

Use of Points in Lieu of Cash Donations

The Company prioritizes various forms of social contribution, specifically supporting underprivileged groups with limited access to quality healthcare as well as vulnerable groups, including the elderly, children, and people with disabilities. Since 2009, the Company has served as an intermediary in supporting projects and activities in collaboration with over 90 foundations and charitable organizations. This initiative provides members with opportunities to contribute to society by making donations via KTC credit cards or redeeming reward points for donations at a rate of 1,000 points for every 100 baht. Convenient donation channels, such as QR PAY and the KTC Mobile app, are provided to reduce the need for physical travel, thereby lowering pollution and supporting long-term environmental conservation goals.



A total of 340,813 credit card members made cash donations, and 15,998 members participated in the point-redemption donation program, equivalent to a total donation value of 403.9 Million Baht

Support This Reading

The Company recognizes the importance of reading, which is the key to learning in all fields and promotes sustainable quality of life development. Therefore, the Company has collaborated with leading bookstores and publishers nationwide to organize promotions and activities throughout 2025, such as discounts of up to 20% at partner bookstores and online channels, and the redemption of reward points for up to 20% cashback from the standard 10% rate.



A total of 5,507 credit card members participated, accounting for spending of 15.1 Million Baht

60+ Stay Free

As Thailand transitions into a completely aged society, multi-generational travel is becoming increasingly popular, with families seeking meaningful ways to create valuable moments with their parents and elderly members. To support family travel and enhance emotional well-being, the Company designed the “60+ Stay Free” campaign to provide greater convenience and value for family vacations. Exclusive privileges for all credit card types include discounts of up to 30% on room reservations and 15% on food and beverages. Furthermore, seniors aged 60 and above can stay and enjoy breakfast for free as the third guest in the same room. This campaign not only reduces travel expenses but also creates opportunities for families to spend meaningful time together, reflecting our belief that “A great journey begins with taking care of every generation”.



A total of 517 credit card members participated, accounting for spending of 2.7 Million Baht

Credit Card and Loans for Education

The Company focuses on creating equal access to education to promote knowledge development and enhance the quality of life for the public. In collaboration with business partners, such as language schools and academic institutions, to offers educational loan products designed to alleviate financial burdens by providing credit lines with appropriate interest rates and fees.



Personal Loans

Approved educational loans totaled **88.6 Million Baht** from **1,048** customers



Credit Card

A total of **190,237** card members participated in the installment plans, representing a total spending of **417.5 Million Baht**. The Company subsidized interest expenses amounting to **1.5 Million Baht**

Financial Inclusion and Literacy

Financial inclusion and financial literacy are fundamental foundations for sustainable socio-economic development. The Company recognizes that different population groups have varied needs and constraints in accessing financial services, particularly vulnerable and underserved groups. Accordingly, the development of appropriate and diversified financial products and services serves as a key mechanism to expand opportunities, reduce inequality, and strengthen household-level financial stability.

The Company is committed to developing financial products and services that are aligned with customers' needs across different life stages, taking into account debt repayment capacity, transparency of terms and conditions, and the provision of complete, clear, and easily understandable information. In parallel, the Company leverages digital technology to enhance efficiency and convenience in accessing financial services, reduce time and location constraints, and elevate a secure and user-friendly service experience for all customer groups.

In addition, the Company places strong emphasis on continuously promoting financial literacy among consumers to support effective financial management, enable appropriate financial decision-making, and foster long-term financial discipline. These efforts reflect the Company's commitment to expanding financial inclusion while strengthening financial resilience within society, thereby contributing to improved quality of life and sustainable financial security for the public.

Targets and Performance

Targets



Financial literacy training programs for 150 underserved individuals

Performance in 2025



Financial literacy training programs reached 212 underserved individuals



Opportunities and Challenges



Economy

Positive impacts: Promoting inclusive access to financial products and services helps expand the customer base and support long-term business growth through the development of products that are aligned with the diverse needs and financial capacities of different customer groups. Together with the enhancement of financial literacy, it helps reduce credit risk, improve loan portfolio quality, and strengthen the Company's financial stability within its risk management framework.

Negative impacts: If the expansion of accessibility to financial services is not accompanied by adequate risk assessment and sufficient financial education, it may increase risks related to household indebtedness, asset quality, and regulatory compliance. Such risks could adversely affect the business performance and sustainability.



Environment

Positive impacts: The use of digital channels for financial services and financial education helps reduce resource consumption and greenhouse gas emissions from operational processes, supporting efficient and environmentally friendly business operations across the value chain.

Negative impacts: The expansion of digital service may lead to increased energy consumption by data centers and IT systems if not managed efficiently.



Society

Positive impacts: Promoting financial literacy enhances individuals' capacity to manage their finances responsibly, reduces financial vulnerability, and improves quality of life over the long term. Equitable access to financial services also helps reduce inequality and supports broader economic participation within society.

Negative impacts: If financial information is not communicated clearly or appropriately, it may result in misunderstanding, inappropriate financial decision-making, and adversely affect public confidence in financial institutions.



Human Rights

Positive impacts: The provision of equitable and non-discriminatory financial services, in line with human rights principles and consumer protection, supports human dignity and the right to access essential financial services, while fostering long-term trust and confidence.

Negative impacts: If access processes or information provision do not adequately consider user diversity, this may lead to indirect exclusion or discrimination, potentially resulting in legal and reputational risks, as well as affecting stakeholder expectations.

Commitment to Financial Inclusion

The Company is committed to promoting inclusive access to financial products and services by adhering to principles of responsible, fair, and customer-centric. This commitment aims to strengthen financial capability and financial security for customers across all groups. Such commitment is reflected through the development of financial programs and solutions that expand access to financial services, particularly for underserved groups and those with limited access to the financial system.

The Company places importance on supporting customer decision-making by providing complete information and appropriate financial literacy through transparent communication, alongside the development of diversified financial products and services that can be tailored to the needs and financial capacities of different customer groups. These efforts are intended to support long-term quality of life and financial well-being.

The Company's commitment to financial inclusion is driven by a robust governance structure, clear operational standards, and continuous employee development. This approach strengthens stakeholder confidence and supports business growth in parallel with the creation of sustainable economic and social value.

Practices to Promote Financial Inclusion

The Company is committed to developing a diverse range of financial products and services while creating inclusive and equitable access to financial services for people across society. These offerings provide customers with appropriate options aligned with their needs, ensuring that access to financial products and services, together with the promotion of financial literacy, is comprehensive and responsive to all customer groups. Key practices include the following:



Practices to Promote Financial Inclusion

- Establish a sub-committee responsible for overseeing the development of channels for accessing financial services.
- Develop financial products and services to support customers who have limited or no access to formal financial services, based on market research as well as customer feedback and suggestions.
- Develop tailored delivery methods to provide financial products and services that meet the needs and preferences of target customers, while fostering collaboration with business partners across various sectors to ensure the expansion of financial accessibility.
- Promote the informed and responsible use of financial products and services by providing complete, transparent, and fair information, enabling customers to make decisions aligned with their needs and repayment capacity.
- Establish guidelines to prevent mis-selling and misleading practices, and provide training on product knowledge, appropriate sales practices, and service etiquette to prevent miscommunication, aggressive sales and disrespectful treatment of customers.
- Develop products and features that support responsible financial usage to prevent over-indebtedness, such as procedures of pre-due payment reminders and self-service features that allow customers to adjust their credit limits, to help control spending and manage debt appropriately, as well as options for customers to select their preferred payment due dates to reduce the risk of payment default.
- Establish guidelines and operational procedures for employees to use in assessing customers' qualifications and applicants' repayment capacity for financial products.
- Provide channels and processes for receiving complaints and suggestions from customers who use the Company's financial products and services, to support ongoing improvement and development of products and service quality.
- Offer non-financial support and promote financial well-being, particularly for vulnerable groups, including those with limited access to financial services.

Enhancing Inclusive Access to Financial Services

The Company provides multiple channels for accessing products, services, and information, ensuring that customers can conveniently and quickly obtain accurate and equitable information. This enables customers to make informed decisions and reduce barriers to understanding the use of financial products and services. These channels are available nationwide as follows:



Physical Method

Customers interested in financial products and services can physically visit or contact the Company through the following channels:



- KTC TOUCH: 8 service points nationwide



- Krunghthai Bank: 926 branches across Thailand



- Sales agents for products and services applications



Online Method

Customers can search for information or submit applications through various digital platforms and online distribution channels, ensuring seamless access at any time.



- Company Website: www.ktc.co.th



- KTC Mobile



- Krunghthai Bank Website: www.krungthai.com/th/personal



- Krunghthai NEXT: An online banking service for applications and inquiries



- Business Partners' Websites: Platforms for products comparison and financial service introductions (e.g., www.rabbitcare.com and www.refinn.com)



- Social media



Financial Inclusion Products & Services

The Company is committed to developing financial products and services that address the needs of diverse customer groups to promote financial inclusion, enabling people from all groups to access funding sources in an equitable, transparent, and responsible manner. In doing so, the Company considers customers’ repayment capacity, product suitability, and the promotion of financial literacy in parallel. This commitment is reflected in the design of financial products and services that are aligned with the lifestyles and financial capabilities of different customer groups. Accordingly, the Company has developed a range of financial products and services to meet diverse needs, as follows:

KTC P BERM Car for Cash

The Company offers the “KTC P BERM Car for Cash”, a loan service that uses vehicle registration as collateral to enhance financial accessibility for individuals with limited income. This service addresses challenges faced by individuals who may struggle to secure funding through traditional channels. To ensure equal access to financial products, KTC P BERM Car for Cash provides this microfinance service for a diverse range of professions, including self-employed individuals, small business owners, merchants, and low-income earners.



The total approved loan amount was **2,313 Million Baht** with **10,045 customers**



KTC Merchant App

The Company recognizes the important role of SMEs and Small Merchant Businesses in driving a cashless society and promoting equitable access to financial services. The Company supports small merchants, particularly those who have not previously accepted credit cards, by enabling access to electronic payment systems in an equitable and secure manner, with same-day settlement to help enhance business liquidity. Through the KTC Merchant App, merchants are supported with 24 hours a day, seven days a week merchant support and can accept payments via credit cards, PromptPay Thai QR, and QR Cross-Border from international customers in 8 countries, namely Singapore, Malaysia, Indonesia, Hong Kong, Lao PDR, Cambodia, Vietnam, and China. The service expands merchants’ access to credit card customer bases with merchant discount rates starting from 1.00%. Merchants can easily use the service by downloading the KTC Merchant App on their existing mobile devices, without concerns about minimum card acceptance amounts or monthly terminal rental fees.



A total of **6,444 SMEs and Small Merchants** benefited from this product





Promoting Financial Literacy

The Company is committed to promoting financial literacy across all groups of society, recognizing that financial knowledge is a fundamental foundation for empowering customers and stakeholders, particularly those with limited access to financial services. The Company also acknowledges that financial literacy and practical financial skills are essential to self-reliance and resilience situations. Accordingly, the Company extends financial knowledge to communities with limited access to resources and education, as well as to those who are preparing to enter the workforce to enhance financial readiness and capability. These efforts aim to equip individuals with the skills, confidence, and adequate information needed to manage their personal finances effectively, make appropriate decisions when using financial products and services, and build long-term economic stability in a sustainable manner.

In 2025, the Company continued to implement initiatives covering customers and society across various dimensions, as follows:



Target Group – Customers and the General Public

PROUDcast: A Podcast for Financial Literacy

The Company produces the “PROUDcast” podcast to deliver financial knowledge in an accessible and engaging format, with the aim of raising awareness of responsible spending, financial planning, and the development of sustainable financial discipline among customers and younger generations. The content is delivered through audio formats and modern online media platforms. In addition, the Company disseminates financial knowledge through articles and online content marketing across its corporate website, social media channels, YouTube, and partner websites. These materials provide information on financial products, prudent spending, and disciplined debt management, as well as other related topics such as financial planning and value-for-money spending in various areas including travel, dining, and insurance.



A total of 7 podcast episodes were released, reaching a total of **223,725** listeners



Target Group – Elderly

Kor Jai Man Rak, Ja Phak Gor Kra Rai Activity

The Company organized a seminar and knowledge-sharing activity for elderly participants to inspire them in preparing for life after retirement. The program aimed to foster a positive mindset, encourage seniors to recognize their self-worth, and support them in living with confidence and purpose. The activity provided a space for participants to share experiences, learn from one another, and develop emotional resilience in a creative and meaningful way. The event was organized in collaboration with the Yannawa Elderly School.



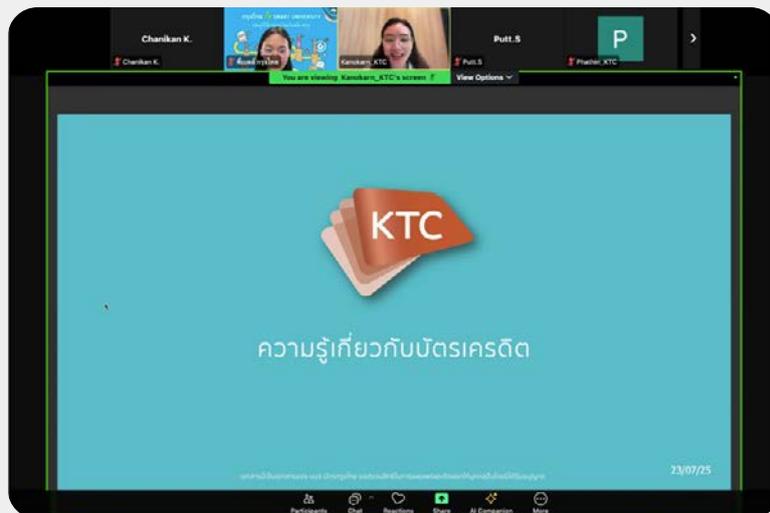
A total of 72 persons participated in the program



Target Group – Children and Youth

Credit Card Awareness Program

The Company organized an educational activity for young people on the proper and responsible use of credit cards. The program aimed to instill financial discipline and strengthen understanding of both the benefits and risks associated with credit card usage. It emphasized developing disciplined repayment behavior to prevent debt issues and promote sound financial planning for the future. The activity was designed to help youth apply the knowledge gained in real-life situations responsibly. It was organized in collaboration with Krungthai Bank Public Company Limited.



A total of 1,753 persons participated in the program



Target Group – Children and Youth (Continue)

KTC Junior Networking “Financial Literacy” Program

The Company organized a financial skills training activity for university students seeking to strengthen their comprehensive financial literacy. The training provided knowledge on personal financial planning and the proper use of financial products, including credit cards and personal loans. The program also aimed to build understanding of the benefits, risks, and principles of using financial products responsibly and with discipline.

In addition, the activity broadened students’ exposure to potential career opportunities by developing related skill sets, such as communication and sales skills, to enhance their capabilities. This enables students to apply their knowledge to generate income and confidently prepare for future career paths.



A total of **131** persons participated in the program

Manage & Invest Your Money Plus Career in Finance Program for Youth / University Students

The Company organized activities to provide university students with knowledge on financial planning, saving, and investment, together with a fundamental understanding of financial management and investment. The program aims to prepare students for future careers and stable living, while also broadening perspectives on careers in the financial sector to create opportunities and inspiration for related professions. This program was conducted for students from the Faculty of Computer Engineering and Digital Technology at Chulalongkorn University.



A total of **63** persons participated in the program



Target Group – Children and Youth (Continue)

Gen Z Financial Planning for Life Program

The Company organized learning activities on systematic money management, saving, basic investment, and the development of financial discipline to enable Gen Z participants to manage spending and plan their lives with greater financial stability in the future. The program was conducted for students from King Mongkut’s Institute of Technology Ladkrabang, with the objective of enhancing understanding of personal financial planning, income and expense management, and setting financial goals that align with the lifestyle of the new generation.



A total of **70** persons participated in the program

Legal Knowledge Transfer Program for University Students

The Company organized activities to transfer legal knowledge related to debt restructuring and dispute mediation to young people, particularly law students who represent an important future workforce within the justice system. The program aimed to provide students with opportunities to learn from real case studies, gain an understanding of the context of debt-related issues in Thai society, and effectively apply such knowledge in their professional careers. The activity was conducted as part of the ‘38th Debt Mediation Fair’ and was attended by students from the Bachelor of Laws program at Walailak University. The program was organized in collaboration with KTB Leasing Company Limited (KTBL) and Win Performance Company Limited.



A total of **186** persons participated in the program



Target Group – Persons with Disabilities

Financial Discipline and Habit-Building Training Program

The Company organized financial discipline training for youth and students with disabilities to strengthen their understanding of proper money management. The program emphasized income-expense planning and saving practices to help build a foundation for long-term financial stability. The activity promoted practical skills that participants could apply in their daily lives, helping to boost their confidence and enhance their ability to be self-reliant. The training was conducted in collaboration with Pattaya Redemptorist Technological College for People with Disabilities and the Social Innovation Foundation to support equal learning opportunities. The initiative also contributed to improving the quality of life of participants, enabling them to grow with dignity and participate meaningfully in society in a sustainable way.



A total of **18** persons participated in the program

 **Target Group – Self-Employed Workers**

Financial Planning for Stability Program

The Company organized a personal financial management training program for self-employed workers, covering saving practices, disciplined spending, and investment. The training also provided knowledge on retirement planning and cautions related to debt obligations to help reduce long-term financial risks. The course content was designed to reflect the income patterns of self-employed workers such as Grab drivers, LINE MAN, and motorcycle taxi riders. Participants gained practical skills and actionable guidance that they could apply directly in their daily lives to strengthen their financial security and long-term self-reliance. The program was conducted in collaboration with the Thai Health Promotion Foundation to support the financial well-being of self-employed workers in society.



 **A total of 60 persons participated in the program**

Human Resources Management

The Company recognizes that its employees are the foundation of success and the vital force driving the organization toward sustainable growth. In the context of a rapidly changing business environment, the Company prioritizes comprehensive human resources management. This encompasses fair and transparent labor practices, respect for human rights, and compliance with Thai labor laws as well as the United Nations Guiding Principles on Business and Human Rights (UNGPs).

The Company is committed to promoting the health, safety, and well-being of its employees in all dimensions covering physical, mental, and social, while fostering a safe working environment that enhances efficiency and supports a healthy work-life balance to enhance employee satisfaction and engagement.

In terms of Human Capital Development, the Company emphasizes attracting, developing, and retaining high-potential employees through continuous enhancement of skills, knowledge, and expertise. This enables employees to effectively adapt to and navigate changes in the economic, business, and technological landscape. The Company also strives to modernize its human resources management systems to ensure alignment with the evolving needs of employees across different generations.

Additionally, the Company prioritizes Diversity, Equity, and Inclusion (DEI) by respecting human dignity, providing equal opportunities, and fostering a corporate culture that embraces differences. This enables all employees to fully realize their potential, leading to long-term value creation, strengthened competitiveness, and the stable and sustainable growth of the organization and all its stakeholders.

Targets and Performance

Targets



- Employee engagement score is equal to 75%



- Average employee training is 82 hours/employee/year



- Percentage of female in top management position* \geq 50%

Performance in 2025



- Employee engagement score is equal to 75%



- Average employee training is 86.37 hours/employee/year



- Percentage of female in top management position* is 81%

**Top management refers to the Chief Executive Officer (CEO) and all executives who directly report to the Chief Executive Officer according to the Company's structure*



Opportunities and Challenges



Economy

Positive impacts: Effective human resources management enhances the organization's capacity and performance by developing employee's knowledge, skills, and competencies in alignment with business strategies and directions. This enables the Company to maintain competitiveness, reduce turnover-related costs, and strengthen long-term business continuity.

Negative impacts: Investment in employee development, human resource management systems, and various benefits may incur higher costs in the short term. Additionally, changes in Human Resource Management policy or organizational structures may affect operational continuity and require a period of adjustment for certain employees.



Environment

Positive impacts: Integrating environmental concepts into human resource management encourages eco-friendly work behaviors, such as efficient resource utilization and paper reduction.

Negative impacts: Certain human resource activities, such as centralized training sessions or corporate events, may lead to increased resource and energy consumption if not properly designed or managed with due consideration of environmental impacts.



Society

Positive impacts: Responsible human resources management enhances employees' quality of work life, well-being, and overall welfare. It supports equality, diversity, and non-discrimination in the workplace, while providing opportunities for employees to express their views and contribute to organizational development. This fosters a strong corporate culture that supports sustainable operations.

Negative impacts: Inadequate communication of policies or inconsistent enforcement of human resource measures may lead to perceptions of unfairness, dissatisfaction, or stress among certain groups of employees.



Human Rights

Positive impacts: Human resource management grounded in human rights principles helps safeguard employees' fundamental rights, such as the right to fair compensation, safe working conditions, personal data protection, and respect for human dignity.

Negative impacts: Insufficient oversight or monitoring may pose risks of labor rights violations, discrimination, or unfair treatment of employees.

Governance

The Company has established policies and regulations related to human resources management, such as the Human Resources Management Regulations and the Code of Conduct, to serve as operational guidelines for employees. These cover matters ranging from employment, rights, duties, and benefits to business ethics, with an emphasis on compliance with human rights and labor laws, non-discrimination, and standards of conduct toward employees. They also include guidelines for the continuous development of personnel to ensure that workforce management and development are aligned with applicable laws and regulatory requirements. In addition, the Company conducts workforce planning to meet business needs, formulates strategies to attract talented individuals, and regularly reviews compensation and benefits structures under the supervision of the Human Resources business unit to ensure they are appropriate and competitiveness in the labor market. The guidelines are as follows:



Human Resource Management

- Establish employment guidelines covering employees’ rights, duties, and benefits to ensure legal compliance and fairness throughout all processes.
- Adhere to human rights principles, labor laws, and non-discrimination practices.
- Implement a transparent, equitable, and fair recruitment and selection system.
- Define job-related qualifications and competencies without discrimination based on origin, color, sex, gender identity, race, nationality, religion, beliefs, political opinions, social status, sexual orientation, disability, or any other characteristics unrelated to job performance.
- Oppose the use of child labor and illegal labor, while respecting individual rights and freedoms and ensuring the protection of personal data.
- Provide a compensation structure that is no less than the minimum wage, along with fair benefits, taking into consideration experience, capabilities, job nature, and performance. The Company also regularly reviews and benchmarks its compensation and benefits structure to maintain competitiveness.
- Support the development of employees’ capabilities and the enhancement of skills to promote career advancement.



Fair Employment

The Company is committed to promoting fair employment by adhering to the human rights principle, equality, and non-discrimination throughout every stage of the human resources management process from workforce planning, recruitment, and selection to hiring. Candidates are primarily evaluated based on their qualifications, experience, knowledge, and competencies relevant to the requirements of the position. The Company does not consider status unrelated to job performance, such as race, religion, sex, gender identity, age, political opinions, social status, sexual orientation, disability, origin, or social standing. The Company does not tolerate child labor, forced labor, or any form of illegal labor. In addition, the Company supports local hiring in the areas where it operates to create economic opportunities, distribute income, and strengthen surrounding communities as part of its socially responsible business practices.

The Company places importance on managing compensation and benefits based on fairness, equality, and competitiveness in the labor market. Compensation is determined by job-related factors such as nature of work, responsibilities, expertise, and performance under the “Equal Pay for Equal Work” concept, ensuring that employees with the same level of responsibility receive equal remuneration. The Company also monitors and analyzes gender pay gaps and regularly reviews its compensation structure to ensure alignment with labor market conditions and applicable labor protection laws. Appropriate benefits are provided to promote employees’ quality of life and job security.

Furthermore, the Company demonstrates its commitment to implementing fair employment practices across its business operations and activities and encourages suppliers and business partners to be aware of and implement this principle. Thus, the Company established the Supplier Code of Conduct and Confidentiality Agreement for its suppliers. The guideline stipulates the following requirements where suppliers are obligated to acknowledge and comply with the scope and guidelines covering the following fair employment topics such as human rights and labor, business ethics and legal compliance, occupational health and safety in the workplace and confidentiality protection.



- Establish maximum working hours in compliance with Labor Protection Act, not exceeding 8 hours per day with a 1-hour break, or 40 hours per week.



- Provide at least 12 days of annual leave per year, with employees receiving their normal wages in accordance with Company policy, without any impact on their compensation or benefits. Employees can check their remaining annual leave entitlement at any time through the Company’s human resource management system.



- Avoid or reduce overtime or excessive working hours. Overtime is assigned only when required by the nature of the work and on a voluntary basis, with overtime hours limited to no more than 36 hours per week. Overtime records are accurately and transparently maintained in the Company’s human resource management system to ensure that employees receive complete, accurate, and fair overtime compensation in accordance with legal requirements.



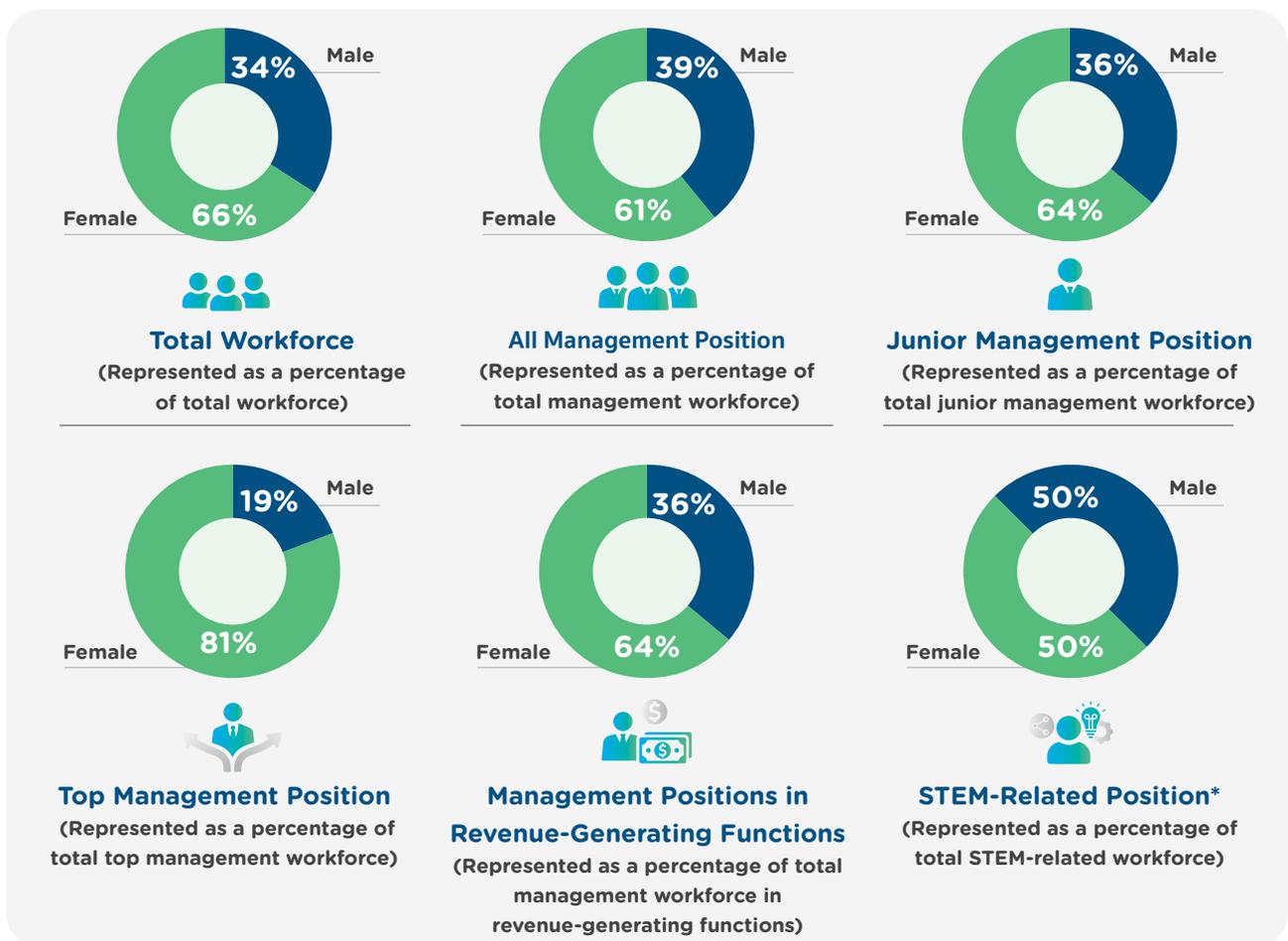
- In the event that significant workforce reductions are necessary, the Company proceeds with due care and thorough consideration, including advance planning and comprehensive supporting information for decision-making. The Company provide a minimum consultation or notice period of at least 2-4 weeks to ensure that employees are given adequate time to prepare.

Promoting Diversity, Equity, and Inclusion

The Company places importance on promoting Diversity, Equity, and Inclusion (DEI) by treating all employees fairly, respecting human dignity, and upholding human rights principles in all dimensions. The Company has zero tolerance for any form of discrimination, including sexual harassment and non-sexual harassment, including origin, gender identity, race, nationality, rights, religion, beliefs, political opinions, social status, sexual orientation, age, disability, social standing, or any other personal characteristics unrelated to job performance. This includes providing equal opportunities for employment and career advancement, freedom of association and collective bargaining, and fostering communication and consultation between employees and the organization to create an open, safe, and collaborative work environment for a diverse workforce.

The Company provided comprehensive benefits and privileges for all employee groups, including LGBTQIAN+ employees, through its “Life Partner Benefits,” which grant rights equivalent to spousal benefits. These include marriage welfare grants for same-sex life partners equivalent to those provided to legally married spouses, as well as health insurance coverage for life partners, including medical treatment and death benefits, on the same basis as legal spouses.

In addition, the Company has regularly engaged with worker’s representatives by establishing a Welfare Committee in the workplace to represent employees in discussing, suggesting, and jointly considering welfare arrangements and working conditions with the employer. This ensures that employees receive fair rights, strengthen engagement, and continuously promote employee well-being.



Remark: STEM employees (Science, Technology, Engineering, and Mathematics) refer to employees in the Finance Business Unit, the Information Technology Business Unit, the Data Management and Credit Risk Management Division, and the Process Development Division

 In 2025, the Company employed **18** individuals with disabilities offsite in compliance with Section 35 of the Empowerment of Persons with Disabilities Act B.E. 2550 (2007)

 The Welfare Committee in the Workplace consists of 14 members nominated from within the organization, representing **100%** of the company’s employees

Talent Attracting and Retaining

The Company implements a systematic and transparent recruitment and selection process to attract individuals whose knowledge, competencies, and attitudes align with the organization’s values and goals. This is integrated with a continuous development and learning system to enhance employee capabilities at every stage of their careers, from new employee orientation and functional training to the development of skills necessary for future growth. Furthermore, the Company prioritizes motivating and retaining talent through appropriate benefits and compensation, clearly defined career paths, and a work environment that supports learning, collaboration, and work-life balance. These efforts strengthen long-term employee engagement and satisfaction.

The Company is committed to fostering a corporate culture founded on trust (Trusted Organization), driven by its core values, which are embedded in the DNA of every employee. This culture is reflected through transparent management, open communication, mutual respect, and providing employees with opportunities to express their views and participate in work-related decision-making. These approaches enhance trust, engagement, and pride in being part of the organization, leading to the retention of quality talent and supporting sustainable business operations in the long term.

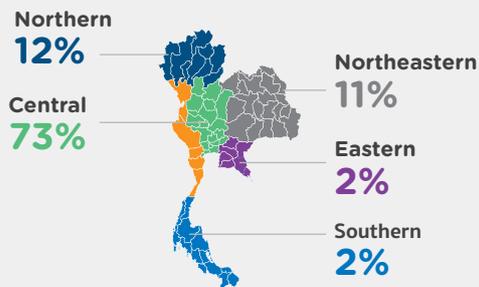


Attracting High-Potential Young Talent

The Company recognizes the importance of youth as a key driving force in the future development of the country and society. It therefore remains committed to continuously supporting and developing students' potential through the Cooperative Education Program (KTC COOP), which builds upon the KTC Learn & Earn initiative. The program provides opportunities for students from various universities to undertake internships within the organization, enabling them to gain practical work experience, develop essential skills, and prepare for their professional careers. Students are supervised by mentors who provide advice, transfer knowledge, and monitor performance throughout the internship period. They also participate in the Company's learning curricula, such as credit card business, personal loans, auto loans, as well as self-development courses like growth mindset and financial literacy. Throughout the duration of the program, more than 4,048 students have participated, with 324 subsequently hired as full-time employees.

In 2025, 106 students participated in the program, categorized by region as follows:

Region



Region



 **A total of 5 participants were hired as the Company's employee**

Human Capital Development

The Company is committed to the continuous development of employees' skills and knowledge to ensure alignment with their roles and responsibilities, as well as the evolving landscape of the financial services industry. An annual learning and development plan is established, focusing on reskilling and upskilling across key competencies, including both technical and social/emotional skills (Hard Skills & Soft Skills) such as digital and technology skills, risk management, data analytics, customer service, strategic thinking, communication, and human resources management. Furthermore, the Company fosters a strong learning culture throughout the organization to ensure that employees are prepared for change, remain agile, and sustain a competitive advantage in the long term.



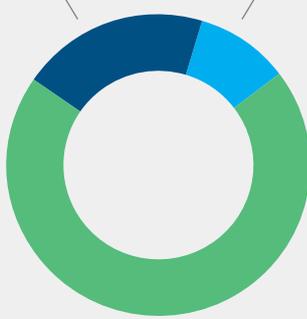
Types of Training

	<h4>Knowledge Sharing</h4> <p>The “KTC Made” project, which provides knowledge and shares practical experiences from subject matter experts with interested employees, while also promoting learning through teams and networks.</p>
	<h4>Workshop & Lecture</h4> <p>Workshops and training sessions conducted by external experts, including Inspiration Talks.</p>
	<h4>Online Learning</h4> <p>Learning through internal and external communication platforms, such as KTC UNITE, e-Learning, and various online learning resources.</p>
	<h4>Coaching & Mentorship</h4> <p>An internal Coach and Mentor system designed to support capability development, identify individual strengths, and plan career growth pathways.</p>

KTC e-Library

The Company has launched the KTC e-Library, a free online library offering book borrowing services, including titles recommended by management to support continuous self-development. The Company encourages employees to participate in diverse learning processes tailored to their individual needs by adopting a Blended Learning approach based on the 70:20:10 principle, which consists of:

20%
Learning from others through coaching, mentoring, and feedback



10%
Formal learning through classroom training or e-Learning

70% Learning through hands-on experience and project assignments



Employee Training and Awareness Building

In 2025, the Company organized training programs for all employees, including permanent and contractual staff, covering various topics such as enhancing digital and data analytics skills, developing leadership capabilities and a coaching culture, promoting knowledge of human rights and equal treatment within the organization, strengthening understanding of ESG and sustainable organizational development, and advancing the capabilities of high-potential employees. These initiatives aim to prepare the workforce to drive strategic execution and adapt to long-term business changes.

Power BI and Power Automate Courses

The Company continuously organizes Power BI and Power Automate training programs conducted by external experts in workshop and lecture formats to enhance employees' data analytics and automation capabilities in alignment with digital-era operations, with support from the Operations Control and Merchant Operations business unit. In 2025, the scope of the program was expanded to include Power Automate Desktop and Power Apps, covering database management, process automation development, and low-code/no-code application design to improve efficiency, reduce errors from repetitive tasks, and strengthen advanced capabilities in developing dynamic reports and practical workplace applications.



A total of **185** persons participated in the program.

The training achieved an average satisfaction score of **9.4** out of **10**

ESG DNA Course

The Company has developed the ESG DNA course as a self-paced online learning program to enhance knowledge and understanding of Environmental, Social, and Governance (ESG) principles among employees at all levels. This initiative aims to foster engagement in driving the organization toward sustainability. The course covers key topics, including the practical application of ESG concepts, circular economy principles, supply chain analysis, and ESG risk management. This enables employees to integrate ESG principles into their daily work, strengthen an organizational culture aligned with international standards, and enhance the Company’s long-term competitiveness. Ultimately, the program serves as a critical foundation for building stakeholder confidence and supporting the Company’s sustainable growth.

 **A total of 20 persons participated in the program**



Six Sigma Green Belt Course

The Company continues to enhance workforce potential through the Six Sigma Green Belt training program, now in its third generation. The program is designed to enhance participants’ understanding of internationally recognized Six Sigma methodologies for process improvement, enabling greater efficiency, defect reduction, and improved operational quality. Participants are required to develop and present process improvement projects aligned with the Company’s strategic objectives. Upon successful completion, they receive certification, reflecting both individual achievement and the Company’s commitment to continuous talent development.

The benefits of the program include:

- Enabling participants to improve work processes effectively by applying Six Sigma tools and methodologies to address operational and service-related issues, resulting in cost savings of approximately 3 Million Baht.
- Equipping participants with the capability to enhance product and service quality, contributing to potential additional revenue of approximately 8.3 Million Baht.



 **A total of 6 employees participated in the program. The training achieved an average satisfaction score of 9.6 out of 10**

Leadership Development Program

The Company has implemented a Leadership Development Program to ensure continuity in strengthening employee capabilities, with a focus on enhancing managerial competencies and visionary leadership skills. The program aims to equip leaders with the ability to drive the organization toward sustainable success, preparing next-generation leaders to navigate emerging challenges, build strong teams, and foster a culture that supports continuous growth.

KTC Coaching Culture

The Company promotes the KTC Coaching Culture to elevate the organization into a sustainable learning organization. Coaching is adopted as a key tool to enhance the capabilities of employees at all levels, emphasizing self-discovery, accountability in achieving work goals, and cultivating a growth mindset aligned with organizational development. The coaching approach is designed as a learning process that encourages employees to think critically, analyze situations, and take action independently, enabling holistic capability development aligned with the Company’s strategic objectives. This reflects the Company’s commitment to human capital development, fostering a culture of continuous learning, and strengthening workforce readiness to drive long-term, sustainable organizational success.



A total of **34** persons participated in this the programs



Multiplier Leadership Program

The Company established the Multiplier Leadership Program to strengthen the leadership capabilities of executives, supervisors, and team leaders. The program focuses on enhancing managerial competencies and visionary leadership skills. The curriculum is designed to enable participants to become “Multipliers” - leaders who amplify the potential of others while recognizing and avoiding “Diminisher” behaviors that may unintentionally limit team performance. The program integrates key leadership concepts, practical exercises, and the application of tools that can be directly implemented in team management. Through this initiative, leaders are encouraged to adjust their roles and behaviors to create opportunities, support team development, and foster motivation and effective collaboration. The program reflects the Company’s commitment to developing strong leaders, cultivating an organizational culture that promotes learning and growth, and driving long-term sustainable success.



 A total of **25** persons participated in the program

Talent program

The Company has implemented the Talent Program since 2024 to develop and enhance the capabilities of high-potential employees from all business units. The program focuses on practical learning and skill development that can be applied and extended in real work settings, preparing participants to respond effectively to business changes through collaborative learning within teams and across the organizational network. External experts are invited to provide additional knowledge, and group-based activities are organized to jointly develop projects, with each group comprising employees from diverse functions to promote engagement and effective cross-functional collaboration. In 2025, the program was further developed through a special project under the concept “Avengers: Power of Communication,” featuring a business project pitching activity presented to the Management & Sustainability Committee. The initiative aimed to strengthen communication skills, teamwork, and strategic thinking. Participants were organized into 10 cross-functional teams to integrate their diverse expertise and capabilities in proposing new initiatives that support business expansion while reducing costs, enhancing efficiency, and increasing process agility. This reflects the Company’s commitment to developing next-generation leaders, fostering internal innovation, and strengthening human capital to support long-term sustainable growth.



 A total of **97** persons participated in the program



Total Training Hours
(Total Time as Company)
157,624 Hours



Average Training Hours
per Employee **86.37**
hours/person/year

Performance Appraisal

The Company places strong emphasis on continuously promoting employee growth and capability development. Employees are provided with opportunities to rotate or transfer to positions aligned with their skills, competencies, and career aspirations. This is supported by a structured and transparent Performance Management System, implemented systematically throughout the year to ensure alignment between individual performance and the Company’s goals and strategies. Type of Performance Appraisal as follows:

- 

• **Management by Objectives:** The appraisal process commences at the beginning of the year through the establishment of Key Performance Indicators (KPIs) and evaluation criteria linked to the Balanced Scorecard framework. This covers financial, customer, and internal process perspectives, emphasizing collaborative goal setting between supervisors and employees to define a shared strategic direction.
- 

• **360-Degree Evaluation:** KPI-based performance assessment is integrated with evaluations of the Company’s Core Values and Core Competencies to reflect employees’ overall capabilities, including performance outcomes, behaviors, and teamwork skills.
- 

• **Team Performance Evaluation:** Group KPIs are established to promote teamwork and cross-functional collaboration.
- 

• **Agile conversations:** Employees are encouraged to engage in regular, focused, and constructive discussions to exchange feedback and insights, ensuring alignment and progress toward organizational objectives.

The Company conducts continuous performance monitoring throughout the year to support ongoing development and performance improvement. Evaluation results are ranked using the Bell Curve Model and serve as key inputs for salary adjustments, bonuses, and promotions. This approach aims to enhance motivation, ensure fairness, and support the sustainable development of employee capabilities over the long term.



In 2025, 100% of employees received a performance appraisal

Employee Well-being

The Company is committed to creating a positive working environment and supporting employees' quality of life by providing a wide range of benefits designed to promote stability, safety, and well-being at work. These benefits also aim to enhance employee motivation and engagement with the organization. The key areas of employee benefits are as follows:



Work-Life Balance

Flexible Working Hours are implemented to enable employees to effectively balance their professional and personal lives while mitigating the impact of traffic congestion. To enhance operational efficiency, the Company provides opportunities for employees to adjust their start and finish times based on their specific job functions and personal commitments. Employees may select from three available starting times: 08:00 a.m., 08:30 a.m., or 09:00 a.m.

Work Environment

The Company provides a safe workplace environment, including common areas designed to allow employees to relax and change their working atmosphere freely. This helps reduce workplace stress and supports overall well-being.

Family and Personal Life Benefits

- Provision of up to 120 days of maternity leave, including prenatal preparation. Employees receive full pay for up to 60 days (including public holidays), in accordance with legal requirements. Additional leave of up to 15 days may be granted in cases where a child is ill, at risk of complications, has abnormalities, or has a disability.
- Provision of up to 15 days of paternity leave to assist a spouse following childbirth. Leave must be taken prior to or within 90 days from the child's birth.
- Pregnant employees may request a temporary transfer or a change in job duties if their current role poses potential health risks related to pregnancy.
- Provision of a dedicated lactation room for breastfeeding mothers.
- A newborn gift allowance provided to employees upon childbirth.



Moreover, the Company expands social protection coverage for workers beyond public programs for all employees, such as

Health and Safety Benefits

- Group health and life insurance covering medical treatment and death benefits for employees. This helps reduce financial burdens in cases of illness or accidents and enhances employees' health security.
- Health and life insurance coverage for employees' families, with the Company subsidizing partial of the insurance premium.

Financial Security Benefits

The Company provides a Provident Fund managed by fund managers who adhere to the Investment Governance Code (I-Code), ensuring responsible and transparent investment practices. Additionally, the Company offers emergency financial assistance and statutory benefits in accordance with labor laws, such as Social Security and the Workmen's Compensation Fund.

Health Promotion and Exercise Programs

The Company actively supports activities that promote physical and mental well-being while strengthening teamwork and unity within the organization. These include sports events such as the KTC Badminton Championship 2025 and the KTC Soccer Cup 2025. Additionally, the Company provides relaxation massage sessions to help relieve fatigue and reduce office syndrome symptoms. These services are delivered by visually impaired therapists from the National Institute for the Blind. Such programs aim to help employees manage workplace stress and improve their overall mental well-being.

Retirement Preparation Program

The Company encourages employees to prepare for retirement through a flexible and diversified Provident Fund scheme. It also promotes financial literacy and tax planning to help employees effectively prepare for retirement. Upon retirement, employees are entitled to benefits such as statutory severance pay, provident fund savings, and retirement recognition awards.

Employee Satisfaction and Engagement

The Company places strong emphasis on building and maintaining Employee Engagement as a key driver of work performance, business continuity, and sustainable organizational growth. An employee engagement survey is conducted annually to systematically assess employees’ satisfaction levels, attitudes, and commitment to the organization. The survey covers five key dimensions: Leadership, Focus on Talents, Organizational Agility, Fundamentals, and Work, along with an assessment of engagement across three core dimensions:



SAY: Willingness to speak positively about the organization and advocate on its behalf



STAY: Intention to remain and grow with the organization over the long term



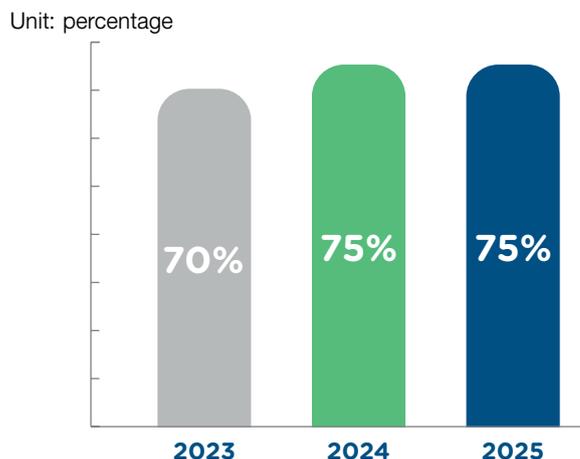
STRIVE: Dedication and willingness to exert extra effort to achieve performance beyond expectations

Furthermore, the survey includes open-ended questions to provide employees with an opportunity to honestly reflect their opinions, suggestions, and areas for further organizational development. The Company analyzes and transparently communicates the survey results to employees annually. The findings serve as critical inputs for enhancing human resource management strategies, improving the working environment, and strengthening an organizational culture that fosters participation, engagement, and sustainable employee growth.

Sample Survey Questions

-  • **Job Satisfaction:** Does my current role effectively align with my skills and experience?
-  • **Purpose:** Does the company’s mission provide a meaningful direction for my work?
-  • **Happiness:** Does the company demonstrate a genuine commitment to the well-being of its employees?
-  • **Stress:** Am I able to effectively manage my work-related stress?

Employee Engagement Survey Scores



Human Rights

The Company recognizes the importance of respecting and promoting human rights across all business operations, in alignment with internationally recognized standards. This commitment ensures that the Company's activities do not result in adverse human rights impacts on employees, stakeholders, or relevant communities. Human rights considerations extend beyond labor issues or social fairness to include the implications of rapidly evolving technological developments. While technology enhances operational efficiency and business capabilities, it may also give rise to human rights risks, such as violations of privacy resulting from the collection, use, or disclosure of data without consent, particularly in the absence of robust governance processes. Accordingly, the Company has established clear human rights policies and guidelines, which are regularly reviewed and updated to ensure alignment with evolving social, technological, and legal contexts.

Targets and Performance



Targets



Zero cases of human rights violations



Performance in 2025



Zero cases of human rights violations



Opportunities and Challenges



Economy

Positive impacts: Respect and protection of human rights enhance the confidence of customers, investors, suppliers, and business partners, which is fundamental to financial stability and the long-term sustainability of the organization. Integrating human rights considerations into governance and risk management processes helps mitigate legal risks, disputes, and reputational damage, thereby contributing positively to long-term enterprise value.

Negative impacts: Direct or indirect human rights violations may lead to litigation, legal penalties, and a loss of confidence from investors and capital markets, potentially affecting the company's financial performance and competitive advantage.



Environment

Positive impacts: Conducting business with human rights awareness ensures the company recognizes environmental impacts that may affect the quality of life and well-being of communities. This fosters responsible business decision-making and reduces indirect environmental impacts across the value chain.

Negative impacts: Projects inconsistent with human rights principles may trigger environmental issues that degrade community well-being. For instance, improper disposal of documents or expired credit cards could increase plastic waste or hazardous waste, resulting in broader environmental consequences.



Society

Positive impacts: Respecting human rights promotes fairness, equality, and non-discrimination for customers, employees, and all stakeholder groups. This builds trust, reduces social conflict, and supports the long-term sustainability of the organization.

Negative impacts: The absence of effective mechanisms to prevent, monitor, and remediate human rights violations may lead to complaints, conflicts, and public dissatisfaction, which could adversely affect the Company's reputation, stakeholder confidence, and relationships with stakeholders.



Human Rights

Positive impacts: Operating in accordance with international human rights standards, such as the UN Guiding Principles on Business and Human Rights (UNGPs), provides a robust framework for the Company to prevent, monitor, and remediate human rights violations across internal operations and the entire value chain.

Negative impacts: Inadequate or inconsistent Human Rights Due Diligence (HRDD) may result in the Company's unintentional involvement in human rights violations. This poses significant risks to credibility, legal standing, and long-term business resilience.

Governance

The Company has established a human rights governance structure under the Board of Directors oversight. The responsibility for governing, monitoring, and assessing human rights risks is delegated to the Audit, Corporate Governance and Sustainability Committee, the Management & Sustainability Committee, and the Risk Management Committee, along with the Compliance business unit and relevant Risk Owners. This structure ensures that operations align with international human rights principles, mitigate risks to stakeholders, and reinforce confidence in the organization’s social responsibility.

Position	Responsibilities
Board of Directors	<ul style="list-style-type: none"> • Govern and review the Corporate Governance Policy along with social and environmental responsibility, encompassing human rights factors to align with international standards. • Acknowledge performance reports and human rights indicators, including risks and remediation in cases of recurring grievances, to ensure alignment with international practices.
Audit, Corporate Governance and Sustainability Committee	<ul style="list-style-type: none"> • Oversee human rights operations by integrating human rights risks and opportunities into corporate strategies, covering operations throughout the entire value chain. • Promote a culture of good corporate governance and participation in social activities, including human rights, to foster understanding and practical implementation for sustainable development across all levels.
Management & Sustainability Committee	<ul style="list-style-type: none"> • Govern and support sustainability operations to align with corporate strategies and plans, while responding to stakeholder expectations to ensure coverage of Environmental, Social, and Governance (ESG), including human rights.
Risk Management Committee	<ul style="list-style-type: none"> • Oversee corporate risk management considering the business environment and Environmental, Social, and Governance (ESG), including human rights.
Compliance Business Unit	<ul style="list-style-type: none"> • Develop and review the Code of Conduct for Human Rights. • Monitor and report performance while providing transparent grievance mechanisms and remediation for stakeholders.
Risk Owners	<ul style="list-style-type: none"> • Conduct Human Rights Due Diligence (HRDD) to identify and manage risks within activities and the value chain.

Human Rights Policy and Guideline

The Company is committed to conducting business ethically and respecting human rights by establishing a Human Rights Policy as an integral part of the Code of Conduct. This policy encompasses the prevention of human rights violations, such as child labor, forced labor, human trafficking, freedom of association, the right to collective bargaining, equitable compensation, harassment, and all forms of discrimination. It also covers personal data protection and OHS in the workplace. The Company has adopted the United Nations Guiding Principles on Business and Human Rights (UNGPs), adhering to the Protect, Respect, and Remedy framework. Furthermore, the Company communicates human rights policy and its expectations to stakeholders cover employees, suppliers and business partners through providing the regular training for employees and has established a Supplier Code of Conduct to ensure that suppliers and business partners acknowledge and comply with human rights principles throughout their operations.



Fair Labor Practices

The Company prioritizes equal treatment of all employees, free from discrimination or exclusion, while respecting all forms of diversity, including education, nationality, race, skin color, religion, sex or gender identity, and physical disability. This commitment spans across recruitment, selection, compensation, benefits, and career promotion. Furthermore, the Company provides comprehensive benefits that extend to LGBTQIAN+ employees and their non-registered partners, such as domestic partner benefits, health insurance, and financial assistance for significant occasions. The Company fosters a culture that respects diverse opinions, provides self-development opportunities for all, and establishes inclusive communication channels.

The Company has implemented measures to prevent and protect employees at all levels from various forms of bullying and harassment, including sexual harassment, non-sexual harassment, discrimination, and sexual misconduct between employees, regardless of their position or rank. Such actions are considered severe disciplinary offenses. Any violation of human rights regulations and policies will result in penalties based on the severity of the offense, such as verbal warnings, written warnings, suspension without pay, termination with severance, or termination without severance.

In addition, the Company has established an HR Clinic as a dedicated channel to receive feedback, provide consultation, and enhance employee welfare in alignment with evolving labor laws. The Company is also committed to treating all employees equally and without discrimination.



Fair Treatment of Customers

The Company adheres to the Market Conduct framework and Responsible Lending principles, covering all stages of the customer journey from pre-sales and sales to after-sales service, as well as aiding debtors facing repayment difficulties. This ensures that customers receive complete and accurate information regarding financial products and services, with offerings and services provided fairly and without discrimination. The Company actively listens to and resolves service-related issues, while establishing appropriate remediation guidelines. Furthermore, the Company is committed to developing products and services that promote clear disclosure of terms, conditions, and necessary warnings to encourage financial discipline and support customers in managing debt effectively for their own benefit. This approach builds confidence, safety, and convenience, ensuring equal access to services for all customers. Additionally, the Company provides ongoing communication and education regarding product usage and potential risks associated with financial products and services.



Human Rights Management for Suppliers

The Company conducts supplier selection with transparency and responsibility, in accordance with the Outsourcing Policy and Procurement Regulation. Suppliers are required to perform self-assessments, with random audits conducted to ensure compliance with the Supplier Code of Conduct, which encompasses human rights, environment, occupational health and safety. The Company considers and respects the human rights of its suppliers, upholds fair contractual practices, and supports supplier capability development through training and knowledge sharing initiatives to promote responsible and sustainable business practices.

Human Rights Due Diligence

The Company conducts human rights due diligence to assess risks and impacts associated with its own operations and across all stages of the value chain. This begins with developing human rights guidelines to establish a unified standard throughout the organization. Risks are identified and assessed in accordance with the Human Rights Due Diligence (HRDD) framework and conduct a systematic periodic review of the risk mapping of potential issues on an annual basis, considering key criteria such as severity and likelihood for rights holders. These right holders include own employees and third-party employees, customers, suppliers, sales agents, local communities, and vulnerable groups such as women, children, indigenous peoples, migrant workers, and persons with disabilities.

This process enables the Company to implement appropriate prevention, remediation, and mitigation measures, as well as to prevent future recurrences of violations. The Company continuously monitors performance, provides appropriate remediation for those affected, and communicates human rights information to employees and stakeholders through various channels. These efforts foster understanding and cooperation in respecting human rights sustainably, ensuring that business operations remain aligned with international human rights standards.





Human Rights Risk Assessment

The Company conducts a human rights impact assessment every two years, integrating this process into its core business operations. The assessment covers the entire value chain and includes relevant stakeholders such as employees, customers, and suppliers.

In 2024 - 2025, the human rights issues assessed are as follows:

Human Rights Issues Assessed	Rights Holder Affected
Data Privacy	Customers, Employees, Suppliers, Sales Agents
Mis-selling	Customers
Abusive/unlawful debt collection	Customers
Financial Exclusion/ Lending Discrimination	Customers
Working condition	Employees, Suppliers, Sales Agents
Discrimination & Harassment	Employees
Discrimination & Harassment in the selection and engagement of suppliers	Suppliers, Sales Agents
Freedom of association and collective bargaining	Employees
Occupational Health and Safety	Employees, Suppliers, Sales Agents
Security Operations	Suppliers, Sales Agents
Illegal form of labor	Employees

Salient Issues and Human Rights Management



Data Privacy

Actual or potential human rights issues:

The Company's role as a financial service provider involves risks related to information security and the privacy of customer data or personal data subjects. Data breaches resulting from cyberattacks, inadequate technological safeguards, or insufficiently robust operational processes, as well as the misuse of customers, suppliers, or employee's data for commercial purposes, may result in violations of human rights.

Impacted Rightsholder:

Customers, employees, suppliers, women, and LGBTQIAN+ individuals.

Mitigation Measures:

The Company complies with ISO/IEC 27001:2022 for Information Security Management Systems (ISMS), ISO/IEC 27701:2019 for Privacy Information Management Systems (PIMS), and PCI DSS standards. Operational manuals and various tools are in place to protect customer data, such as the Information Security Policy and Personal Data Protection Policy, which are integrated into the Company's enterprise-wide risk management framework. The Company has also established channels for reporting personal data breach incidents. Furthermore, an Information Security Committee has been appointed to oversee and manage information security, cybersecurity, and personal data protection matters.

For additional information, please refer to the Cybersecurity and Data Privacy Protection topic.



Mis-Selling

Actual or potential human rights issues:

Providing incomplete or inaccurate information regarding products or services such as interest rates or fees, including cross-selling additional products or services without customer consent, may cause damage by encouraging excessive debt or using data for purposes other than the original application.

Impacted Rightsholder:

Customers, including those inquiring about products, prospects, or recipients of product information, as well as women, children, and LGBTQIAN+ individuals.

Mitigation Measures:

The Company prioritizes the complete and accurate disclosure of product information and ensures remediation for grievances arising from sales practices. This is overseen by the Market Conduct Committee, with performance reports submitted to the Audit, Corporate Governance and Sustainability Committee, and the Board of Directors, respectively. Furthermore, the Company focuses on outsource sales agents, from the selection process to mandatory training before being authorized as sales representatives. Regular training programs are provided to employees and outsource sales agents to ensure accurate and complete information disclosure across all sales channels. Additionally, the Company regularly conducts random service reviews and inspects various advertising materials.

For additional information, please refer to the Brand and Customer Trust topic.

Human Rights Risk Assessment Results

	% of total assessed	% of total assessed where risks have been identified	% of risk with mitigation actions taken
Own Operations (Employees)	100	0	0
Suppliers*	71	0	0

Remark: *71% of total suppliers have signed an acknowledgment of the Supplier Code of Conduct and Confidentiality Agreement, which covers guidelines related to respecting human rights.

Human Rights Whistleblowing

The Company provides a secure, confidential, and accessible Whistleblowing Channel for both internal and external stakeholders to report cases of human rights violations, discrimination, harassment, or inappropriate behavior. The Company strictly safeguards the information of whistleblowers and does not disclose the identity of the reporting individual. The Company has defined procedures for investigation, enforcement of disciplinary measures, including warnings, work suspensions, termination of employment, or legal action, as applicable. The Company also implements measures to prevent recurrence, including impact mitigation and appropriate remediation. Incidents are reported to management or the Board of Directors in accordance with the Code of Conduct and relevant human resources regulations to ensure that all cases are handled equally and fairly. In addition, the Company remains committed to continuously communicating and raising awareness of human rights issues among employees and stakeholders to foster a culture of respect for human rights and prevent violations at all levels of the organization.



In 2025, there were no complaints or whistleblowing reports regarding human rights violations.

Prevention, Mitigation, and Remediation of Impacts

The Company is committed to conducting human rights risk assessments within appropriate timeframes, alongside establishing measures for prevention and impact mitigation, while ensuring continuous monitoring and performance reporting. In the event of human rights violations, the Company will implement appropriate corrective actions and remediation based on the principles of fairness. Furthermore, human rights guidelines are regularly reviewed and improved to ensure that human rights management remains effective, comprehensive, and aligned with international standards throughout the value chain.

Human Rights Initiatives

Corporate Governance and Sustainable Development Program

The Company provided training on the Code of Conduct through an e-Learning platform to all employees. The training content included the Company's operational practices related to respect for human rights, covering non-discrimination and anti-harassment in the workplace. This aims to enable employees to recognize various forms of discriminatory and harassing behavior and to ensure compliance with the relevant requirements in an appropriate manner.



A total of 1,821 persons participated in the program, representing 100%



Non-Discrimination and Anti-Harassment Training

The Company organized a knowledge-sharing activity under the Non-Discrimination & Anti-Harassment curriculum for supervisory-level employees to promote an understanding of human rights, equality, and the respectful treatment of human dignity within the organization, with support from the Human Resources Department. The course covers human rights knowledge based on the Universal Declaration of Human Rights (UDHR), the prevention of all forms of discrimination and harassment, and appropriate guidelines (Do & Don't) in alignment with the Company's human rights guidelines. Furthermore, whistleblowing channels and confidentiality measures were communicated to ensure a safe, fair, and inclusive work environment for everyone. This practical training enables employees to apply their knowledge to real work situations, reducing the risk of human rights violations and workplace conflicts. It reflects the Company's commitment to cultivating a corporate culture that respects diversity, promotes equality, and supports effective collaboration, which serves as a fundamental pillar for sustainable business operation.



A total of 73 persons participated in the program



Beyond Rainbow Forum - Driving Diversity, Equity & Inclusion (DEI)

The Company implemented the "Beyond Rainbow - DEI" project to promote Diversity, Equity, and Inclusion both within the organization and in society. This included organizing a forum featuring experts from various sectors to foster understanding of DEI concepts and support the Pink Economy. Furthermore, the Company has applied research findings regarding the challenges faced by diverse social groups to its recruitment processes to ensure neutrality, reduce bias, and increase equal opportunities within the organization. The Company has developed comprehensive benefits for all groups, including LGBTQIAN+ employees, while improving facilities, fostering a culture of open feedback, and supports women in leadership positions. This project reflects the Company's commitment to respecting human rights and building a sustainable organization through the power of true diversity and inclusion.



A total of 13 persons participated in the program

Social Volunteer Initiatives

Sharing to Children Project: Baan Som-Wai, Foundation for Slum Child Care

The Company organized a project that provided opportunities for employees and interns to participate in volunteer activities. Participants spent time and engaged in activities with vulnerable children, with the goal of promoting learning and experience sharing between volunteers and the children. The project also aimed to raise awareness among participants regarding the social issues these children face, such as inequality, access to education, and social inclusion.



A total of **120** persons participated in the program

Sharing to Children Project: The Redemptorist Foundation for People with Disabilities

The Company organized a project for volunteer employees to share knowledge with vulnerable groups (persons with disabilities) in various areas such as financial literacy, job application preparation, and essential life skills. By leveraging the specialized expertise of employees to transfer knowledge, the project ensured that participants gained understanding and could effectively apply these skills in their daily lives.



A total of **120** people from vulnerable groups (persons with disabilities) participated in the program



Blood Donation Project

In collaboration with the Thai Red Cross Society, the Company organizes blood donation drives at its headquarters four times a year to support the national blood reserve for patients nationwide. This project is open to both employees and the public. The Company aims to promote public consciousness and continuous social contribution, while providing a convenient channel for those willing to support the Thai Red Cross Society’s mission in saving lives.



A total of **300** donors and collected a total of **264** units or **118,800 cc** of blood



Sewing Artificial Breasts for Cancer Patients Project



In partnership with SABINA, the Company provided an opportunity for employees to participate in sewing artificial breasts to be donated to breast cancer patients at various healthcare facilities. The initiative aims to support patients’ physical recovery and emotional well-being following surgery, while also fostering a sense of social responsibility among employees through meaningful volunteer activities that create tangible social value.



A total of **40** persons participated in the program, producing of **100** artificial breasts

Occupational Health and Safety

The Company recognizes occupational health and safety (“OHS”) as fundamental factors contributing to employees’ quality of life, business continuity, and stakeholder confidence. Accordingly, the Company has established a governance framework and management system for occupational health and safety, covering own operations, employees, persons under its supervision, as well as suppliers and business partners throughout the supply chain, in compliance with applicable laws, regulations, and relevant standards.

The Company emphasizes the prevention and mitigation of operational risks through hazard identification, risk assessment and prioritization, and the integration of assessment results into action plans. Quantitative targets are established to support monitoring, evaluation, and continuous improvement of performance, alongside promoting the participation of employees and employee representatives in communication and the development of occupational health and safety measures. These efforts aim to foster a safe, healthy, and sustainable working culture over the long term.

Targets and Performance



Targets



- The absentee rate is less than or equal 2.5% of total operating days



- Zero workplace accident



Performance in 2025



- The absentee rate equals 2.16% of total operating days



- One workplace accident



Opportunities and Challenges



Economy

Positive impacts: Effective management of occupational health and safety helps reduce economic losses arising from workplace accidents, injuries, and work-related illnesses, resulting in lower medical expenses, absenteeism, and compensation costs. It also enhances work efficiency and supports business continuity.

Negative impacts: Investments in the development of safety systems, protective equipment, technology, and employee training may lead to higher operating costs. In addition, the improvement or enhancement of safety measures may affect operational flexibility during certain periods.



Environment

Positive impacts: Appropriate management of the working environment helps reduce inefficient use of resources, minimize waste generated from operational processes, and lower the risk of leakage or contamination that may adversely affect the environment.

Negative impacts: The use of certain safety equipment or materials may result in increased waste if not properly managed. In addition, workplace improvements or repairs may lead to higher consumption of resources and energy during the implementation period.



Society

Positive impacts: Creating a safe and healthy working environment enhances the quality of life of employees and their families, reduces the risk of accidents that may affect surrounding communities, and supports the Company's recognition as a socially responsible organization.

Negative impacts: If the Company does not adequately promote a culture of safety and employee well-being, it may adversely affect employee engagement and motivation and undermine stakeholder confidence.



Human Rights

Positive impacts: The implementation of occupational health and safety practices serves to protect employees' fundamental rights and reduces the risk of discrimination related to health and safety. In addition, extending safety standards to business partners throughout the supply chain helps enhance the protection of human rights more broadly.

Negative impacts: In cases where oversight or monitoring is insufficient, there may be risks of violations of employees' health and safety rights, including those of workers within the supply chain. Furthermore, safety measures that are not aligned with the context of certain employee groups may affect equitable access to a safe working environment.

Governance

Occupational Health and Safety Policy

The Company complies with the requirements under the Occupational Safety, Health and Environment Act B.E. 2554 (2011) by establishing policies and practices that prioritize the occupational health and safety of executives and employees. The Company promotes and fosters a strong safety culture, ensures that workplaces provide a safe and healthy environment that does not adversely affect well-being, and implements preventive measures to reduce workplace accidents, injuries, and work-related illnesses. In addition, the Company continuously enhances the effectiveness of its occupational health and safety and workplace environment management system.

The Company has established an Occupational Health and Safety in the Workplace Policy (“OHS Policy”) to promote the safety and well-being of its employees. Relevant practices are incorporated into the Code of Conduct, which include consultation with workers’ representatives, and are reviewed and approved by the Board of Directors on an annual basis. The policy was applied to all employees including contractors and individuals working under the Company’s supervision. Key practices are as follows:



Code of Conduct

Occupational Health and Safety

- Appoint an Occupational Safety, Health and Environment Committee comprising representatives from relevant functions.
- Conduct systematic assessment and management of occupational health and safety risks that may affect stakeholders.
- Establish occupational health and safety objectives, key performance indicators, and quantitative targets, along with action plans for improving OHS performance metrics.
- Promote an organizational culture of OHS in the workplace through the establishment of safe work procedures, as well as communicating and raising awareness among employees at all levels.



OHS Policy

- Establish guidelines to develop and continuously improve the management of OHS in the workplace, while enhancing operational efficiency within the workplace.
- Effectively manage and prevent safety-related risks, as well as incidents that may impact employees and customers within the organization.
- Promote a culture of OHS in the workplace and establish operational procedures to ensure the safety of all individuals in the workplace.
- Manage and continuously improve operations with a focus on quality, stability, and OHS in the workplace, across value chains from upstream activities through service delivery to customers.
- Communicate OHS practices and performance to both internal and external stakeholders, while listening to their needs and expectations to further enhance operational processes.



Governance Structure

The Company has established a management structure for OHS in the workplace by assigning oversight responsibilities to the Occupational Safety, Health and Environment Committee, the Crisis Management Committee, and Senior Safety officer. These bodies are responsible for overseeing and promoting effective occupational health and safety practices to ensure efficient management of OHS in the workplace.

Position	Responsibilities
Occupational Safety, Health and Environment Committee The Committee comprises one Chairman, eight management representatives including the secretary, and eight employee representatives.	<ul style="list-style-type: none">● Oversee and develop comprehensive workplace safety systems and review workplace safety policies and action plans.● Promote and support safety-related activities or programs within the organization.● Provide training to enhance employees' safety knowledge and skills to ensure compliance with applicable standards and laws.● Regularly review safety practices and investigate hazardous incidents in the workplace.● Establish systems and processes for reporting unsafe working conditions to enable timely identification and corrective actions.● Conduct monthly meetings to monitor hazard assessment results and discuss improvement and development measures.● Disseminate information on OHS in the workplace to both internal and external stakeholders.● Receive feedback and suggestions to further improve operational processes and effectiveness.
Crisis Management Committee The Committee consists of one Chairman and six sub-committee members and secretary.	<ul style="list-style-type: none">● Establish the scope of the Business Continuity Plan (BCP) to ensure preparedness for crisis situations, such as natural disasters, pandemics, or emergency events, to maintain business continuity.● Consider the activation of the plan and oversee its implementation to ensure that the Company's critical operations and transactions can continue without disruption.
The Workplace Safety Officer at the supervisor level	<ul style="list-style-type: none">● Oversee compliance with the Company's occupational health and safety requirements, and regularly inspect the working environment, tools, and personal protective equipment to ensure readiness and safety.● Analyze business activities to identify potential risk factors that may cause hazards, develop and recommend accident prevention measures, as well as report and investigate risk-related incidents or accidents occurring within the organization to implement corrective actions and continuously improve a safe and sustainable workplace environment.

Occupational Health and Safety Management

The Company has a commitment to continually improve the performance of the OHS management system. The Company implements an approach to OHS in the workplace management by integrating risk management, hazard prevention, emergency preparedness and response, and employee health and occupational well-being, together with strengthening safety knowledge and culture across all operational processes. The scope covers activities from building design and construction, work control and supervision, to the provision and maintenance of a safe and appropriate working environment. In addition, the Company has established channels and systematic processes for incident reporting, monitoring, investigating, and root cause analysis. The findings are used to develop preventive measures, prevent recurrence, and continuously and effectively elevate safety standards.

The Company has systematically integrated occupational health and safety requirements and standards into its procurement and contracting processes to ensure that all suppliers and business partners operate in compliance with the Company's established occupational health and safety standards. Contracts entered between the Company and its suppliers, and business partners include explicit provisions requiring them to acknowledge, accept, and strictly comply with the Supplier Code of Conduct, which clearly defines occupational health and safety principles and requirements.

In addition, the Company conducts due diligence and qualification assessments of suppliers and business partners, including the verification of licenses, certifications, and relevant documentation in accordance with applicable laws and prescribed standards. This process aims to confirm operational readiness and capability to perform work safely, while mitigating risks that may affect employees, assets, and relevant stakeholders.



Hazard Identification, Risk Assessment, and Occupational Health and Safety Workplace Assessment

The Company conducts workplace inspections, risk assessments, and hazard identification related to Occupational Health and Safety covering all work areas. Assessments and risk prioritization are carried out by relevant functions, including the Human Resources business unit, General Services business unit, and occupational health nurses. Appropriate control measures are then implemented in accordance with the Hierarchy of Controls through the integration of action plans with quantified targets to address identified risks. These measures begin with risk elimination, substitution, engineering controls, administrative controls, and the use of personal protective equipment, in order to reduce occupational risks and hazards for both employees and contractors working within the office premises. Employees have the right to refuse or withdraw from work situations that they reasonably believe may pose risk of injury or adverse health effects. The Company ensures protection from retaliation for employees who exercise this rights.



In addition, the Company collaborates with external parties to inspect office premises, buildings, and critical systems, such as building structures, fire prevention and suppression systems, electrical systems, and elevator systems, to ensure compliance with applicable laws, regulations, and standards. At the same time, the Company conducts ongoing internal inspections of workplace environmental factors, including air quality, lighting, temperature, and humidity.

The Company utilizes the assessment results to prioritize identified risks and integrate them into its Occupational Health and Safety action plans. Appropriate preventive and control measures are established, along with quantified targets to enable performance monitoring and continuous improvement.



In 2025, the workplace environment assessment results were in compliance with applicable standards and regulatory requirements

In addition, the Company has continuously implemented the Clean & Care Program to enhance workplace safety by maintaining cleanliness, orderliness, usability, and information security. The KTC Clean & Care Committee conducts on-site inspections on a monthly basis to ensure compliance and continuous improvement.



Incident Reporting and Recurrence Prevention

The Company has developed systems and mechanisms for systematically reporting accidents, injuries, work-related illnesses, and unsafe incidents to enable effective identification, investigation, and management of occupational health and safety risks. Information obtained from such reports is incorporated into fact-finding, investigation, and root cause analysis processes, followed by the implementation of appropriate corrective and preventive measures to prevent recurrence and continuously enhance workplace safety standards.



Reporting of Injuries, Illnesses, Occupational Diseases, and Unsafe Incidents

Reports can be submitted through the following channels:

- GS Online: A channel for reporting issues or risks related to the use of facilities and workplace premises.
- HR Incident: A channel for reporting workplace accidents in order to notify issues or risks related to the workplace.
- Nursing Room: A channel for reporting injuries, illnesses, occupational diseases, and workplace accidents.
- HR Clinic: A channel for seeking consultation, advice, or submitting complaints directly to the Human Resources business unit. All information is treated confidentially, and employees are given the option to select the HR consultant they prefer to consult.



Initial Review, Investigation, and Root Cause Analysis

The Human Resources business unit, General Services business unit, and occupational health nurses conduct fact-finding to analyze root causes, define preventive measures to avoid recurrence, and implement immediate corrective actions within two hours.



Report to the Occupational Safety, Health, and Environment Committee

The findings from all accident and unsafe incident investigations are subject to internal review and reported to the Occupational Safety, Health, and Environment Committee for consideration, oversight, and review of long-term preventive measures. This process ensures that such measures effectively mitigate risks and prevent recurrence. Summaries of incidents and related actions taken are documented and presented in the Committee’s monthly meeting reports.

The Company places importance on protecting employees who report hazards or risk situations by ensuring that all reported information is kept confidential and by assuring that employees will not be subject to disciplinary action, discrimination, or any adverse consequences as a result of making such reports.

In addition, the Company continuously evaluates its progress in reducing and preventing health issues and risks by comparing performance against the targets set in the Company’s occupational health and safety plan.



In 2025, the Company recorded one workplace accident in which an employee sustained a scald injury from hot water. The Company immediately provided first aid and arranged for medical treatment, while covering medical expenses and providing benefits in accordance with applicable labor laws and internal policies. The employees’ condition was closely monitored until full recovery. Subsequently, a root cause analysis was conducted, and preventive measures were enhanced, including equipment adjustments, installation of warning signage, and additional safety training, to prevent recurrence. All actions were undertaken in accordance with established safety principles and with transparency and accountability toward employees.

Emergency Preparedness and Response

The Company has integration of actions to prepare for and respond to emergency situations through established systematic emergency preparedness and response plans and measures to manage risks that may impact on employee safety and business operations. These measures cover various scenarios, such as fire incidents, emergency evacuations, and other events that may pose risks to life and property. The Company provides training, conducts drills, and communicates appropriate procedures to enhance employees' knowledge, understanding, and readiness to respond to emergency situations accurately and in a timely manner.

In 2025, the Company conducted fire evacuation training and drills in collaboration with relevant external parties and communicated guidelines for employee response in the event of an earthquake. The outcomes of the drills were reviewed and used to continuously enhance emergency measures and safety communications, to strengthen organizational preparedness for emergency situations.



Fire Evacuation Training and Drills

The Company conducts fire evacuation training and drills on an annual basis to raise safety awareness and enhance employees' skills in responding to emergency situations. In addition, the Company has developed an educational video titled "How to Evacuate Safely in Case of Fire" to serve as a learning tool that provides essential knowledge and proper practices to follow in the event of a fire.



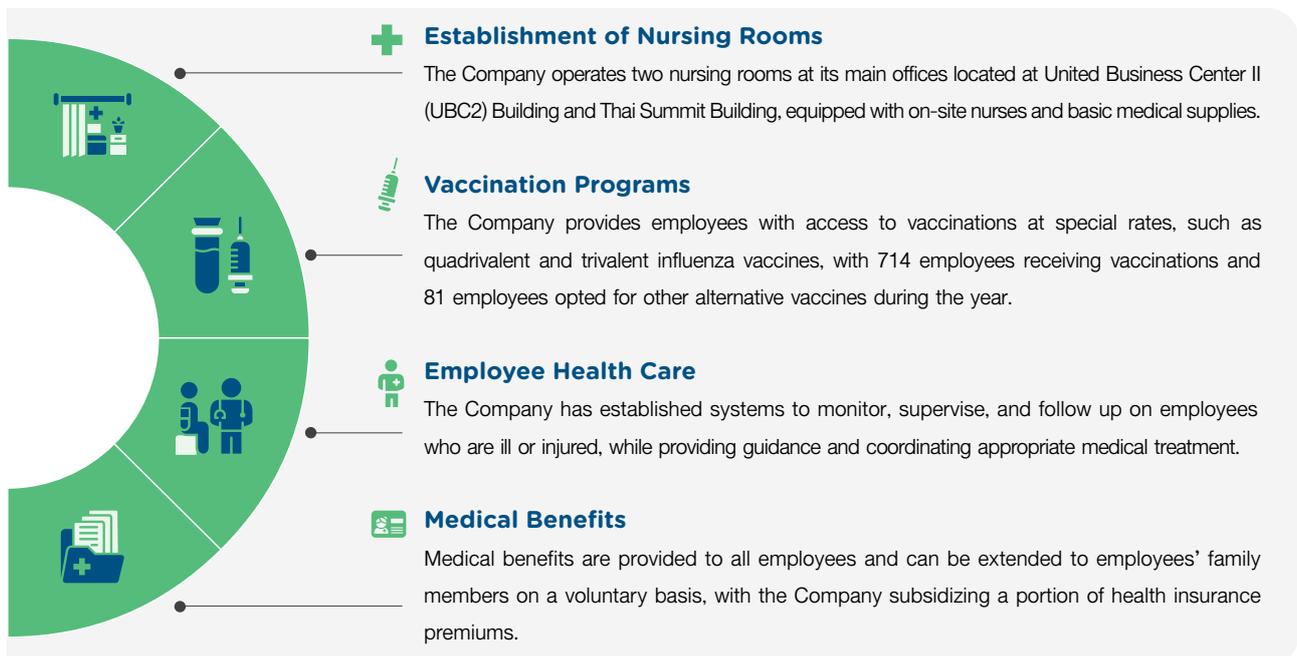
Communication of Earthquake Response Guidelines

The Company has developed an instructional video to communicate appropriate actions to be taken in the event of an earthquake, enabling employees to learn and follow safety procedures correctly.

Employee Health Management

The Company places great importance on employee health and safety, recognizing that occupational illnesses may affect employees' quality of life, work performance, and the long-term sustainability of the organization. Given the nature of the Company's operations as office-based work, the primary occupational risks relate to prolonged computer use, office syndrome, work-related stress, and visual fatigue.

The Company provides basic health benefits to employees to appropriately support workplace safety, health, and quality of life. The focus is on health risk prevention, primary healthcare, and emergency support during working hours through comprehensive and accessible welfare measures. In 2025, the Company continued to implement employee health management initiatives as follows:



Enhancing Knowledge and Occupational Health and Safety Culture

The Company regularly organizes Occupational Health and Safety activities and training programs to enhance awareness and reduce risks from workplace accidents. This is complemented by the continuous communication of relevant information and practical guidelines through email and internal communication channels (KTC UNITE).

In 2025, the Company continuously organized activities and training programs for employees, covering physical and mental health promotion, stress and emotional management, as well as the enhancement of safety skills and basic first aid. Details of the activities are as follows:

FIT & FIRM New Year Wellness with Coach Mickey

The session promoted proper nutrition knowledge to help employees understand the principles of making healthy food choices. This was complemented by guidance on maintaining regular exercise to strengthen physical health and overall well-being. The activities included advice from health experts along with practical daily self-care techniques. Employees also had opportunities to participate in hands-on sessions and share personal experiences to inspire positive health behavior changes. The initiative aimed to enhance overall well-being and support employees in maintaining sustainable readiness for work throughout the year.




A total of 281 persons participated in the program

Lifestyle Medicine: Sustainable Cancer Prevention, by Ms. Pimpnika Lwangkoon

The session provided knowledge on cancer prevention along with important health precautions. The activity included guidance on proper health-care practices for both employees and their family members to raise awareness of disease prevention. Participants also received preliminary health assessments through Body Composition measurements and observed demonstrations of healthy cooking to promote appropriate dietary habits. The program aimed to enhance understanding of well-being and support employees in maintaining strong and sustainable health.




A total of 34 persons participated in the program

STRONG MINDSET: Transforming Thoughts for a Healthier Life, by Ms. Suthida Jaitat

The program promoted skills for cultivating personal happiness to help employees develop sustainable emotional well-being. The activity focused on learning techniques for managing thoughts and emotions to build mental resilience and increase positive energy in daily life. Participants received practical guidance to help them cope with stress, maintain work–life balance, and strengthen their ability to stay focused on what matters, supporting overall work effectiveness. The program aimed to enhance employees’ mental well-being and promote a better quality of life.

A total of 144 persons participated in the program



Is Your Work Environment Toxic? Mental Health Matters by Mr. Thanawin Meelarpudomchai, (Clinical Psychologist)



The session explored the meaning of “toxic” from participants’ own perspectives and examined its impact on mental health through activities that encouraged awareness of one’s inner world and the perspectives of others. Participants also learned about underlying causes of behaviors or situations that affect mental well-being, along with practical self-care approaches.

A total of 244 persons participated in the program

Basic First Aid Knowledge for Safety

The course promoted awareness and proper response to accidents through training on correct CPR techniques, confident use of AED devices, and essential skills such as bleeding control, wound dressing, and safe assistance for unconscious people. The program also covered first aid kit preparation, emergency management in various situations, and emergency reporting channels, to enhance preparedness for unexpected incidents in daily life and in the workplace.



A total of **86** persons participated in the program

Know Early, Act Fast: Preventing Office Syndrome by Dr. Techit Lertanekwatana (Mac), Sports Scientist

The program helped participants gain a comprehensive understanding of office syndrome, including its symptoms, causes, impacts, and related conditions. Participants also learned about risk behaviors to avoid and appropriate preventive practices, followed by full-body stretching exercises to restore physical balance and alleviate discomfort caused by prolonged sitting at work.

A total of **32** persons participated in the program

Living with Peace of Mind, Leaving with Ease, by Ms. Panchada Phongnopakhun (Kotoey)

The session provided a reflective space for participants to revisit personal values, the meaning of life, and work-related goals, enabling them to mindfully design their “end-of-life journey” in accordance with their own preferences. The program covered the rationale for good death planning, advance health care planning, palliative care, personal life and death planning, as well as an understanding of the right to a good death in Thailand.

A total of **187** persons participated in the program

Positive Psychology Workshop: Happiness Is All Around Us

The workshop enhanced understanding of positive psychology through the PERMA model, which helped participants explore their personal values and rediscover positive moments that may have been overlooked, while connecting those experiences to meaningful relationships. The workshop also provided space for participants to “sincerely appreciate” themselves and those around them. The session concluded with practical guidance on maintaining mental well-being and managing emotional fatigue in the future.



A total of **25** persons participated in the program



GOVERNANCE AND ECONOMIC DIMENSION

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Brand and Customer Trust

Building a trusted and credible brand is a fundamental foundation of sustainable business operations, particularly in the financial services sector, which is intrinsically linked to consumers' quality of life and financial security. The Company recognizes that customer trust is derived from accurate, transparent, and responsible communication, together with the consistent delivery of superior experiences that continuously respond to customer needs.

The Company places strong emphasis on responsible advertising by ensuring that information related to financial products and services is complete, clear, and not misleading, to support customers in making careful and fair decisions. In this regard, the Company strictly adheres to ethical principles and regulatory requirements, including Market Conduct principles, in the conduct of its marketing activities.

At the same time, the Company is committed to enhancing customer satisfaction through the continuous development and improvement of products and services, guided by a customer-centric approach. Customer feedback and suggestions are actively gathered and incorporated to continuously improve products and services quality. These efforts contribute to strengthening long-term customer relationships and reflect the Company's commitment to being a trusted brand that customers choose and continue to choose.

Targets and Performance

Targets



- Net Promoter Score (NPS) of 66% from credit card customers



- Net Promoter Score (NPS) for KTC TOUCH services reached 99%

Performance in 2025



- Net Promoter Score (NPS) of 72% from credit card customers



- Net Promoter Score (NPS) for KTC TOUCH services reached 99.54%



Opportunities and Challenges



Economy

Positive Impacts: A trusted and reputable brand strengthens long-term customer relationships, leading to continued service usage and stable business growth. Such trust also helps reduce marketing and complaint management costs and supports the Company's overall financial stability.

Negative Impacts: If the Company's trustworthy brand image does not align with actual operations, it may create unrealistic customer expectations and increase reputational risk. In the event of errors or customer complaints, the impact on trust can be severe and may result in additional costs related to problem resolution and customer remediation.



Environment

Positive Impacts: A trusted brand can play a role in promoting responsible environmental behavior through responsible communication and the encouragement of digital service adoption, which helps reduce resource consumption and paper usage. Brand credibility also supports greater acceptance of the Company's environmental practices.

Negative Impacts: Environmental communication that is not carefully managed or not aligned with actual operations may give rise to risks of overstated claims or perceptions of greenwashing. Such risks may adversely affect stakeholder confidence over the long term.



Society

Positive Impacts: A trusted brand helps enhance customer satisfaction and positive customer experiences, contributing to stronger engagement and brand loyalty. Responsible communication and transparency also help consumers in making decisions, reduce risks associated with inappropriate use of financial services, and promote the overall well-being.

Negative Impacts: If a brand has a strong influence on consumer decision-making, it may pose risks of undue persuasion, particularly among vulnerable groups. In the absence of effective responsible advertising governance, such influence may lead to excessive indebtedness or unfairness for certain groups.



Human Rights

Positive Impacts: A trusted and credible brand reflects respect for consumer rights, including the right to accurate information, the right to privacy, and the protection of personal data. Brand credibility also supports fair and equitable treatment of stakeholders.

Negative Impacts: In cases where customer data management or marketing communications lack due care, this may lead to risks of privacy violations or unintentional discrimination, which could adversely affect vulnerable groups and undermine brand trust.

Responsible Advertising and Marketing for Consumer Finance Products

The Company recognizes the importance of transparent, accurate, and fair communication and marketing practices in building customer trust and confidence, while reducing the risk of miscommunication that may lead to misunderstanding or inappropriate decision-making regarding financial products and services. Accordingly, the Company has established Responsible Advertising and Marketing guidelines covering personal loan products, credit cards, and all types of financial services, including the following:

- Ensuring that marketing content and visual materials accurately and completely reflect product and service information, without misleading or distorting key features or material conditions.
- Avoiding the use of persuasive or promotional messages that may cause misunderstandings regarding benefits, terms and conditions, or risks associated with the use of financial products. A Proper systematic review and screening process is conducted to assess all types of marketing content, including text, images, and promotional media, prior to public release to ensure accuracy, fairness, and compliance with regulatory requirements of relevant authorities, including the Bank of Thailand and the Office of the Consumer Protection Board (OCPB), as well as the Company's internal policies emphasizing consumer responsibility.
- Communicating clear, easy-to-understand, and sufficient information to support customer decision-making, such as interest rates, fees, repayment terms, and benefits, to enable customers to make informed decisions and reduce the risk of misunderstanding financial obligations.



Employee Training to Enhance Customer Satisfaction

The Company places emphasis on fair and transparent service standards that are aligned with the principles of Responsible Lending. Accordingly, all employees, including both relevant customer-facing employees and customer-non-facing employees, are mandatorily required to attend annual training on Market Conduct & Responsible Lending. All participants are required to pass the assessment with a 100% completion rate to ensure that employees at all levels possess the fundamental knowledge necessary to perform their duties correctly and in accordance with the standards.

In addition, employees who work directly with customers, such as sales agents, KTC TOUCH service point staff, and Contact Center officers, receive additional role-specific training to further enhance service standards. This training strengthens communication skills as well as responsible advertising and marketing practices, helps prevent unfair sales practices, and reduces the risk of consumer misunderstanding. Furthermore, the Company regularly monitors and evaluates compliance with established guidelines through knowledge assessments and internal audits to ensure that service and communication related to consumer lending products comply with applicable laws, policies, and regulations.

Card Acquisition Training Program for Contact Center Employees

The Company organized the Card Acquisition training program to enhance the knowledge and develop the capabilities of Contact Center employees. The training content covered knowledge of KTC products, applicant qualifications and required supporting documents, application assessment criteria, as well as Market Conduct and Responsible Lending principles. In addition, the program included product and service sales processes, sales conversation standards, knowledge of operational systems, and compliance with fundamental consumer rights. Emphasis was placed on promoting fair and equitable access to financial services to ensure that customers receive transparent services, free from deception, coercion, harassment, or any form of exploitation, thereby protecting customer interests and strengthening trust. This program enables Contact Center employee to provide financial information accurately, transparently, and fairly, in alignment with the Company's operational standards for enhancing service quality in an ethical and responsible manner.



A total of **209** persons participated in the program

“BREAKING YOUR BOUNDARIES” Capability Development Program for Sales Agents

The Company placed importance on developing the capabilities of its employees and sales agents’ network, who play a key role in responsibly connecting financial products with consumers. In 2025, the Company organized an annual seminar under the theme “BREAKING YOUR BOUNDARIES: Moving Beyond Limits Toward Excellence” to enhance sales skills, service standards, and knowledge of fair service practices among sales agents nationwide.

The program focused on building knowledge of Market Conduct, Responsible Lending principles, and fundamental consumer rights, while supporting compliance with the regulations of the Bank of Thailand. This enables sales agents to provide product information accurately, transparently, and appropriately in line with customers’ repayment capabilities, thereby reducing the risk of mis-selling and contributing to higher standards of financial services and strengthened consumer confidence.



 **More than 300 persons participated in the program**

Training Program on KTC Credit Card and KTC PROUD for New Sales Agents

The Company placed importance on providing training for sales agents through the Product Knowledge Credit Card & KTC PROUD program. This program aims to equip participants with accurate knowledge of KTC’s products, while promoting responsible financial behavior and enhancing awareness of individuals’ financial capacity. The knowledge gained enables participants to further develop their capabilities, build sustainable careers, and generate stable income as sales agents of KTC.

**KTC
PRODUCT
KNOWLEDGE**

คู่มืออบรมผลิตภัณฑ์ทางการเงิน KTC

- บัตรเครดิต : ใช้เท่าที่จำเป็นและชำระคืนได้เต็มจำนวนตามกำหนด จะได้ไม่เสียดอกเบี้ย 16% ต่อปี
- สินเชื่อ : กู้เท่าที่จำเป็นและชำระคืนไหว อัตราดอกเบี้ย 25% ต่อปี



 **A total of 1,017 persons participated in the program**

Program for KTC High-Performing Sales Agents (Rising Star)

The Company placed importance on the continuous development of sales agents by implementing programs designed to inspire and enhance knowledge, enabling participants to define their own paths to success. The program focuses on strengthening knowledge and skills in accurately presenting KTC products, while providing opportunities to exchange sales insights and best practices among participants. It also emphasizes awareness of roles and responsibilities under Market Conduct principles and encourages participants to cascade the knowledge gained to their teams to drive team performance.

In addition, the Company organized activities to announce results and to recognize high-performing participants, along with offering online training courses designed to empower and foster a positive mindset, including:

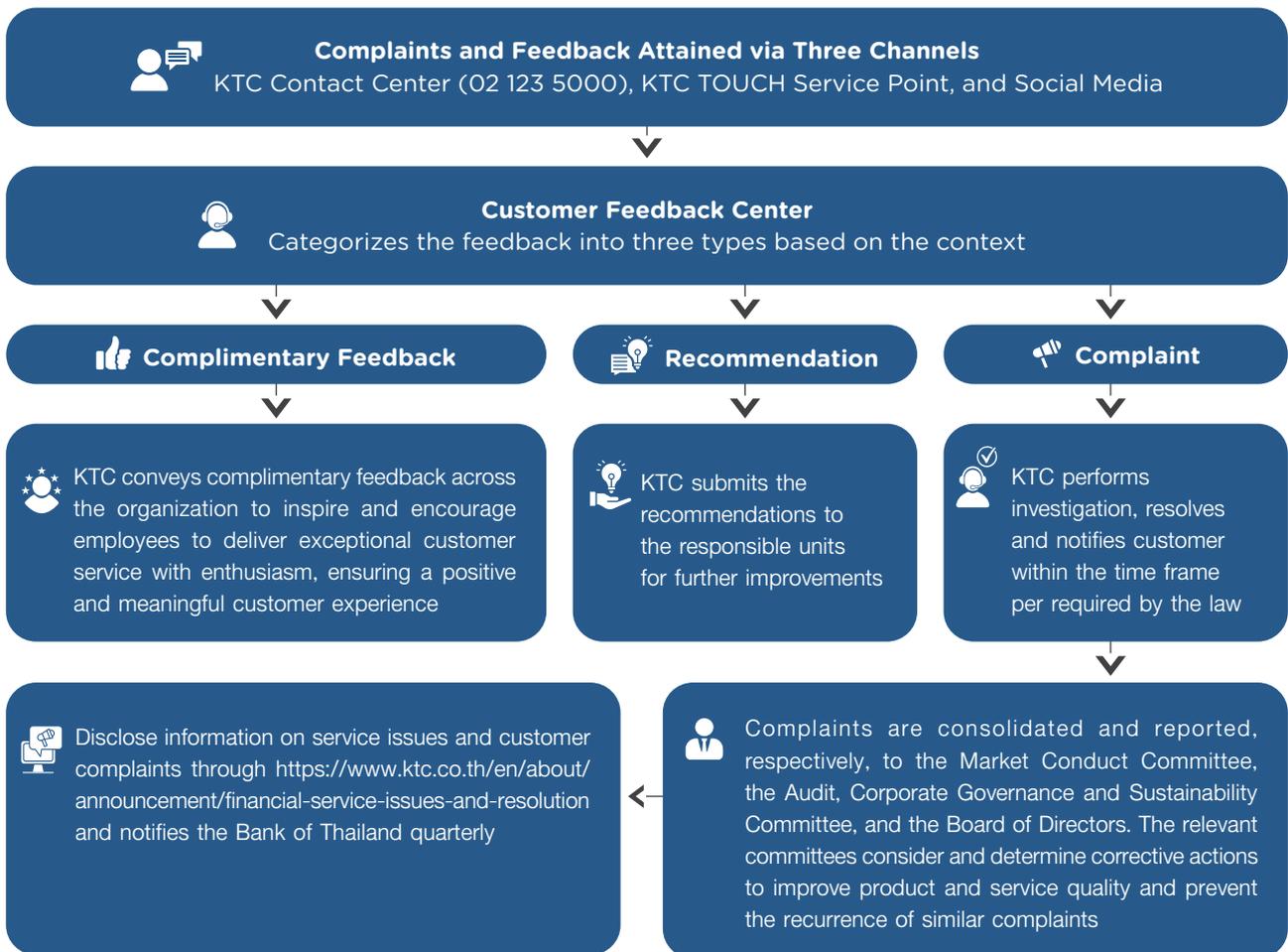
- The Spark of Empowerment: Inspiring self-confidence by encouraging sales agents to recognize their inner potential and believe that success is achievable for everyone.
- Wing of Change: Empowering sales agents to understand that success is not achieved through one big leap, but through doing small things correctly and consistently.



A total of **195** persons participated in the program

Customer Complaint and Feedback Management Process

The Company places importance on customer feedback across all dimensions through a clear and transparent process to manage customer feedback, enabling a comprehensive reflection on customer satisfaction, expectations, and experiences. The Company has established a centralized service for receiving complaints, compliments, and recommendations through multiple channels, including service points, telephone, and social media, to collect, classify, and analyze customer feedback. The information obtained is used to assess the impacts of products and services and serves as insights for improving operational processes, developing new products, and continuously enhancing service quality in line with customer needs and expectations. In addition, the Company systematically monitors the status and outcomes of complaint resolution and applies disciplinary measures or warnings to sales agents in accordance with the Company’s policies and guidelines, to ensure that customers receive appropriate, timely, and fair services.



The Company enhances the effectiveness of managing customer feedback and complaints by establishing quality and turnaround-time targets for complaint resolution within 7 days, serving as operational standards for relevant business units. The Company also regularly monitors, measures, and reports performance results to management and relevant committees. These efforts reflect the Company’s responsibility in protecting consumers and help strengthen stakeholder confidence that customer complaints are addressed and resolved appropriately and in a timely manner.

For additional information on the disclosure of complaints and the resolution of issues related to financial services, please refer to <https://www.ktc.co.th/en/about/announcement/financial-service-issues-and-resolution>



Customer Satisfaction Development and Relationship Enhancement

The Company places strong emphasis on enhancing customer satisfaction and trust across all stages of service and is committed to continuously improving customer experience to ensure that all customer segments receive transparent, fair, and truly responsive to their need's services. The Company conducts annual customer satisfaction assessments to gather feedback and evaluate satisfaction with its products and services across various dimensions, including ease of access to services, quality of advisory services, responsiveness to complaints, delivery timeliness of service, and overall trust in the organization.

The assessment results are analyzed to identify strengths and areas for improvement and are used to develop concrete improvement plans within relevant business units.

Customer Satisfaction Assessment

The Company places importance on conducting customer satisfaction assessments in a systematic and continuous manner as a key indicator for enhancing service quality and improving the overall customer experience. The assessment results are used to identify priority areas for service improvement and to support workforce development and training plans in alignment with the Company's measures, including Market Conduct guidelines.

In this regard, the Company gathers customer feedback through all communication channels, including KTC Contact Center, KTC TOUCH service points, the Company's website, and various social media platforms. At the same time, the Company regularly conducts customer satisfaction surveys covering all service channels. The insights obtained are analyzed and utilized to improve products, operational processes, and enhance the overall customer experiences across the Company's products and services.

Assessment year	2023	2024	2025
Net Promoter Score (NPS) from credit card customers (%)	62	64	72
Net Promoter Score (NPS) for KTC TOUCH services (%)	94.76 (NPS implementation began on 6/2/2023)	99.20	99.54
Net Promoter Score (NPS) for KTC Contact Center services (%)	90.96	91.71	92.60

Credit Cardholder Satisfaction

The Company conducts an annual customer satisfaction survey among its credit cardholders using the Net Promoter Score (NPS), an index that reflects customers' willingness to recommend KTC credit cards to others. The survey results are systematically analyzed and utilized to enhance and develop the Company's credit card products and services. This process forms an integral part of the Company's annual development plan.

Survey results over the past several years have demonstrated a positive trend in customer satisfaction. This improvement aligns with the enhancement of credit card benefits tailored to members' spending behaviors, the continued development of the KTC FOREVER rewards program, and the elevation of user experience through the KTC Mobile application. These factors have collectively supported sustained and continued usage of the Company's products and services.

KTC TOUCH Service Satisfaction

The Company conducts customer satisfaction surveys for KTC TOUCH service, using the Net Promoter Score (NPS) as the primary performance indicator. The survey results are reported to management on a monthly basis and serve as a governance mechanism to monitor and maintain service quality standards on an ongoing basis. If the satisfaction score falls below the established benchmark, the Company takes proactive measures to review customer feedback, identify the root causes of the issues, and implement appropriate, systematic improvements.

The KTC TOUCH service satisfaction survey results reflect the Company's continuous efforts to enhance customer experience. These improvements have been driven by the development of employees' communication skills, problem-solving capabilities, and proactive service approach, resulting in higher service standards and greater professionalism. The Company has streamlined and optimized its service processes to reduce waiting times and improve operational efficiency. At the same time, it has improved the branch environment to ensure cleanliness, comfort, and a clearly organized queue management system, reinforcing orderliness and attention to detail. In addition, the Company places strong emphasis on customer feedback. All comments and suggestions are systematically analyzed and used to refine service processes, with progress and outcomes regularly communicated to relevant departments. This approach strengthens stakeholder confidence in the organization's commitment to continuous improvement.

KTC Contact Center Service Satisfaction

The Company conducts customer satisfaction surveys after every interaction through its Contact Center channel, applying clearly defined evaluation criteria to continuously monitor service quality. In case the satisfaction score falls below the established benchmark, the company analyzes the root causes of the issues and implements systematic corrective actions, along with preventive measures to avoid recurrence. Additionally, an annual internal service quality assessment is conducted to support the ongoing improvement of service processes and standards.

In addition, workforce planning is set in alignment with workload during different periods to ensure operational efficiency. The Company also provides continuous training on product knowledge and service standards to enhance the employees' expertise in service delivery. A positive working environment is promoted to ensure employees feel happy, motivated, and able to deliver care and satisfaction to customers, resulting in improved overall customer experience.

Key factors contributing to the continual improvement of service quality scores include the systematic enhancement of team capabilities through comprehensive training and in-depth coaching. These programs cover product knowledge, communication skills, handling complex cases, and regular performance reviews. As a result, employees are more confident, precise, and empathetic in their service interactions. At the same time, ongoing development of the Knowledge Base serves as a centralized, fast-searchable, and continuously updated information source, reducing inconsistencies in responses and improving accuracy and standardization in problem resolution. Furthermore, quality control processes including monitoring, clear assessment criteria, calibration sessions, and closing feedback loops with structured action plans and coaching, strengthen service consistency and meaningfully elevate service quality.

Outsource Sales Agent Service Satisfaction

The Company conducts monthly customer satisfaction surveys on a regular basis to assess the performance of outsource sales agents responsible for presenting KTC's products accurately, comprehensively, and transparently. This includes providing clear information on benefits, fees, and interest rates in accordance with the sales manual and the Company's Market Conduct Policy. The survey also evaluates overall service quality, professional attire, and service etiquette to ensure a comprehensive assessment of operational standards. When customer feedback is received, the Company informs the relevant functions to analyze the evaluation results and determine appropriate improvement measures. These actions may include enhancing service quality, refining product presentation, developing training programs, strengthening coaching techniques, and continuously updating product information to ensure accuracy and relevance.



Digital Innovation

The Company recognizes the critical role of rapidly advancing digital technologies in transforming lifestyles and consumer behavior. Convenience, speed, and security in financial transactions are key factors underpinning customer confidence. Accordingly, the Company is committed to the continuous development of digital infrastructure and innovation to enhance the quality, efficiency, and security of its financial products and services, while systematically managing technology and data-related risks. In parallel, the Company continuously adapts to evolving consumer behaviors to strengthen competitiveness, create new business opportunities, and support sustainable, long-term growth.

Targets and Performance

Targets



KTC Mobile users accounted for 89% of all customers in 2025

Performance in 2025



KTC Mobile users accounted for 93% of all customers



Opportunities and Challenges



Economy

Positive Impacts: Digital innovation enhances operational efficiency and improves customer experience through the development of digital financial products and services that respond to consumer behaviors. The application of advanced technologies in data analytics and risk management strengthens the accuracy of decision-making, enhances revenue-generation capabilities, and supports long-term competitiveness.

Negative Impacts: Investments in technology and digital innovation require significant capital expenditure and may pose risks to returns on investment if developments do not align with market demand or if technological change occurs rapidly. In addition, reliance on digital infrastructure may elevate business continuity risks in the event of system disruptions.



Environment

Positive Impacts: The adoption of digital innovation help reduce resource consumption such as decreased plastic usage through the transition from physical cards to digital cards, reduced paper consumption, and lower travel-related emissions through digital services and processes. These initiatives support the reduction of greenhouse gas emissions from the Company's operations.

Negative Impacts: The expansion of digital infrastructure and the operation of data centers may lead to increased energy consumption and electronic waste if technology lifecycle management and energy efficiency are not managed effectively.



Society

Positive Impacts: Digital innovation enhances more convenient, faster, and more inclusive service access to financial services, promotes financial inclusion for the public, and supports the strengthening of digital skills among employees and the wider society.

Negative Impacts: The digital divide and unequal access to technology may limit certain groups' ability to access digital financial services if inclusive service design and appropriate mitigation measures are not adequately implemented.



Human Rights

Positive Impacts: The promotion of respect for human rights through the design of digital innovations that incorporate considerations of privacy, data security, and non-discrimination builds trust and supports the sustainability of financial services.

Negative Impacts: The use of advanced technologies, such as data analytics and automated systems, may pose risks related to privacy infringement or unintended discrimination if ethical governance, transparency, and appropriate oversight are not sufficiently ensured.

Governance

The Company places strong emphasis on driving the organization through digital innovation. A clear governance structure has been established, with defined roles and responsibilities assigned to relevant functions to ensure that the development and application of technology are aligned with the Company’s strategic direction and responsive to the evolving digital landscape. This structure encompasses policy setting and strategic direction, solution and infrastructure development, as well as information security management. Such an integrated approach ensures that digital innovation initiatives are effectively implemented, create added value for customers, and sustainably enhance the Company’s competitive advantage.

Roles	Responsibilities
Management & Sustainability Committee	Govern and provide strategic direction for product development and digital innovation.
Information Security Committee	Oversee the design, development, delivery of technology solutions, IT infrastructure, and information and system security.
Digital Marketing Business Unit	<ul style="list-style-type: none"> • Design and develop new innovations to create marketing strategies that respond to consumer behavior in the digital era. • Leverage technology and data analytics to enhance operational efficiency and deliver a differentiated customer experience.
Information Technology Business Unit	<ul style="list-style-type: none"> • Develop and maintain digital innovations, covering system design and development as well as IT infrastructure maintenance. • Drive new innovations to support efficient and modern organizational operations. • Ensure data security, network management, and the adoption of emerging technologies to strengthen the Company’s competitive advantage.





Digital Transformation Strategy

The Company is committed to advancing digital innovation to adapt to the evolving digital landscape under the strategy “Building a Sustainable Future Through Digital Transformation.” The strategy is implemented through four key approaches as follows:



- **Reach Better:** Expanding the customer base through digital channels by offering a simple, secure, and fast e-Application process, together with the development of credit scoring models to support growth opportunities.
- **Grow Healthier:** Enhancing effective member data management and developing services on the KTC Mobile application to better respond to customer needs.
- **Bond Tighter:** Strengthening security and convenience across all online communication channels, while providing tools to support the Contact Center team in delivering accurate and efficient services.
- **Work Smarter:** Strengthening technological readiness and upskilling employees to improve operational efficiency, reduce costs, and enhance the Company’s ability to adapt to ongoing changes.

The Company is committed to driving its strategy toward becoming a fully digital organization by leveraging advanced technologies and innovative solutions to develop products and services that deliver experiences aligned with the needs of customers in the digital era. The Company focuses on three core areas: digital products, digital services, and digital channels, while integrating artificial intelligence (AI) and automation to enhance efficiency, reduce costs, and strengthen transaction security. Customers can conveniently access services anytime and anywhere with speed and reliability. At the same time, these initiatives help reduce resource consumption, mitigate data-related risks, and support environmentally friendly operations. Collectively, these efforts aim to achieve strong business growth while advancing the Company toward long-term sustainability.

KTC Mobile

A convenient and secure application that integrates all products and services, enabling customers to manage a wide range of transactions independently, anytime and anywhere.

Apply Online Service

A self-service online application for financial products through an electronic application system.

KTC Digital Card

A credit card with advanced security innovations for online and offline transactions.

Swatch Pay/ Garmin Pay

A contactless payment service that enables customers to pay for goods and services at participating merchants via smartwatches without carrying a physical card, with enhanced security through tokenization technology.

Google Pay

A tap-to-pay mobile payment service that enables customers to pay for goods and services at participating merchants by tapping their phones at terminals displaying the contactless symbol.



KTC EDC

A payment acceptance service via electronic data capture (EDC) terminals supporting credit cards, debit cards, PromptPay, and Alipay+. The service enables convenient and secure transactions, while expanding sales opportunities through KTC installment payment options and the redemption of KTC FOREVER points.

KTC PAYMENT GATEWAY

An online payment acceptance service that supports credit cards, debit cards, and Alipay China, enabling continuous transaction processing for online merchants with assurance of recognized security standards.

KTC MERCHANT App

A merchant payment application that enables QR code payments, supporting Visa and Mastercard credit cards, PromptPay, Thai QR, and cross-border QR payments for international customers*. The application provides real-time transaction success notifications and sales tracking, giving merchants confidence that payments have been successfully received.

*Indonesia, Malaysia, Vietnam, Singapore, Cambodia, Hong Kong, Lao PDR, and the People's Republic of China.

KTC LINK PAY

A payment acceptance service that allows merchants to create and share a payment URL with customers for immediate payment of goods or services using credit cards and Alipay China, providing a convenient and secure payment solution through direct customer communication channels.

KTC ALIPAY+

A digital payment acceptance service that enables QR code payments through more than 20 leading global mobile wallets, such as Alipay China, AlipayHK, KakaoPay, and Touch 'n Go

RECURRING

An automated card debit payment service that ensures timely collections for merchants, enhances cash flow management, and enables monitoring of billing results.

KTC Websites

Digital channels that enable access to KTC applications, information, and services, featuring fast performance, easy information retrieval, and compatibility across all devices.

KTC Line Connect

A real-time transaction notification service delivered via the Company's LINE Official Account, enabling members to receive alerts for card spending and credit-related transactions.

Generative SEO Blog for conversion

The creation of SEO (Search Engine Optimization) blogs for publication on the KTC website, including SEO structure and article development.

Generative AI in Marketing Communication & Design

Designing and developing marketing and communication activities using AI technology.



Development of Digital Technology and Innovation

The Company focuses on developing and supporting digital innovations and technologies to deliver efficient products, services, and electronic payment channels that meet customer needs, while providing convenient, fast, and secure access to information and services anytime and anywhere, and enhancing the Company's competitiveness. In 2025, the Company implemented the following digital innovations.

KTC Mobile

ถ่าย ครบ จบ ทุกโมเมนต์ กับแอป KTC Mobile

ดาวน์โหลดได้แล้ววันนี้

Download on the App Store | GET IT ON Google Play | EXPLORE IT ON AppGallery

#AnyMoment
สะดวก ปลอดภัย ให้คุณใช้งานได้ทุกช่วงเวลา ครบครันในแอปเดียว

#AnyNeed
ทำธุรกรรมได้ยิ่งกว่า จ่ายบิล เบิกถอน ผ่อนชำระ พร้อมฟังก์ชันอื่น ๆ อีกมาก

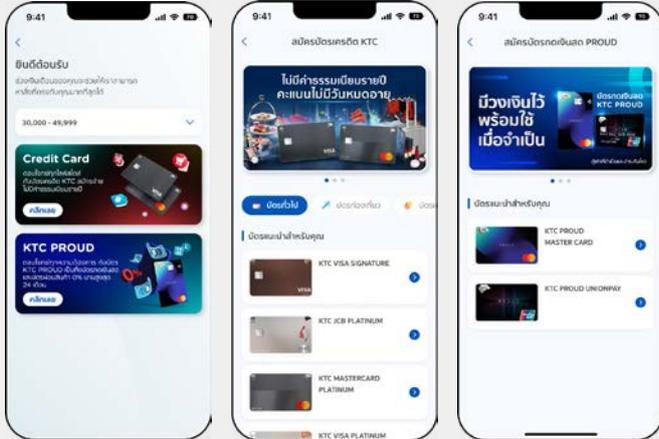
#AnyDeal
คุ้มครองและโปรโมชันพิเศษ เตรียมให้คุณใช้ตลอดปี จะแลก คะแนนหรือใช้จ่ายก็ได้สิทธิ์พิเศษ

The Company has continuously enhanced the KTC Mobile application to strengthen digital security standards and deliver efficient user experience. Key security measures include verification of registered phone numbers and devices, application integrity checks, monitoring of suspicious applications, prevention of remote device control, and detection of screen overlay activities, all aimed at mitigating fraud risks and cybersecurity threats. In addition, the Company introduced a feature enabling customers to apply for permanent credit limit increases via the application, allowing faster and more secure access to services. Providing services via the application also enhances inclusive and equitable access to financial services, while reducing paper usage and customer travel. This contributes to lower resource consumption and reduced greenhouse gas emissions.



The number of KTC Mobile users **2,455,375** reached representing **93%** of the total customer base, an increase of **8%** compared to 2024

Apply Online Service



The Company offers applications for KTC Credit Card and KTC PROUD Cash Card through an electronic application system (e-Application) to enhance customer convenience by enabling applicants to submit applications, complete forms, upload documents, and verify their identity independently via digital devices anytime and anywhere, with real-time tracking of application status. This approach streamlines application processes and reduces processing time, aligning with evolving consumer preferences for digital channels, while also mitigating fraud risks through electronic identity verification and enhancing the reliability of delivery service. In addition, the fully digital end-to-end application process helps reduce paper usage and the need for travel to submit or collect documents. This contributes to lower resource consumption and reduced greenhouse gas emissions.



A total of 31,121 customers applied through the Apply Online Service channel, representing an increase from 2024, which was the first year of its implementation

KTC Digital Credit Card



The Company offers the KTC Digital Credit Card to expand its premium customer base, with extensions to Visa Signature and World Rewards Mastercard, under the Digital First concept that emphasizes secure spending through Dynamic CVV (CVC2) technology and numberless cards. These features enable customers to make transactions with confidence across both online and offline channels. Members may opt for a transparent plastic card without a card number or magnetic stripe, reducing risks associated with card theft, data copying, and skimming. In parallel, the Company has developed Apply Online Service via the KTC Mobile application and online platforms to enhance convenience and elevate customer experience. In addition, customers may opt out of receiving a plastic card, which helps reduce resource consumption and greenhouse gas emissions. This initiative supports the Company’s digital financial services strategy alongside its environmental sustainability objectives.



A total of 144,562 customers applied for the KTC Digital Credit Card

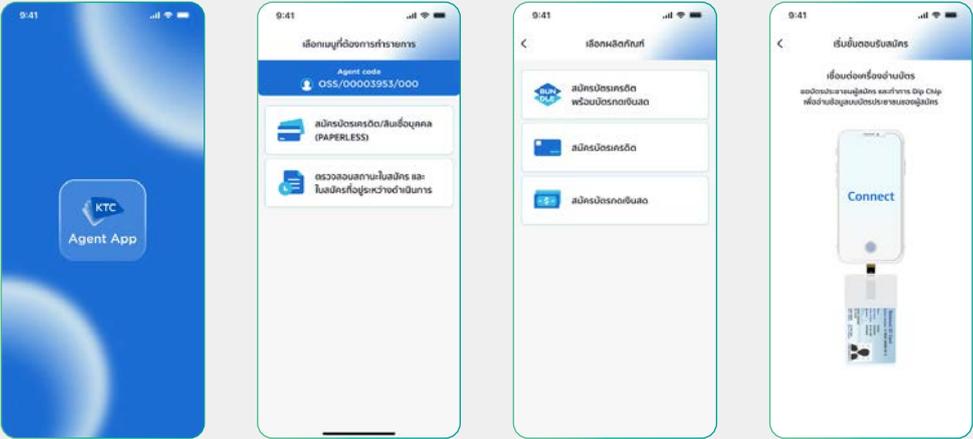
Agent App



The Company has developed the Agent App to support the application process for KTC financial products, enabling authorized agents to record customer information and perform identity verification within the system. This allows customers to receive preliminary application results immediately, enhancing the speed, accuracy, and standardization of service delivery while improving overall customer experience and satisfaction, particularly for customer groups who are less familiar with technology or have limited access to digital devices. Furthermore, digital processing helps reduce paper-based documentation, minimizes the need for branch visits, and lowers energy consumption from travel. These efforts contribute to a reduction in greenhouse gas emissions and are aligned with the Company’s approach to expanding access to financial services alongside sustainable business practices.



A total of **55,111** customers applied for products through the Agent App



**Generative AI in Marketing Communication & Design:
Enhancing Quality, Productivity and Responsible Practices**



The Company has applied Generative AI technologies to Marketing Communication & Design to enhance the quality of communication materials, improve operational efficiency, and strengthen employee capabilities in line with changes in the financial services and digital marketing landscape. The adoption of Generative AI is guided by a human-centric AI approach, whereby AI serves as a tool to support and augment human capabilities rather than replacing. The company utilizes a range of AI tools, including ChatGPT, Gemini, Copilot, Midjourney, Freepik, Adobe, Runway, and KREA, to support creative concept development, design execution, and targeted communication planning.

The use of Generative AI helps reduce repetitive workloads and accelerate the processes of ideation and design development, enabling teams to focus more effectively on strategic work, brand communication, and the creation of customer-centric experiences, which are critical to building trust in financial services. The company emphasizes strong governance in the use of Generative AI by ensuring that all outputs are subject to human review, with due consideration given to information accuracy, intellectual property protection, and the commitment to refrain from using customer personal data, in order to uphold high standards of security, credibility, and stakeholder trust.

In addition, the application of Generative AI enhances resource efficiency by reducing unnecessary revisions and minimizing the production of unused materials, in alignment with responsible and sustainable business practices.



The number of marketing communication design materials increased by 13% compared with 2024

Cybersecurity and Data Privacy Protection

The Company recognizes cybersecurity and personal data protection as essential enablers of trust among customers, suppliers, and stakeholders. The Company is therefore committed to conducting its operations in compliance with applicable laws and international standards, while continuously enhancing technology, information systems, and internal control processes to effectively prevent, detect, and respond to cybersecurity threats.

The Company integrates cybersecurity and personal data protection risk management into its corporate governance and enterprise risk management frameworks to ensure that operations are conducted in a secure, transparent, and auditable manner. In parallel, the Company promotes knowledge, awareness, and an organizational culture that emphasizes data confidentiality, data integrity, and the protection of customer privacy, which are fundamental to the Company’s long-term sustainable business operations.

Targets and Performance



Targets



- 100% of employees completed Cybersecurity and Information Security training through the e-Learning platform



- Certified to the international standards ISO/IEC 27001:2022 (Information Security Management System: ISMS) and ISO/IEC 27701:2019 (Privacy Information Management System: PIMS)



Performance in 2025



- 100% of employees completed Cybersecurity and Information Security training through the e-Learning platform



- Successfully certified to ISO/IEC 27001:2022 for the Information Security Management System (ISMS) and ISO/IEC 27701:2019 for the Privacy Information Management System (PIMS)



Opportunities and Challenges



Economy

Positive Impacts: Effective management of cybersecurity and personal data protection enhances customer and business partner confidence, supports the continuity of digital business operations, and mitigates financial risks arising from cyber incidents.

Negative Impacts: Cyberattacks or personal data breaches may have significant adverse impacts on the Company's financial position, reputation, and stakeholder trust, as well as expose the Company to legal risks and penalties resulting from non-compliance with personal data protection laws.



Environment

Positive Impacts: Efficient and secure management of information technology systems improves energy efficiency in data centers and digital infrastructure, contributing to reduced resource consumption and minimizing environmental impacts from organizational operations.

Negative Impacts: Reliance on energy-intensive technology systems and data centers may increase operational costs and greenhouse gas emissions if energy efficiency management is not implemented in parallel with strengthening cybersecurity measures.



Society

Positive Impacts: Personal data protection and cybersecurity reinforce trust among customers and society in the use of digital financial services, promote safe access to services, and support overall confidence in the financial system.

Negative Impacts: Cyber incidents or data breaches may affect customers' privacy, security, and quality of life, potentially cause public concern and undermine societal trust in the Company if appropriate communication and remediation measures are not effectively implemented.



Human Rights

Positive Impacts: Promoting respect for human rights through the protection of personal data and privacy rights of customers and employees, in accordance with international principles and applicable laws, helps mitigate reputational risks and supports responsible business conduct.

Negative Impacts: Personal data breaches or inappropriate use of data may infringe upon individuals' privacy rights and dignity, leading to legal and trust-related risks if robust governance systems, internal controls, and clear accountability are not adequately established.

Governance

The Company has established policies and regulations on data protection and information security systems to serve as a framework for managing information technology risks and personal data protection at an appropriate level, in compliance with applicable laws and relevant international standards. These policies and regulations cover the operations of the Company, employees, contractors, customers, and stakeholders involved in accessing or processing the Company's data. Such policies and regulations are reviewed and updated regularly at least once a year and are subject to consideration and approval by the Board of Directors to ensure their appropriateness, relevance, and effectiveness in addressing continuously evolving cybersecurity risks.

Governance Structure

The Company placed the highest importance on the governance of data and information security systems. The Board of Directors has oversight and accountability at the policy level for the organization's information security and cybersecurity matters and has delegated operational oversight responsibilities to the Information Security Committee (ISC), chaired by the Chief Executive Officer (CEO) and composed of senior executives from relevant functions. Roles and responsibilities of the Information Security Committee (ISC) as follow:

- To define policies related to information security and information technology, for approval by the Board of Directors
- To oversee IT strategic planning and budgeting to ensure alignment with financial resources, available assets, and business priorities
- To implement actions, monitor, and report performance of risks related to information security and information technology to management team and the Board of Directors on a regular basis.
- To serve as the Data Protection Officer (DPO) for the Company and subsidiaries in accordance with the Personal Data Protection Act

The Company has established an Information Technology Security Division (CISO Division) to manage and strengthen information security. The Division reports directly to the highest executive responsible for information technology, whose role is equivalent to that of the Chief Information Officer (CIO). The CISO Division is responsible for formulating cybersecurity strategies and implementing measures relating to cybersecurity, risk management, security incident response, and compliance with international standards under a structured and clearly defined governance framework. This approach reflects the integration of cybersecurity as a core component of the Company's information technology strategy and its sustainable business operations.

In addition, the Company has established an organizational structure to support effective information technology governance and risk management based on the Three Lines of Defense model, with clearly defined roles and responsibilities. The structure consists of business units responsible for IT operations, IT governance and IT risk, and IT audit.



Information Technology and Cybersecurity Measures

The Company has implemented risk management measures and tools, along with a clear incident response process. The Company conducts system testing at least once per year to mitigate the risks of information technology disruptions and cyber threats, while ensuring readiness for emergency situations. In addition, the Company regularly reviews and reinforces employees' awareness and understanding of information security. Key security practices include the following.



Information Technology and Cybersecurity Measures

- Conduct regular security system testing and incident response drills (Stress-Testing) to assess data security and online safety measures. Perform penetration testing at least once a year and conduct vulnerability assessments on a quarterly basis, covering both internal and external networks, by Qualified Security Assessors (QSA) certified under PCI DSS standards. Corrective measures are promptly implemented to address any identified vulnerabilities. The test results and remediation outcomes are reported to the Risk Management Committee (RMC) or Information Security Committee (ISC) accordingly.
- Conduct an annual review of the Information Technology Disaster Recovery Plan (DRP) and perform regular emergency plan testing, as well as conducting the Business Continuity Plan (BCP) testing, with the IT business unit serving as a key support unit in these efforts.
- Establish the Cyber Security Operation Center (CSOC) to detect and prevent cyber intrusions, as well as to safeguard against the leakage of critical data.
- Establish a primary and a backup data center with high security and availability to support critical business operations.
- Install a Data Loss Prevention System (DLP) to prevent the leakage of sensitive data.
- Protect the Company's network by installing network security devices and systems.
- Establish a process for managing incidents and complaints related to data security, cybersecurity, and IT system security, including annual testing of the Incident Response Plan.
- Implement Cyber Insurance to transfer risks associated with data security breaches and cybersecurity incidents, ensuring protection against potential threats to critical information security.
- Regular annual audits of information security and cybersecurity by the Internal Audit business unit and external auditors annually.
- Incorporate ISO standards into the employee performance evaluation process across the organization to ensure strict adherence to operational standards.

Privacy Protection Measures

The Company prioritizes the safety and privacy of customer and stakeholder data. The Company has established a Personal Data Protection Policy, along with practices and measures related to the protection and security of personal data across all its operations, including those of its subsidiaries and stakeholders, such as customers, employees, shareholders, and business partners. All employees are required to strictly adhere to these guidelines. Failure to comply may result in disciplinary actions or legal consequences. To ensure the effective implementation of the Personal Data Protection Policy, the Company has established mechanisms such as the following.



Personal Data Protection Measures

- Assign the Internal Audit business unit to be responsible for auditing compliance with the Personal Data Protection Policy across all business units and reporting the audit results to the Information Security Committee (ISC) and the Audit, Corporate Governance and Sustainability Committee.
- Conduct annual external audits on personal data protection practices to verify compliance and obtain certification under the ISO/IEC 27701: 2019 Privacy Information Management System standard.
- Establish the number of personal data breach incidents as one of the key performance indicators (KPIs) for evaluating employee performance across the organization.
- Enhance workflows, contracts, and various forms to ensure compliance with legal requirements, such as obtaining consent for personal data processing (Opt-in), and conducting risk assessments related to personal data processing.
- Require data processors to sign a Data Processor Agreement to ensure that they acknowledge and operate within the agreed scope when processing personal data on behalf of the Company. The agreement also requires data processors to promptly notify the Company in the event of any personal data breach arising from the assigned tasks.
- Provide training and education to employees and outsourced service providers to ensure compliance with personal data protection laws and the ISO/IEC 27701:2019 standard.

In addition, the Company informs data subjects about the processing of their personal data in the following areas.

- The nature of personal data that the Company collects, processes, and uses for specified purposes.
- Reasons or legal bases for the collecting, using, or disclosing customers' personal data.
- The rights of data subjects as defined by law, including the right to be informed (Opt-in), the right to access, the right to data portability, the right to object to personal data processing, the right to erase or destroy, or anonymize the personal data, the right to restrict personal data processing, and the right to rectify personal data.
- Customers have the right to opt out of receiving information, marketing communications, or marketing activities from the Company if they do not wish to receive advertising materials, promotions, or newsletters from the Company. Customers may exercise this right by notifying the Company via email at cservice@ktc.co.th, through the KTC Mobile App, via social media channels through Facebook and LINE, or by contacting KTC Contact Center at 02-123-5000.
- The duration for which the Company retains the data; the Company will store personal data of individuals associated with the Company for up to 10 years after the end of the relationship. In cases where approval for financial product membership is not granted, the Company will store personal data for no longer than 1 year from the date of non-approval. After the retention period, the company will delete or destroy the data.
- Measures to protect personal data; the Company established policies or guidelines governing requests for the use of data by third parties, such as government or private organizations, ensuring that personal data is not used for purposes other than those for which consent has been obtained or in accordance with specified conditions.
- Monitoring the proportion of data used for secondary purposes, such as the disclosure of personal data to subsidiaries or business partners. In 2025, the proportion amounted to 8.29%.
- Establishing a Fraud Monitoring system for KTC credit card transactions and payment acceptance transactions.

For additional information, please refer to <https://www.ktc.co.th/en/about/data-protection-notice> under "Company's Data Protection Notice under the Personal Data Protection Policy of Krungthai Card Public Company Limited".

Disciplinary Measures Related to Privacy Breaches

In 2025, the Company identified 12 incidents involving customer privacy breaches resulting from the leakage of personal data, which were reported as errors originating from the Company or external service providers. These incidents were reported to the Information Security Committee (ISC) and/or the regulatory authority to ensure proper supervision and monitoring of corrective action in accordance with the guidelines prescribed by law or company regulations. The Company implemented systematic corrective and preventive measures, including reviewing operational processes, strengthening internal controls, and enhancing awareness among employees and external service providers regarding the importance of personal data protection, the potential impacts of data breaches, and the need for strict compliance with proper procedures. In addition, the Company emphasized relevant disciplinary measures and continued to develop and improve its systems to enhance monitoring and data risk prevention capabilities, in order to prevent similar incidents from recurring in the future.

Independent External Audit

The Company manages cybersecurity and personal data protection in accordance with international standards and has obtained ISO/IEC 27001:2022 certification for the Information Security Management System (ISMS) and ISO/IEC 27701:2019 certification for the Privacy Information Management System (PIMS). These certifications reflect the Company’s responsibility, transparency, and reliability in data management, which form a critical foundation for conducting financial business operations. The Company has continuously maintained these certifications for a period of six consecutive years, demonstrating its strong commitment to protecting the data of customers, suppliers, and stakeholders, as well as to systematically and sustainably mitigating risks arising from cyber threats.

In addition, the Company is currently in the process of obtaining PCI DSS (Payment Card Industry Data Security Standard) certification to enhance the security of card payment data and to continuously strengthen confidence in digital financial transactions.



**ISO/IEC 27001: 2022
Information Security Management
System (ISMS) for all processes**



**ISO/IEC 27701:2019
Privacy Information Management
System (PIMS) for all processes**

Cybersecurity and Personal Data Protection Training

The Company is committed to raising awareness of cyber threats and the importance of data security by continuously providing information technology security and personal data protection training to the Board of Directors, executives, employees, as well as suppliers and outsources. These efforts aim to enhance security standards and ensure strict compliance with applicable requirements.

Training on ISO/IEC 27001:2022 Information Security Management System and ISO/IEC 27701:2019 Privacy Information Management System

The Company has implemented an organization-wide training program to enhance knowledge and understanding of ISO/IEC 27001:2022 and ISO/IEC 27701:2019, as well as laws related to personal data protection, through the Company's internal e-Learning platform. The training program is divided into two modules, including Introduction to ISO/IEC 27001:2022 (ISMS) and ISO/IEC 27701:2019 (PIMS) and practices for compliance with the standards.

This program is a mandatory training course for new employees as part of the onboarding process, and the content is reviewed and provided to employees across the organization on an annual basis.

KTC จะเข้ารับการตรวจประเมินรักษามาตรฐานการรับรอง ทั้ง ISO/IEC 27001 และ ISO/IEC 27701 ซึ่งพนักงานทุกคนต้องผ่านการเรียนรู้และทำแบบทดสอบ

EP.1

ISO/IEC 27001 (ISMS) และ ISO/IEC 27701 (PIMS) คืออะไร

ขอเชิญพนักงานทุกท่านเข้าศึกษาบทเรียน ISO EP.1
ระยะเวลา ตั้งแต่ **1 - 7** กันยายน 2568

[คลิกเพื่อศึกษาบทเรียน](#)

สอบถามเพิ่มเติม : คุณทศิธรณ์ โทร 45723

KTC จะเข้ารับการตรวจประเมินรักษามาตรฐานการรับรอง ทั้ง ISO/IEC 27001 และ ISO/IEC 27701 ซึ่งพนักงานทุกคนต้องผ่านการเรียนรู้และทำแบบทดสอบ

EP.2

แนวปฏิบัติเพื่อให้สอดคล้องกับมาตรฐาน ISO/IEC 27001 และ ISO/IEC 27701 มีอะไรบ้าง

ขอเชิญพนักงานทุกท่านเข้าศึกษาบทเรียน ISO EP.2
ระยะเวลา ตั้งแต่ **8 - 14** กันยายน 2568

[คลิกเพื่อศึกษาบทเรียน](#)

บุษนิตดา จิตชื่น
Head of Process Development and Improvement Department

สอบถามเพิ่มเติม : คุณทศิธรณ์ โทร 45723



A total of **1,822** persons participated in the training, representing **100%** of all employees



100% of participants successfully passed the post-training assessment

Security Awareness Training Program “One Wrong Click Can Change Everything... Awareness Comes First!” (2025)

The Company conducted a training program to enhance cybersecurity awareness and understanding among all employees, with a focus on recognizing cyber risks that may affect personal data, corporate information, and the Company’s business operations. The training covered key topics including awareness of email phishing threats, protection of critical information, development of skills to respond to suspicious incidents, enhancement of cybersecurity practices within the organization, and techniques to avoid becoming victims of online fraud. The program aims to strengthen employees’ knowledge, awareness, and preparation to effectively respond to cyber threats, foster a culture of information security, and support stable and sustainable business operations in the long term.



A total of **1,818** persons participated in the training representing **100%** of employees

The 20th KTC FIT Talk: “Cyber Threat Awareness: Protecting Identity and Financial Assets in the Digital World”

In collaboration with the Technology Crime Suppression Division of the Royal Thai Police, the Company implemented proactive measures to strengthen cybersecurity protection for consumers through the organization of the 20th KTC FIT Talk: “Cyber Threat Awareness: Protecting Identity and Financial Assets in the Digital World.” The forum aimed to provide knowledge and insights into the evolving landscape of financial cyber threats, which have become increasingly sophisticated, ranging from phishing and call center scams to the use of artificial intelligence, deepfake technology, and agentic AI in attacks on financial transactions. The initiative also promoted collaboration among the public sector, private sector, and media in building digital resilience for Thai society. This initiative reflects the Company’s comprehensive role in safeguarding customers’ financial security through fraud intelligence sharing, 24-hour real-time transaction monitoring, the development of secure products and technologies such as KTC Digital Card, and continuous public awareness communication, with the objectives of mitigating cybercrime risks, strengthening confidence in the digital financial system, and supporting the sustainable growth of Thailand’s digital society and economy.



Corporate Governance

The Company believes that good corporate governance forms the foundation of sustainable growth and serves as a key mechanism for effectively driving the organization toward its strategic objectives, while upholding responsibilities toward society and the environment. Accordingly, the Company is committed to strengthening a transparent, fair, and accountable governance structure, alongside fostering an ethical corporate culture. This ensures that business operations across the entire value chain—from upstream to downstream—including customer service, personal data management, risk management, and responsible lending, are conducted in compliance with applicable laws and international standards, while meeting stakeholder expectations in all dimensions.

Targets and Performance



Targets



The Company received a score of 100 in the Corporate Governance Report (CGR) by the Thai Institute of Directors (Thai IOD)



Performance in 2025



The Company received a score of 110 in the Corporate Governance Report (CGR) by the Thai Institute of Directors (Thai IOD)



Challenges and Opportunities



Economy

Positive Impacts: Good corporate governance enhances stakeholder confidence, enabling the Company to achieve effective growth, exercise prudent risk management, and foster a business ecosystem that supports investment and sustainable development.

Negative Impacts: Stringent corporate governance requirements may result in slower decision-making processes and increased internal controls.



Environment

Positive Impacts: Integrating environmental considerations into corporate governance enables the Company to establish appropriate approaches for identifying and managing environmental risks, while creating opportunities to reduce operational costs and support the transition toward business operations that account for long-term environmental impacts.

Negative Impacts: Compliance with environmental regulations and standards may result in additional procedures and increased operational costs.



Society

Positive Impacts: Good corporate governance promotes fairness in the development of products and services and strengthens the Company's role as a responsible member of society through transparent operations and accountability to stakeholders. This enhances public trust and confidence in the Company.

Negative Impacts: In the absence of strong corporate governance, there may be risks of stakeholder rights violations, non-transparent communication, or decision-making that fails to adequately consider social impacts, which could adversely affect the Company's reputation and its long-term relationship with society.



Human Rights

Positive Impacts: Corporate governance aligned with international human rights principles enables the Company to establish policies and processes that respect human dignity, promote non-discrimination, and prevent both direct and indirect human rights violations across the value chain.

Negative Impacts: In the absence of a systematic approach to human rights governance, there may be risks of rights violations affecting employees, customers, or business partners, potentially leading to legal exposure, reputational damage, and adverse impacts on the Company's long-term sustainability.

Governance

Corporate Governance Policy

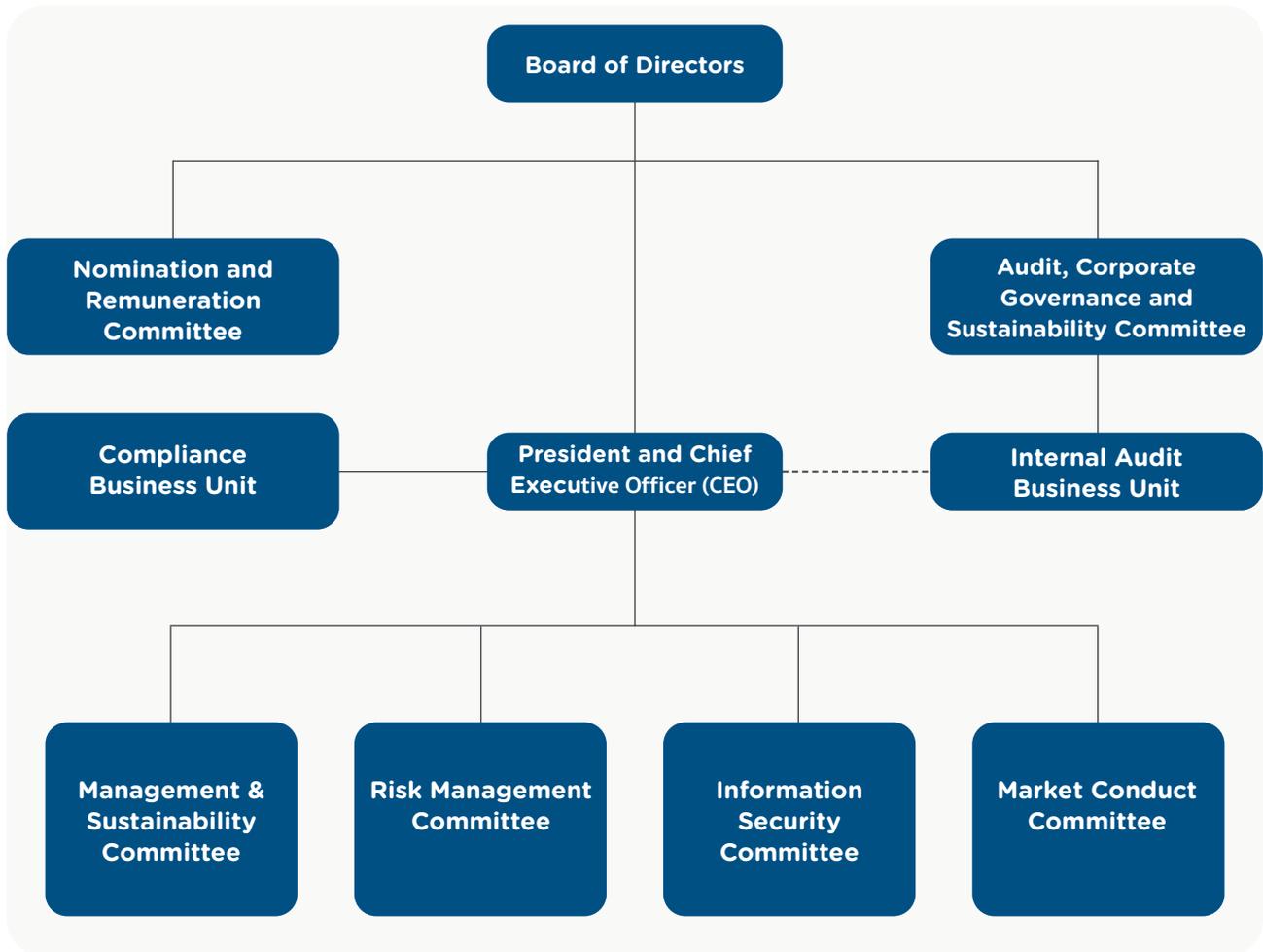
The Company conducts its business in accordance with the good corporate governance principles, in line with the guidelines prescribed by regulatory authorities such as the Stock Exchange of Thailand and the Securities and Exchange Commission (SEC). The Company is committed to operating with transparency, fairness, accountability, and reliability to build confidence among all stakeholder groups and to promote long-term sustainable growth. To ensure consistent implementation across the organization, the Company has established a Corporate Governance Policy to serve as a guiding framework for the Board of Directors, management, and employees at all levels in performing their duties with integrity, in compliance with applicable laws, ethical conduct, and social responsibility. The Board of Directors regularly reviews Corporate Governance Policy annually to ensure its alignment with applicable laws and regulations, as well as with evolving business contexts.

For additional information on Corporate Governance Policy, please refer to the Company’s website <https://www.ktc.co.th/pub/media/sustainability-development/CG/document/KTCEN2025-CG-Policy.pdf>



Governance Structure

The Board of Directors plays a critical role in overseeing the Company’s operations and the management of its resources in a responsible manner, in compliance with applicable laws and relevant regulations. The Board is responsible for setting the Company’s policies, strategies, vision, mission, and business plans to ensure that operations are effective, transparent, and aligned with the Company’s risk management framework. In addition, the Board regularly oversees internal controls and risk management processes to provide assurance to shareholders and all stakeholder groups. The Company’s corporate governance structure adopts a One-Tier System, comprising the Board of Directors and two sub-committees, namely the Nomination and Remuneration Committee and the Audit, Corporate Governance and Sustainability Committee.

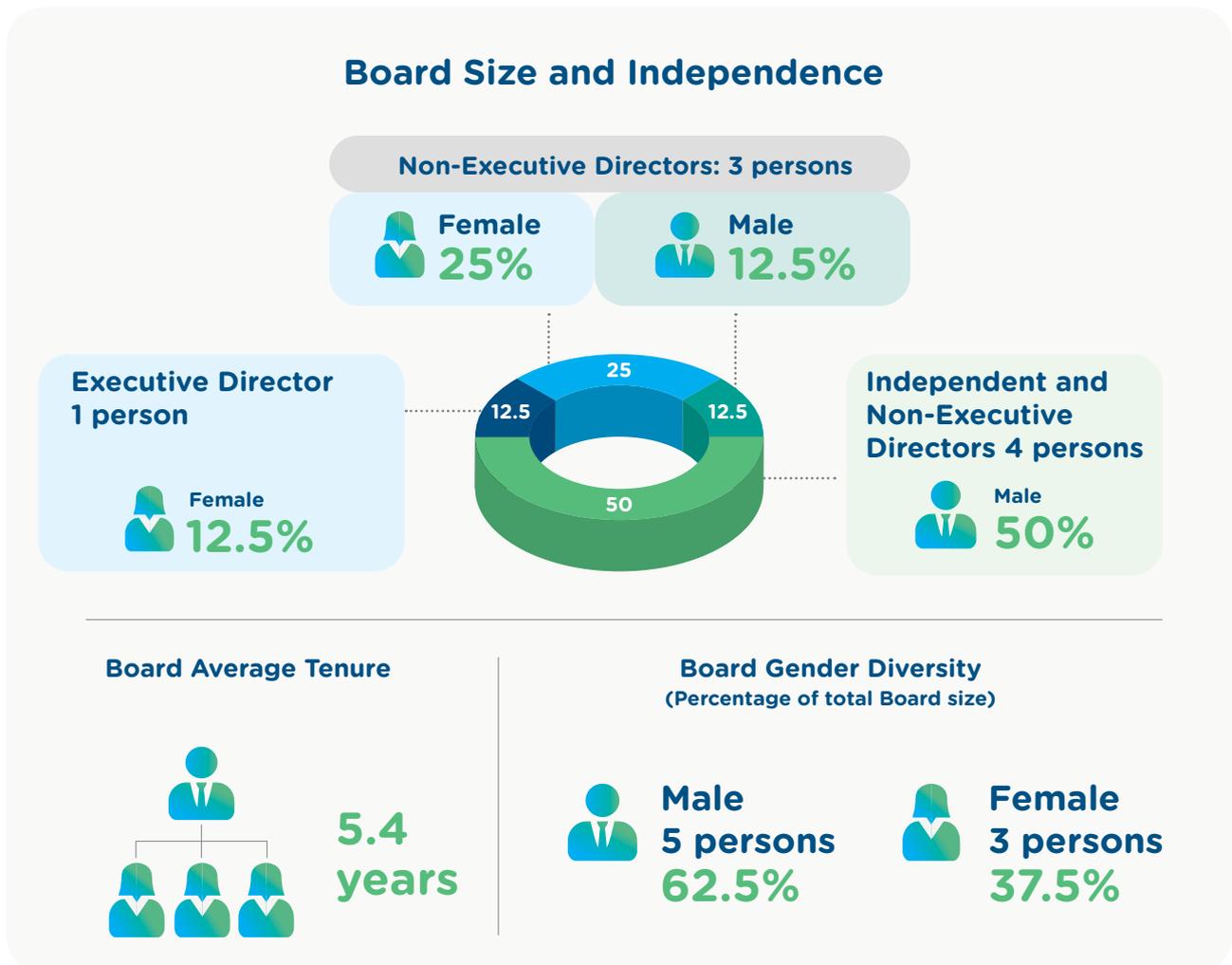


For additional information, please refer to Form 56-1 One Report 2025 under “Corporate Governance Structure” topic

Board of Directors Information

Board of Directors Composition

The Board of Directors comprises a total of eight directors. The Company has stipulated that independent directors shall account for at least one-third of the total number of directors and no less than three persons. At present, the Chairperson of the Board is a non-executive and independent director and is not the same person as the Chief Executive Officer. For the appointment of directors, the Company nominates individual directors whose terms have expired for consideration and approval at the Annual General Meeting of Shareholders, in accordance with the criteria and guidelines set out in the Corporate Governance Policy.



Board of Directors Mandates

The Company has established guidelines regarding the holding of directorships in other companies by Board of Directors, executives, and employees. Each Board of Director member should hold mandate in no more than five other listed companies on the Stock Exchange of Thailand to ensure effective performance of duties in accordance with the good corporate governance principles.

Name	Number of Other Mandates
Independent Director and Non-Executive Director	
Mr. Prasong Poontaneat	3
Mr. Praphaisith Tankeyura	3
Mr. Natapong Vanarat	1
Mr. Somchai Kuvijitsuwan	5
Non-Executive Director	
Mrs. Praralee Ratanaprasartporn	3
Mr. Rathian Srimongkol	5
Ms. Kornkanok Fuengfung	2
Executive Director	
Mrs. Pittaya Vorapanyasakul	1

For additional information, please refer to Form 56-1 One Report 2025 under “Selection, development and evaluation of duty performance of the board of directors” topic



Board Skills Matrix

In the nomination process, the nominee must uphold appropriate qualifications requirements and not possess forbidden characteristics per the guidelines of the Stock Exchange of Thailand, the Securities and Exchange Commission, or other relevant regulatory authorities. The nomination process is conducted in a transparent manner, and the nominee are required to have the suitable qualifications, skills, knowledge, capabilities, and experience as defined by the Company regardless of sex, gender, race, nationality, or religion, where proportion, number, diversity, and composition are considered appropriate in each division.

Accordingly, the Company has developed a Board Skills Matrix covering knowledge, skills, expertise, and experience, which is used as a tool to assess the qualifications of existing directors and as a guideline for future director nominations. The objective is to promote good corporate governance and support the achievement of the Company’s strategic objectives.

Directors	Direct Experience	Accounting-Auditor	Finance/Treasury	Marketing/PR/Advertising	Other Accounting	Human Resource	Information Technology	Legal	Management	Strategy	Risk Management	Others
Independent Director and Non-Executive Director												
1	•		•	•	•	•		•	•	•	•	
2	•		•	•	•	•			•	•	•	- Banking
3			•		•	•	•		•	•	•	- Energy - Utilities
4						•		•	•	•	•	
Non-Executive Director												
5	•	•	•		•	•	•		•	•	•	- Payment System
6	•		•	•	•	•	•		•	•	•	- Sustainability - Medical treatment
7	•	•	•		•	•	•		•	•	•	
Executive Director												
8	•			•		•			•	•	•	
รวม	6	2	6	4	6	8	4	2	8	8	8	

Enhancing Board Effectiveness

The Company organizes regular meetings of the Board of Directors to consider key matters related to business operations, including the approval of financial statements, performance monitoring, risk management, corporate governance, and sustainability development. Each meeting is supported by a well-structured agenda designed to align with the Company’s strategic objectives. Board members consistently attend meetings and actively contribute their views and opinions, ensuring that the Board’s decisions are made with due diligence and in the best interests of the Company.

In addition, the Company conducts an annual performance evaluation of the Board of Directors, based on clearly defined and comprehensive assessment criteria to reflect the effectiveness and appropriateness of corporate governance practices. The evaluation comprises four formats: (1) Self-Assessment for the Board of Directors as a whole, (2) Self-Assessment of Individual Directors (Self-Assessment), (3) Self-Assessment of Individual Directors (Cross-evaluation), and (4) Self-Assessment for Committees as a Whole. The evaluation results are used as a basis for continuous improvement and enhancement of the effectiveness of corporate governance.



In 2025, the Company held a total of 15 meetings of the Board of Directors, with an average board meeting attendance of 98.3%.

The Company requires minimum board attendance of at least 75% of all board meetings.

Board of Directors’ Performance Evaluation Results for 2025

- Self-Assessment for the Board of Directors as a Whole: 4.80 points
- Self-Assessment of Individual Directors (Self-Assessment): 4.69 points
- Self-Assessment of Individual Directors (Cross Evaluation): 4.80 points
- Self-Assessment for Committees as a Whole:
 - Audit, Corporate Governance and Sustainability Committee: 4.77 points
 - Nomination and Remuneration Committee: 4.99 points

For additional information, please refer to Form 56-1 One Report 2025 under “Meeting attendance of the board of directors” topic

Boards Knowledge and Skills Development

The Company supports the continuous development of knowledge and skills of the Board of Directors and management through training programs, seminars, and the provision of relevant information related to business operations, laws, and corporate governance to enhance effective decision-making. Orientation programs are provided for newly appointed Board of Directors to ensure an understanding of the Company’s business plans, organizational structure, roles and responsibilities, and key legal matters. Relevant information is also disseminated through electronic systems.

The Company encourages Board of Directors and management to attend training programs relevant to their roles and in accordance with regulatory requirements, to promote continuous learning and strengthen good corporate governance practices. In 2025, the training programs attended included the following:

- ISO/IEC 27001: 2022 Information Security Management System (ISMS) and ISO/IEC 27701: 2019 Privacy Information Management System (PIMS)
- Security Awareness
- Risk Awareness

For additional information, please refer to Form 56-1 One Report 2025 under “Selection, development and evaluation of duty performance of the board of directors” topic

Shareholding and Securities Holdings

The Company places importance on respecting and protecting the rights of all shareholders on an equitable basis, whether Thai or foreign, without any infringement of shareholder rights. The Company encourages shareholders to fully exercise their legal rights, including the rights to buy, sell, or transfer securities; receive dividends; attend shareholders' meetings and vote on significant matters; propose agenda items; elect directors; and receive the Company's information in a transparent manner through accessible communication channels. These practices are intended to enhance shareholder confidence and support sustainable, long-term investment in the Company.

With respect to the holding of the Company's securities, the Company does not impose any restrictions on the purchase, sale, or holding of its shares by directors, management, or employees. However, such persons are required to comply with the notifications of the Securities and Exchange Commission and the Company's internal regulations, to ensure that no insider information is used in securities trading and that all transactions are conducted transparently and in accordance with applicable laws.

Regarding government shareholding, Krungthai Bank is currently the Company's major shareholder. As per the information of the Book-Closing Date (BC) at the end of December 2025, from Thailand Securities Depository Company Limited, Krungthai Bank held 49.29% of the total number of voting rights. The Company did not offer a golden share offering, including did not granting any special rights or privileges to major shareholders or the government.

In addition, the Company grants equal voting rights for each common share⁽¹⁾ under one share, one vote, with no limitation on voting rights. Resolutions are passed by a majority of votes cast, unless stated otherwise in the articles of association or set forth otherwise in the relevant law.

In 2025, the Company's voting rights were as follows:

	Votes per Share	Amount of Shares	Voting Power ⁽⁴⁾
No vote ^{(2), (3)}	0	177,947,410	0
One vote	1	2,400,386,660	2,400,386,660
Total	1	2,578,334,070	2,400,386,660

Remarks

⁽¹⁾ The Company does not have preferred shares

⁽²⁾ The Company has not repurchased any shares without voting rights.

⁽³⁾ Thai NVDR Co., Ltd. is classified as a shareholder without voting rights at shareholders' meetings as per the information of the Book-Closing Date (BC) at the end of December 2025, from Thailand Securities Depository Company Limited held 6.9% of the Company's total shares outstanding.

⁽⁴⁾ Total voting power is calculated by multiplying the number of voting rights per share by the total number of shares.

Business Ethics

The company is committed to conducting its business with integrity and ethical conduct, recognizing that adherence to business ethics is fundamental to building trust among stakeholders. Accordingly, the Company has established Code of Conduct and implements it through internal communication, employee training, and effective oversight to ensure transparent operations and compliance with the good corporate governance principle. In addition, the Company places strong emphasis on the prevention of corruption and bribery by implementing Anti-Corruption initiatives and fostering an organizational culture grounded in integrity and accountability. These efforts not only help mitigate legal and reputational risks but also form an integral part of the Company’s sustainability strategy, aimed at creating long-term value for society and all stakeholders.

Targets and Performance



Targets



- Certified as a member of the Thai Private Sector Collective Action Against Corruption (CAC)



- 100% of employees completed training and assessment on Corporate Governance, Anti-Corruption, and the Code of Conduct



Performance in 2025



- Certified as a member of the Thai Private Sector Collective Action Against Corruption (CAC)



- 100% of employees completed training and assessment on Corporate Governance, Anti-Corruption, and the Code of Conduct



Opportunities and Challenges



Economy

Positive Impacts: Strong business ethics enhance the confidence of shareholders, investors, and business partners, supporting financial stability and sustainable long-term growth. In addition, adherence to business ethics helps reduce risks related to corruption, operational misconduct, and non-compliance with applicable laws and internal regulations.

Negative Impacts: Compliance with business ethics requirements may increase operational costs, such as expenses associated with establishing monitoring and evaluation systems for service providers, as well as enhancing the Company's risk management processes and internal control systems.



Environment

Positive Impacts: Business ethics that integrate environmental responsibility help establish an ethical framework for business decision-making and promote responsible resource use, as well as the selection of business partners that take environmental impacts into consideration. This approach helps reduce indirect environmental risks across the value chain.

Negative Impacts: The absence of business ethics may lead to business decisions that cause environmental impacts from the Company's operations or those of its business partners, thereby creating reputational risks and adverse effects on stakeholder expectations.



Society

Positive Impacts: Adherence to business ethics helps foster an organizational culture grounded in fairness and social responsibility. It strengthens the trust among customers and society, while supporting a transparent and respectful working environment.

Negative Impacts: Failure to uphold business ethics may result in conflicts of interest, discrimination, or inappropriate behavior within the organization.



Human Rights

Positive Impacts: Business ethics aligned with international human rights principles enable the Company to conduct its business with respect for human dignity, non-discrimination, and fair treatment of stakeholders. This helps reduce legal risks and enhances the Company's credibility.

Negative Impacts: In the absence of effective enforcement of business ethics, there may be risks of direct or indirect human rights violations, such as unfair treatment of customers or employees, or involvement with business partners associated with human rights issues.

Governance

Policies

The Company has established policies and procedures to serve as operational guidelines for employees, based on compliance with applicable laws, regulations, and relevant international standards. These policies promote transparency, accountability, and fairness in business operations, thereby strengthening stakeholder confidence. Key policies, guidelines, and measures include the Anti-Corruption Policy, and the Anti-Money Laundering and Counter-Terrorism and Proliferation of Weapons of Mass Destruction Financing Policy, and the Code of Conduct to ensure that the Company's operations are conducted in a fair and sustainable manner.

In addition to establishing internal policies and procedures, the Company places importance on the selection of suppliers and business partners through corruption risk assessment and has procedures to address corruption and respond to potential cases of corruption to ensure that its services throughout the value chain are conducted without practices that may constitute violations of applicable laws or regulations. Accordingly, the suppliers and business partners are communicated Anti-Corruption Policy and are required to acknowledge and strictly comply with the Supplier Code of Conduct, which covers requirements related to business ethics, human rights, labor practices, and occupational health, and safety in the workplace. These requirements form an integral part of the service agreements between the Company and its suppliers and business partners. Furthermore, suppliers and business partners are required to conduct their operations with integrity, transparency, and accountability in accordance with the principles of good corporate governance, and to strictly comply with relevant laws relating to Anti-Corruption and Bribery, Non-violation of Human Rights, and Anti-Money Laundering Law, Counter-Terrorism and Proliferation of Weapons of Mass Destruction Financing as well as requiring suppliers and business partners to have Anti-Corruption policies and implement related programs in compliance with applicable regulations.

Business Ethics Practices

The Company promotes good corporate governance and ethical business conduct by implementing measures to support the effective compliance of the Board of Directors, management, and employees with relevant policies and practices, as follows:



Business Ethics Practices

- Require all Board of Directors, management, and employees to strictly comply with the Corporate Governance Policy, the Anti-Corruption Policy, and the Code of Conduct.
- Establish secure whistleblowing and grievance channels, together with defined procedures for handling violations or non-compliance with the Company policies or regulations, covering investigation, disciplinary actions, reporting, and preventive measures to avoid recurrence.
- Require new employees of the Company and its subsidiaries to sign employment contracts acknowledging and accepting key policies, including the Code of Conduct and the Anti-Corruption Policy.
- Organize orientation programs for the Board of Directors, management, and new employees, covering corporate governance policies and essential practices.
- Provide annual training and knowledge assessments on Corporate Governance, Anti-Corruption, Business Ethics, and Sustainability through multimedia channels, to enhance understanding and effective communication across the organization.
- Require the Board of Directors, management and employees in the Company and subsidiaries are aware of and have completed the self-assessment regarding compliance with the Code of Conduct, Anti-Corruption practices, environmental and social consciousness, sustainability development and guidelines related to respecting human rights.

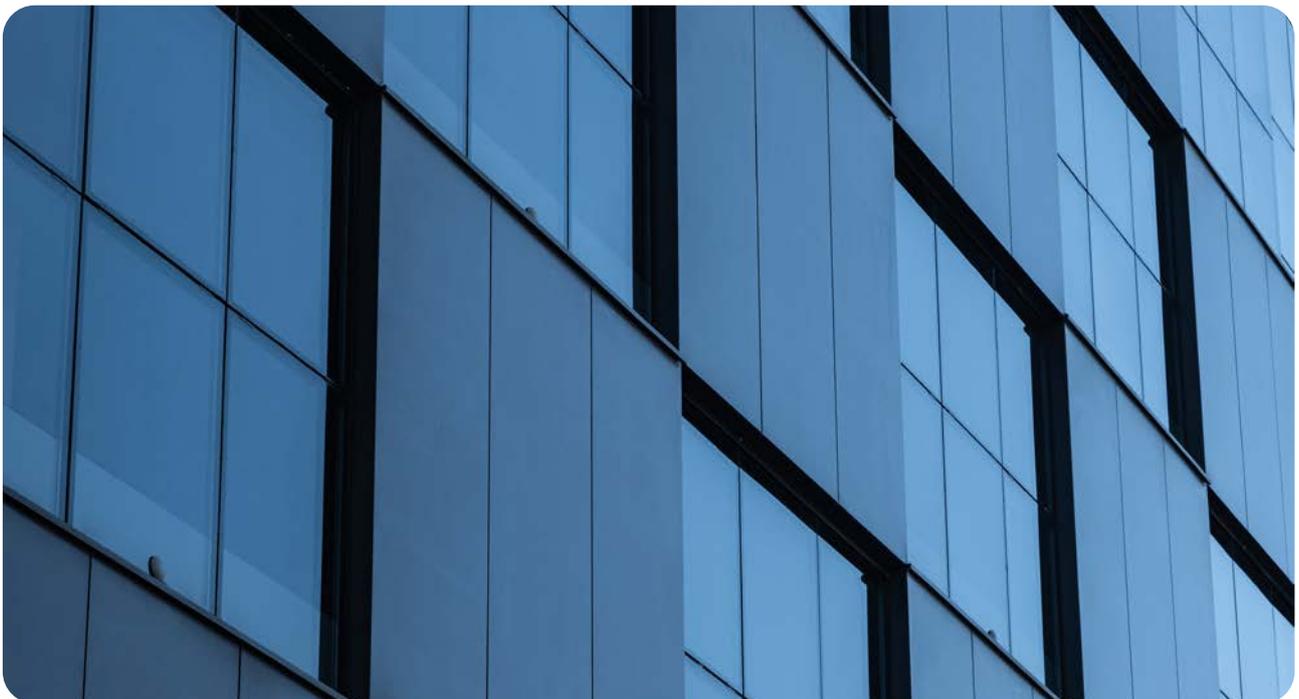
For additional information, please refer to Form 56-1 One Report 2025 under "Business Code of Conduct" topic and the Company's website <https://www.ktc.co.th/en/sustainability-development/operations/economic-dimension/corporate-governance>

Governance Structure

The Company has appointed the Compliance and the Internal Audit business unit to oversee compliance with applicable laws or the Company’s internal regulations. This oversight covers adherence to the good corporate governance principles, business ethics, Anti-Corruption and Bribery, and the prevention of the misuse of insider information. The performance of these business units is monitored through internal audit and control systems, with results reported to the Board of Directors, the Audit, Corporate Governance and Sustainability Committee, or the Chief Executive Officer, in accordance with the Company’s governance structure.

In addition, the Company has incorporated integrity and business ethics compliance into the employee performance evaluation process, which is linked to remuneration assessment. This approach aims to promote an organizational culture grounded in integrity and accountability and to support the Company’s long-term sustainability.

Operational Functions	Responsibilities
Compliance Business Unit	Provide advice and review business activities to ensure compliance with laws, regulations, and requirements prescribed by regulatory authorities, such as the Bank of Thailand, the Securities and Exchange Commission (SEC), the Anti-Money Laundering Office, the National Credit Bureau, as well as other requirements related to corporate governance. In addition, the Compliance business unit monitors and communicates the enforcement of relevant laws and regulatory notifications to assess potential impacts on the Company and receiving and managing the whistleblowing mechanism of customer complaints submitted through regulatory authorities or from Krungthai Bank.
Internal Audit Business Unit	Responsible for reviewing the Company’s operations and assessing the adequacy and effectiveness of internal control systems, risk management, corporate governance, and compliance with the Company’s Code of Conduct. The Internal Audit business unit monitors compliance effectiveness and regularly reports assessment results to the Audit, Corporate Governance and Sustainability Committee.



Actions in Case of Violations or Non-Compliance

The Company has established channels for reporting violations or non-compliance with the Code of Conduct and the Anti-Corruption Policy, together with providing training on the use of reporting channels through various platforms, as well as preventive measures to avoid recurrence. The Company provides protection for whistleblowers by maintaining confidentiality of information and safeguarding the anonymity of reporting persons. The Company has defined procedures for handling complaints and whistleblowing cases as follows:

1. Reporting Complaints or Whistleblowing

Complainants or whistleblowers may choose to disclose or withhold their names and are required to provide clear and sufficient details to enable proper review and investigation. The Company provides protection to complainants and whistleblowers by keeping the details of reports confidential and allowing anonymous submissions. In cases where the information provided is incomplete, unclear, or insufficient, the Company reserves the right not to proceed with the consideration of such cases.

Reporting Channels for Employees

- A trusted supervisor
- Management of the Human Resources business unit
- The Audit, Corporate Governance and Sustainability Committee, through the Secretary of the committee
- Direct email to the Board of Directors and management; in cases involving complaints against Board of Directors, reports shall be submitted to the Audit, Corporate Governance and Sustainability Committee for consideration
- Email: CG_Compliance@ktc.co.th

Reporting Channels for External Parties

- Website: <https://www.ktc.co.th> Select the whistleblowing or complaint form relating to corruption and non-compliance with the Code of Conduct
- Email: CG_Compliance@ktc.co.th
- Postal mail: Compliance Business Unit, Krungthai Card Public Company Limited, 591 United Business Centre II, 14th Floor, Sukhumvit Road 33, North Klongton, Watthana, Bangkok 10110, Thailand.

In case of inquiries, supervisors or the Compliance business unit will respond to questions or provide advice regarding compliance with the Code of Conduct, the Corporate Governance Policy, and the Anti-Corruption Policy.

2. Consideration

Upon receipt of a complaint or whistleblowing report, the Company maintains confidentiality and does not disclose the identity or personal information of the complainant or whistleblower, providing protection without demotion, disciplinary action, or adverse impact on employees whose report concerns, even if such reporting may result in the loss of business opportunities. The Company also ensures fairness to the accused parties. The Compliance business unit coordinates with the Human Resources business unit to handle the matter in accordance with the Company's human resources regulations, including disciplinary measures and relevant standard operating procedures related to employee disciplinary actions or termination of employment.

3. Disciplinary Actions

If a violation is confirmed, the Company takes disciplinary actions according to its disciplinary rules, including warnings, work suspensions, layoffs, and, if such a breach is found illegal, in accordance with the law.

4. Corrective Actions, Prevention, and Reporting

The Internal Audit and the Compliance business unit are responsible for consolidating information on complaints, risk assessments, inadequate internal controls, and incidents related to corruption. The functions jointly develop corrective actions to prevent recurrence and mitigate potential future impacts, and regularly report the outcomes to the Audit, Corporate Governance and Sustainability Committee. In addition, a continuous risk monitoring and assessment system has been implemented to prevent any actions that may conflict with the interests of all stakeholders.

Business Ethics Training

The Company places importance on fostering a culture of ethical, transparent, and socially responsible business conduct by providing continuous business ethics training for Board of Directors, management, and employees. The training covers Corporate Governance Policy, compliance with the Code of Conduct, the Anti-Corruption Policy, respect for human rights, prevention of conflicts of interest, information confidentiality, sustainability practices, and compliance with applicable laws and regulations, in order to enhance knowledge, understanding, and awareness of roles and responsibilities in conducting business in a fair and appropriate manner. In addition, the Company promotes accessibility to training through various channels, such as online training, internal communications, and educational materials, to ensure that business ethics are consistently implemented across the organization in alignment with the Company's standards of good corporate governance.

Corporate Governance and Sustainable Development Training Program

The Company has developed a training program to provide knowledge on Anti-Corruption, compliance with the Corporate Governance Policy, the Code of Conduct, whistleblowing, social and environmental considerations, Sustainability Development, and respect for human rights, with the objective of raising awareness and enhancing ethical standards among employees in alignment with the principles of good corporate governance through practical and easy-to-understand learning content that can be applied in daily operations.

In addition, the program also promotes transparent and socially responsible conduct, reduces corruption-related risks, supports sustainable business operations in line with international standards, and strengthens stakeholder confidence, with a key performance indicator that employees achieve a 100% level of knowledge and understanding upon completion of the training.



A total of **1,821** persons participated in the program

Anti-Money Laundering and Counter-Terrorism and Proliferation of Weapons of Mass Destruction Financing Training Program

The Company has developed a training program to provide knowledge on laws relating to Anti-Money Laundering and Counter-Terrorism and Proliferation of Weapons of Mass Destruction Financing. The program is designed to cover employees at all levels, including general employees and employees subject to specific legal requirements, to ensure accurate understanding and strict compliance with applicable laws and regulations, while mitigating risks of non-compliance that may adversely affect the organization. The key performance indicators require employees who are mandated by law to attend the training to achieve a minimum passing score of 70%, and general employees who attend the training to achieve a minimum passing score of 85% in the post-training assessment.

น้องมะลิกลับมาแล้วค่ะ.....
มาเรียนรู้ชวนพี่ๆ ทุกท่านร่วมทบทวนความรู้
กับหลักสูตร AML/CFT&WMD
 การป้องกันและปราบปรามการฟอกเงิน และสนับสนุนทางการเงินแก่การก่อการร้ายฯ
สำหรับพนักงานทั่วไป ประจำปี 2568
 เพื่อให้ป็นไปตามนโยบายกำกับดูแลพนักงาน
 ขอความร่วมมือพนักงานทุกท่านทบทวนความรู้ ความเข้าใจ
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A total of 1,836 persons participated in the program

Independent Assurance

The Company has been certified as a member of the Thai Private Sector Collective Action Against Corruption (CAC) since 2016. The CAC initiative is a private sector led effort aimed at enhancing corporate governance standards, promoting transparency, and eliminating corruption in the business sector. The certification process is subject to assessment by the CAC Committee and independent auditors, covering corruption risk assessment, policy formulation and communication, internal controls, employee training and awareness, as well as the establishment of whistleblowing channels and whistleblower protection mechanisms. In addition, the Company is subject to supervision by the Bank of Thailand in areas relating to risk management and compliance with fair treatment of customers' requirements to strengthen confidence among all stakeholder groups.



Risk and Crisis Management

The Company has implemented appropriate risk and crisis management practices that align with its business operations and the rapidly changing business environment. The Company continuously manages and controls key risks at both the strategic and operational levels, covering environmental, social, and governance (ESG), to anticipate potential risks and prepare appropriate mitigation measures. In addition, the Company has established a crisis management plan and conducts regular testing to ensure timely and effective responses to unforeseen events, minimize impacts on stakeholders, and effectively maintain business continuity. Furthermore, the Company places strong emphasis on fostering a risk management culture across all levels through knowledge development, employee engagement, and the integration of risk assessment into operational processes. This approach ensures that risk management serves as a fundamental foundation for sustainable business operations.

Targets and Performance



Targets



- Risk management incorporating ESG considerations is carried out in compliance with regulatory guidelines



- 100% of the Board of Directors, management, and employees received training on risk management



Performance in 2025



- Risk management incorporating ESG considerations is carried out in compliance with regulatory guidelines



- 100% of the Board of Directors, management, and employees received training on risk management



Opportunities and Challenges



Economy

Positive Impacts: Effective risk management strengthens the Company's financial stability, enhances confidence among investors, shareholders, and stakeholders, and helps reduce losses from unforeseen events such as economic crises or operational risks. It also supports inclusive, secure, and sustainable access to financial services, which is a key factor for long-term economic growth.

Negative Impacts: Ineffective or insufficient risk management may adversely affect the operating performance. It may also lead to inefficient allocation of the Company's resources, including financial capital, technology, and human resources.



Environment

Positive Impacts: The integration of environmental and climate-related risks into the risk management processes and crisis management plans enhances the Company's ability to respond effectively to environmental incidents. It also enables the Company to align its strategies and operations with sustainability standards, reduce environmental impacts and build long-term confidence among investors, shareholders, and stakeholders.

Negative Impacts: Severe and unpredictable environmental and climate-related events may affect the operational sites, technology systems, and supply chain. Without appropriate risk assessments and response plans, such events may lead to business disruptions and reputational damage.



Society

Positive Impacts: Effective risk management enables customers to access financial services in a safer and more convenient manner. It also reflects the Company's commitment to responsible business practices, strengthening stakeholder confidence and enhancing the Company's positive social reputation.

Negative Impacts: Highly stringent and complex risk management practices may reduce the Company's flexibility in business decision-making, which could result in limited access to financial services for certain customer groups.



Human Rights

Positive Impacts: Comprehensive human rights due diligence (HRDD), together with effective risk management processes, help prevent and mitigate the risk of the Company being involved in human rights violations affecting customers, employees, and stakeholders. It also contributes to fostering a fair, equitable, and inclusive working environment that respects diversity.

Negative Impacts: Risk management that does not adequately address stakeholders' human rights such as the absence of appropriate workplace safety and working environment measures, or insufficient protection of customers' and employees' personal data may result in reputational damage to the Company or penalties from regulatory authorities.

Governance

Risk Management Policies

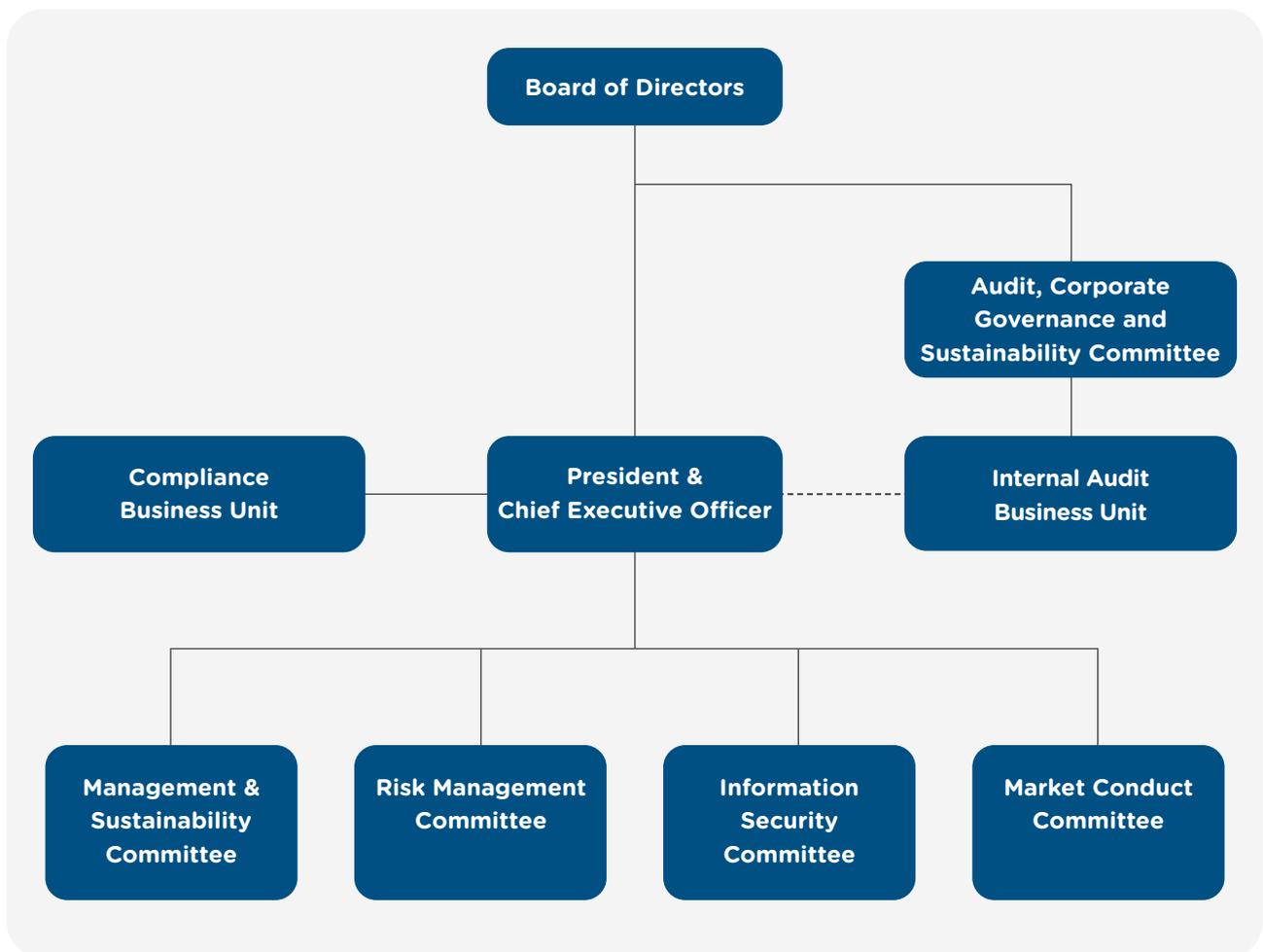
The Company places importance on risk management by establishing risk management policies that align with good corporate governance principles and cover key risk categories. The risk management policies are reviewed and endorsed by the Risk Management Committee before being proposed to the Board of Directors for annual approval and are communicated to all employees for organization-wide implementation. The risk management policies cover the following key risks.



For additional information, please refer to Form 56-1 One Report 2025 under “Risk Management” topic.

Risk Governance Structure

The Company has established a risk governance structure in line with good corporate governance principles. The Board of Directors is responsible for setting risk management policies and overseeing the Company's overall risk management to ensure its appropriateness. The Board of Directors has also assigned the Audit, Corporate Governance and Sustainability Committee, which consist entirely of independent and non-executive board members, to oversee the adequacy and effectiveness of the Company's internal control system and risk management system, as well as ensuring compliance with applicable laws and regulatory requirements. In addition, the Company has appointed various sub-committees to manage and monitor risks, with each sub-committee reporting to the Board of Directors in accordance with the prescribed reporting schedule to present performance results and receive further guidance and recommendations.



Furthermore, the Company has assigned risk management responsibilities to employees at all levels by applying the Three Lines of Defense approach as part of its overall risk management structure, as follows:

1st

**Line of Defense
Risk Owners**

The Risk Owners are responsible for controlling and maintaining risks within their respective business units to remain at an appropriate level.

2nd

**Line of Defense
Enterprise Risk Management Division
and Compliance Business Unit**

- The Enterprise Risk Management Division oversees the organization’s overall risk management and develops an enterprise risk management framework that aligns with the established risk management policies. The division also provides regular reports to the Risk Management Committee and the Board of Directors at specified time intervals.
- The Compliance business unit is accountable for monitoring and reviewing compliance with regulatory requirements, and offering guidance and information on regulations set by governing bodies.

3rd

**Line of Defense
Internal Audit Business Unit**

The Internal Audit business unit is independent and is accountable for evaluating the effectiveness of the 1st and 2nd Lines of Defense, as well as the efficiency of internal control, risk management, and corporate governance systems. Findings are reported directly to the Audit, Corporate Governance and Sustainability Committee, where management will use the results from the internal audits to improve relevant matters.

For additional information, please refer to Form 56-1 One Report 2025 under “Risk Governance Structure” topic.

Risk Management

Risk Management Process

The Company manages risks in accordance with the risk management policies and guidelines of Krungthai Bank's financial business group and in compliance with the Bank of Thailand's (BOT) Consolidated Supervision guidelines. This approach aligns with the COSO ERM Risk Management Framework to ensure that risks are managed systematically and effectively. The Company's risk management approaches are as follows:



1. Risk Identification

The Company evaluates and identifies company-specific risk exposure that occurs due to changes in internal and external factors that may cause potential impacts on business operations. These risks cover key risk categories, including strategic risk, credit risk, interest rate risk, liquidity risk, operational risk, reputational risk, and information technology risk, as well as ESG risks.



2. Risk Assessment

The Company assesses the risk levels and creates a risk map that illustrates the interconnection between various risk factors in order to prioritize and define appropriate management strategies. Additionally, key risk indicators (KRIs) are established, including both leading indicators which provide early warning signals before a risk event occurs, and lagging indicators which reflect data from risk events that have already taken place. The Company also defines its risk appetite and risk tolerance for each risk factor. The KRI, risk appetite, and risk tolerance are reviewed annually.



3. Oversee, Control and Manage Risk

The Company oversees, controls, and manages risks to ensure that they are within acceptable risk level.



4. Risk Monitoring and Reporting

The Company monitors and reports the risks to the Risk Management Committee, the Board of Directors, and Krungthai Bank in accordance with the prescribed reporting schedule.

The Company conducts self-risk assessments every six months in accordance with the Bank of Thailand's Consolidated Supervision Guidelines. These assessments cover key risks, including the following:

- Strategic Risk
- Credit Risk
- Interest Rate Risk
- Liquidity Risk
- Operational Risk
- Reputational Risk
- Information Technology Risk

The assessment process covers the evaluation of risk levels, the quality of risk management, and risk trends, as well as the identification of appropriate risk management or control measures. The results of these assessments are reviewed by the Risk Management Committee and subsequently submitted to Krungthai Bank for reporting to the Risk Oversight Committee.

Crisis Management

The Company places importance on responding to and managing emergency incidents that may have a significant impact on business operations and has therefore established a corporate level crisis management approach as follows:

- The Company has in place a Business Continuity Management (BCM) system and has prepared a Business Continuity Plan (BCP), which encompasses emergency response procedures for scenarios such as natural disasters including fires, earthquakes, floods, rallies, epidemics, and victim evacuation guidelines. In addition, the Company has in place an alternate site and adequate resources to ensure the continuity of critical business functions in the event that primary worksite operations are disrupted. The Company also maintains an IT Disaster Recovery Plan (DRP) to address incidents that may affect system security and availability, with the DRP reviewed and tested annually. In 2025, the test results were within the Recovery Time Objective (RTO) defined by the Company.
- The Company reviews and tests its communication call tree and conducts unannounced Business Continuity Plan (BCP) surprise tests on an annual basis. In addition, the Company participates in observing BCP tests conducted by external service providers that are involved in the Company's core transactions.



Risk Culture

The Company is committed to fostering an effective risk-aware culture by encouraging employees at all levels to participate in risk management, enabling the organization to respond to change in a stable and sustainable manner.

Financial incentives which incorporate risk management metrics

The Company is committed to raising risk awareness among management and employees at all levels and preventing risks that may have a significant impact. To achieve this, Key Risk Indicators (KRIs) are integrated into the annual performance evaluation for management and all employees. These indicators include compliance with the Market Conduct principles and the occurrence of personal data breach incidents. In addition, for business units exposed to specific operational risks, performance indicators are aligned with the risks under the responsibility of the respective risk owners, and such indicators are taken into account in determining financial compensation.

Comprehensive Risk Management throughout Organization

Collaboration between the Risk Owners and the Enterprise Risk Management division, in that all business units are required to have a Risk Manager and an Operational Risk Officer (ORO) to carry out operational risk management within their respective departments, consisting of the following:

- All business units are required to conduct a Risk Control Self-Assessment (RCSA) twice a year. This process involves management and employees at all levels identifying and evaluating risks and controls within their operations.
- All business units are required to report Operational Loss Data on a monthly basis, including actual losses, potential losses, and near-miss events where losses have occurred or could have occurred but were successfully prevented, covering all types and values of losses.

For the development or launch of the Company's financial products and/or services, compliance with the procedures for the introduction, modification, or discontinuation of financial products and/or services is required in order to assess legal risks, overall risk exposure, and budgetary considerations. This ensures that all products and/or services developed or offered are subject to comprehensive risk considerations.

Risk Management Awareness and Knowledge

The Company is committed to fostering a deep understanding of risk management among the Board of Directors, management, and all employees by offering comprehensive education and training programs. These efforts include structured orientation programs for new hires and regular annual knowledge reviews to ensure awareness of risk management practices and relevant rules and regulations.

In addition, the Company utilizes a variety of communication channels to disseminate risk management knowledge, including informative email communications, training seminars conducted by both internal and external experts, and practical workshops to enable employees to effectively apply risk management principles in daily operations.

In 2025, the Company provided comprehensive risk management training to all management and employees to enhance the knowledge, understanding, and skills necessary for risk prevention and enterprise-level risk management, as well as to foster a sustainable risk management culture. All management and employees participated in the training, representing 100% of the target group, on the following training topics.

- Importance of Risks and Risk Management (Risk Awareness)
- Anti-Money Laundering and Counter-Terrorism and Proliferation of Weapon of Mass Destruction Financing (AML/ CFT&WMD) 2025
- ISO/IEC 27001:2022 Information Security Management System and ISO/IEC 27701:2019 Privacy Information Management System
- Corporate Governance and Sustainable Development 2025
- Market Conduct & Responsible Lending 2025
- Security Awareness Training Program “One Wrong Click Can Change Everything... Awareness Comes First!” (2025)
- RCSA (Risk Control Self-Assessment) and PII Data List for 2025 (for Operational Risk Officers (ORO) only).

In addition, the Company developed an online risk management training program to enhance risk management knowledge among management and employees, and to communicate key content to the Board of Directors and non-executive directors. The training covered ESG risk, AI risk, the Business Continuity Plan (BCP), and the Emergency Plan. A total of 1,818 participants completed the program, representing 100% of the target group, with a 100% post-training pass rate. This reflects the Company’s commitment to strengthening risk awareness and fostering a strong risk management culture to support stable, transparent, and sustainable long-term operations.

Supply Chain Management

The Company is committed to responsible supply chain management by conducting business with suppliers in a transparent, fair, and ethical manner, in alignment with environmental, social, and governance (ESG) principles. The Company has established sustainable procurement guidelines and criteria and encourages suppliers to comply with standards on corporate governance, social responsibility, human rights, and environmental requirements to mitigate risks and collectively enhance supply chain standards. In addition, the Company is committed to strengthening collaboration with suppliers as business partners through continuous communications, trainings, and performance assessments, while considering environmental impacts, efficient resource utilization, and the promotion of environmentally friendly procurement. These efforts support business growth alongside the creation of long-term social and environmental values.

Targets and Performance



Targets



Green procurement representing 30% of the total procurement in 2025



Performance in 2025



Green procurement representing 38% of the total procurement

Remark: The Company's procurement activities cover expenditures related to photocopier rental and service fees, printing paper, office supplies, and tissue paper



Opportunities and Challenges



Economy

Positive Impacts: Effective and transparent supply chain management enhances business continuity, reduces operational risks, and supports long-term cost control. Systematic supplier selection and management, together with the integration of sustainability considerations into procurement processes, contribute to strengthening the Company's financial stability and competitiveness.

Negative Impacts: Risks arising from reliance on critical suppliers and business partners may affect the continuity of business operations in the event of disruptions or failures within the supply chain. In addition, suppliers' adaptation to increasing sustainability requirements and regulatory obligations may lead to higher procurement costs in the short term.



Environment

Positive Impacts: The Company can reduce indirect environmental impacts by establishing environmental guidelines for suppliers, promoting sustainable procurement, and strengthening collaboration with business partners to improve resource efficiency and reduce greenhouse gas emissions across the value chain.

Negative Impacts: Failure by suppliers to comply with established environmental standards may give rise to reputational risks, legal non-compliance, or unmet expectations of investors and stakeholders, which could adversely affect the Company's credibility and business value.



Society

Positive Impacts: Responsible supply chain management promotes fair labor practices, workplace safety, and equitable treatment of suppliers, thereby strengthening long-term relationships with business partners and supporting social stability across the value chain.

Negative Impacts: Social risks may arise if suppliers fail to comply with labor standards, workplace safety and occupational health requirements, or labor protection measures, which could lead to complaints, disputes, or operational disruptions.



Human Rights

Positive Impacts: The Company can strengthen respect for human rights by establishing a supplier code of conduct, conducting human rights risk assessments across the supply chain, and continuously monitoring compliance. These actions help mitigate reputational risks and support the long-term sustainability of the business.

Negative Impacts: Human rights violations by suppliers or business partners within the supply chain, such as unfair labor practices or discrimination, may undermine stakeholder confidence and expose the Company to legal and reputational risks.

Governance

The Company has established the Supplier Code of Conduct and Confidentiality Agreement as a framework for working with suppliers in compliance with applicable laws, regulations, and international standards. The Company emphasizes transparent business practices, adherence to business ethics and legal compliance, respect for human rights and labor standards, occupational health and safety and environmental responsibility, as well as guidelines on the protection of confidential information.

The Company has established a policy on the use of services from business partners, which is aligned with the principles and guidelines on outsourcing and the use of business partners prescribed by the Bank of Thailand and Krungthai Bank. This policy serves as a framework for the procurement and selection of business partners and defines clear roles, duties, and responsibilities for overseeing and managing risks arising from the use of such services. It also sets out criteria and conditions for service engagement, supplier selection, service acceptance, and contractual requirements.

In addition, the Company has established procurement regulations to guide procurement activities in a transparent, verifiable, and compliant manner. These regulations define systematic processes for budget approval, contract execution, and service acceptance to ensure that procurement practices adhere to good governance principles and effectively manage risks related to fraud and conflicts of interest.



For additional information, please refer to the Supplier Code of Conduct and Confidentiality Agreement <https://www.ktc.co.th/pub/media/sustainability-development/CG/document/ENKTC-GS-008-KTC-Suppliers-Code-of-Conduct-20241129.pdf>

Supply Chain Management Approach

Supplier Selection and Supplier Classification

- **Supplier Selection**

The Company has established guidelines for the selection of both new and existing suppliers based on economic criteria and sustainability criteria, covering governance and economic, social, and environmental dimensions. The details are as follows:



Governance and Economic Dimension

- Financial status
- Expertise, technical skills, and experiences
- Industry standards and regulations
- Relationship of the supplier with the Company's Board of Directors or management
- Adaptability and responsiveness to new development
- Protection of customer and personal data, including adherence to personal data management standards
- Monitoring, assessment, auditing, risk control, and accountability to customers
- Legal compliance, such as Anti-Corruption and Bribery, Anti-Money Laundering and Combating Financing of Terrorism and Proliferation of Weapons of Mass Destruction, etc.
- Establishing and testing business continuity management plans



Social Dimension

- Compliance with labor laws
- Non-violation of human rights
- Occupational Health and Safety



Environmental Dimension

- Environmental laws
- Environmentally friendly production and services

- **Supplier Classification**

The Company categorizes suppliers based on business function and strategic importance within the supply chain to effectively evaluate suppliers and manage ESG risks, as follows:



Tier 1 Supplier

Suppliers and business partners that directly supply goods or services to the Company, including brokers, consultants, contractors, distributors, independent contractors, manufacturers, sub-contractors, and wholesalers.

Critical Tier 1 Supplier

Suppliers and business partners that directly supply essential goods or services to the Company and have a significant impact on the Company’s operations, with the following evaluation criteria.

- Material Function: Suppliers that have a significant impact on strategic decision-making and operations and are difficult to replace or require substantial time and cost to substitute.
- High Expenditure: Suppliers that account for 80% of the total procurement expenditure within the year evaluated.
- Suppliers that operate in compliance with the Bank of Thailand’s guidelines on the use of business partners

Critical non-Tier 1 Supplier

Suppliers are those that provide goods or services to Critical Tier 1 Suppliers but do not directly supply the Company. However, they play a crucial role in the overall supply chain and may indirectly impact the Company’s operations.

 **100%** of new suppliers were selected by using criteria that covers governance and economic, social, and environmental dimensions

 **2,402** total suppliers

 **48** Critical Tier 1 Suppliers **(2%)**

Supplier Risk Assessment

Selected suppliers and business partners are registered as approved suppliers and are required to acknowledge and comply with the Company’s Supplier Code of Conduct and Confidentiality Agreement. In addition, the Company conducts supplier risk assessments to ensure that the operations of suppliers and business partners are in line with relevant policies and standards.

 <p>Risk Assessment</p>	<p>The Company assesses risks associated with suppliers and business partners based on their compliance with the Company’s Supplier Code of Conduct, which covers ESG factors, as well as applicable laws and regulatory requirements. The assessment also considers operational risk management, customer protection measures, and business continuity management. Supplier assessments, particularly for Critical Tier 1 suppliers, are conducted through interviews and on-site observations during operational reviews, while business partners are assessed through self-assessment questionnaires.</p>
 <p>Risk Management and Control</p>	<p>The Company has established measures to manage and control risks arising from suppliers by continuously monitoring the operational processes of suppliers and business partners. These measures include transparent and fair procurement processes, as well as the establishment of Service Level Agreement (SLA).</p>
 <p>Risk Mitigation and Remediation</p>	<p>If a supplier is found to be in violation of the established criteria or identified as having high-risk issues, the Company will issue a formal notification outlining preventive measures and specifying a timeframe for risk mitigation and corrective actions. Failure to comply within the specified period will result in contract termination and removal from the Company’s approved supplier list.</p>

100% of total tier 1 and critical tier 1 suppliers have signed acknowledgment of the Company’s Supplier Code of Conduct

 <p>Supplier Risk Assessment Results</p>	 <p>Risk assessment via site visits for 14 suppliers</p>	 <p>No significant risks were identified</p>
	 <p>Risk assessment conducted through self-assessment for 25 business partners</p>	 <p>No significant risks were identified</p>

Supplier’s Building Collaboration and Capacity Development

The Company places importance on strengthening collaboration with suppliers across the supply chain to enhance operational standards and sustainability performance. Regular training sessions and engagement with suppliers are conducted to provide information, knowledge, and practices aligned with the Company’s environmental, social, and governance (ESG) policies, while also serving as a platform to gather feedback for improving procurement processes and enhancing the effectiveness of ongoing collaboration. The Company further promotes responsible partnerships with suppliers as business partners, which helps mitigate supply chain risks and supports long-term sustainable growth for both the Company and its suppliers.

Information Security and Personal Data Management Training Program

In 2025, the Company organized an online training program on “Information Security and Personal Data Management” for Outsourcers who work on-site or have access to the Company information, to raise awareness of information security and cyber threat management in response to increasing risks in the current environment. The training provided knowledge and practices aligned with ISO/IEC 27001:2022 and ISO/IEC 27701:2019 standards.

EP.1
ISO/IEC 27001 (ISMS) และ ISO/IEC 27701 (PIMS) คืออะไร

EP.2
แนวปฏิบัติเพื่อให้สอดคล้องกับมาตรฐาน ISO/IEC 27001 และ ISO/IEC 27701 มีอะไรบ้าง



A total of **368** participants attended the training, with **100%** of participants successfully completed the course and assessment

Skills Development Training Program for Outsourcers

The Company recognizes the importance of developing the capabilities of outsourcers who play a vital role in service delivery. Accordingly, it has implemented structured training programs to enhance their knowledge, competencies, and job-specific skills. The objective is to elevate service standards, improve operational efficiency, and maximize customer satisfaction. The training programs include:

- Workplace Safety Training Program: To raise safety awareness, reduce risks, and prevent workplace accidents.
- Catering and Housekeeping Skills Development Training Program: To improve service standards, accuracy, and professionalism.
- Document Delivery Skills Development Training Program: To enhance accuracy, timeliness, and confidentiality in document handling.
- Administrative Support Skills Development Training Program: To improve accuracy in document management, coordination, and internal service support.
- Driver Skills Development Training Program: To emphasize safe driving practices, basic vehicle maintenance, and courteous service.

The mentioned training programs combine both theoretical and practical components to ensure participants can effectively apply the knowledge gained in their daily work. This contributes to smooth operations, high-quality service delivery, and long-term alignment with the Company's established standards.



A total of **736** participants attended all training programs

Green Procurement

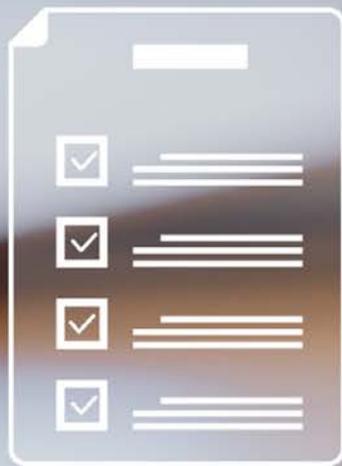
The Company promotes environmentally friendly procurement practices (Green Procurement) by prioritizing the use of products and materials certified with environmental standards, such as Green Label Thailand and Carbon Footprint Reduction to reduce environmental impacts arising from the Company's business operations. This initiative encompasses the procurement of furniture, office equipment, and paper for company documents, as well as other materials related to business operations. The promotion of Green Procurement practices forms an integral part of the Company's sustainable supply chain management and supports the long-term reduction of greenhouse gas emissions from organizational processes.



Achieved

38%

green procurement



ANCILLARY

Sustainability Performance

196

GRI Content Index

226

Independent Assessment

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Sustainability Performance

Economic Dimension ⁽¹⁾

Performance Indicator						
GRI Standard	Information	Unit	2022	2023	2024	2025
201-1	Operating income ⁽²⁾	Million baht	23,249	25,465	27,456	27,695
	Operating expense ⁽³⁾	Million baht	5,056	5,519	6,252	6,239
	Employee expense and benefits ⁽⁴⁾	Million baht	2,501	2,661	2,725	2,740
	Tax payment to governance ⁽⁵⁾	Million baht	2,431	2,522	2,714	2,852
	Payment to providers of capital ⁽⁶⁾	Million baht	3,971	4,668	5,081	5,097
	Charitable donation	Million baht	1.75	2.10	2.18	0.91
	Economic value retained	Million baht	9,289	10,094	10,682	10,766
-	Total assets	Million baht	101,796	112,814	111,066	110,524
	Total liabilities	Million baht	70,220	76,968	71,166	66,505
	Total equity	Million baht	31,576	35,845	39,900	44,019
	Net profit	Million baht	7,079	7,295	7,437	7,782
	Total Portfolio	Million baht	104,194	112,346	111,162	111,585
	- Credit Card	Million baht	69,462	74,441	73,954	73,876
	- Personal Loans	Million baht	32,283	34,716	35,096	36,202
	- Leasing	Million baht	2,449	3,189	2,112	1,507
	Credit Card Spending	Million baht	238,257	265,383	292,146	302,527
	Net Interest Margin	%	13.2	13.2	12.9	13.1
	Total NPL	%	1.78	2.19	1.95	1.79
	NPL Coverage Ratio	%	476.3	400.3	369.3	425.0
Tax Information						
-	Revenues	Million baht	23,231	25,418	27,456	27,695
	Profit before Income tax	Million baht	8,871	9,068	9,265	10,456
	Income Tax Expense	Million baht	1,818	1,819	1,877	2,897
	Effective Tax Rate	%	20.5	20.0	20.3	27.7
	Income Tax Paid	Million baht	1,683	1,962	2,014	2,018
	Cash Tax Rate ⁽⁷⁾	%	20	20	20	20

Remarks

⁽¹⁾ The consolidated financial statements of Krungthai Card Public Company Limited.

⁽²⁾ Operating income consists of Total revenue and Share of Company's profit for using the equity method.

⁽³⁾ Operating expense defines to administrative expense excluded employee benefit expense, management remuneration, tax and donation expense.

⁽⁴⁾ Employee expense and benefits consist of management remuneration and employee expenses.

⁽⁵⁾ Tax payment to governance consists of income tax expense, Specific business tax and Stamp duty free.

⁽⁶⁾ Payment to providers of capital consists of Finance Costs and Dividend paid to Shareholders.

⁽⁷⁾ Cash Tax Rate define as corporate income taxed paid under Thai Law.

For additional information, please refer to <https://www.ktc.co.th/en/investor-relations/publications-webcast/investorkits>.

Anti-Corruption

GRI Standard	Information	Units	2022			2023			2024			2025		
			Male	Female	Total									
205-1	Code of Business Conduct: Anti-corruption													
	Percentage of operations assessed for risks related to corruption	%	100.00			100.00			100.00			100.00		
205-2	Board of Directors that the organization's anti-corruption policies and procedures have been communicated to, broken down by area	Person	7	1	8	5	3	8	5	3	8	5	3	8
		%	87.50	12.50	100.00	62.50	37.50	100.00	62.50	37.50	100.00	62.50	37.50	100.00
	- Thailand	Person	7	1	8	5	3	8	5	3	8	5	3	8
		%	87.50	12.50	100.00	62.50	37.50	100.00	62.50	37.50	100.00	62.50	37.50	100.00
	- Elsewhere	Person	0	0	0	0	0	0	0	0	0	0	0	0
		%	0	0	0	0	0	0	0	0	0	0	0	0
	Employees that the organization's anti-corruption policies and procedures have been communicated to, broken down by employee position	Person	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840	619	1,206	1,825
		%	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00	33.92	66.08	100.00
	By management position	Person	176	263	439	174	280	454	180	298	478	196	301	497
		%	40.09	59.91	100.00	38.33	61.67	100.00	37.66	62.34	100.00	39.44	60.56	100.00
	- Top management position	Person	7	5	12	6	6	12	4	13	17	3	13	16
		%	58.33	41.67	100.00	50.00	50.00	100.00	23.53	76.47	100.00	18.75	81.25	100.00
	- Junior-middle management	Person	169	258	427	168	274	442	176	285	461	193	288	481
		%	39.58	60.42	100.00	38.01	61.99	100.00	38.18	61.82	100.00	40.12	59.88	100.00
	By non-management position	Person	364	763	1,127	389	806	1,195	404	835	1,239	395	830	1,225
		%	32.30	67.70	100.00	32.55	67.45	100.00	32.61	67.39	100.00	32.24	67.76	100.00
	- General employee	Person	364	763	1,127	389	806	1,195	404	835	1,239	395	830	1,225
		%	32.30	67.70	100.00	32.55	67.45	100.00	32.61	67.39	100.00	32.24	67.76	100.00
	Temporary employee (Non-management position)	Person	38	91	129	41	102	143	35	88	123	28	75	103
		%	29.46	70.54	100.00	28.67	71.33	100.00	28.46	71.54	100.00	27.18	72.82	100.00
	Employees that the organization's anti-corruption policies and procedures have been communicated to, broken down by area	Person	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840	619	1,206	1,825
		%	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00	33.92	66.08	100.00
- Thailand	Person	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840	619	1,206	1,825	
	%	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00	33.92	66.08	100.00	
- Elsewhere	Person	0	0	0	0	0	0	0	0	0	0	0	0	
	%	0	0	0	0	0	0	0	0	0	0	0	0	

GRI Standard	Information	Units	2022			2023			2024			2025		
			Male	Female	Total									
	Board of Directors that have received training on anti-corruption, broken down by area	Person	7	1	8	5	3	8	5	3	8	5	3	8
		%	87.50	12.50	100.00	62.50	37.50	100.00	62.50	37.50	100.00	62.50	37.50	100.00
	- Thailand	Person	7	1	8	5	3	8	5	3	8	5	3	8
		%	87.50	12.50	100.00	62.50	37.50	100.00	62.50	37.50	100.00	62.50	37.50	100.00
	- Elsewhere	Person	0	0	0	0	0	0	0	0	0	0	0	0
		%	0	0	0	0	0	0	0	0	0	0	0	0
	Employees that have received training on anti-corruption, broken down by employee position	Person	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840	619	1,206	1,825
		%	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00	33.92	66.08	100.00
	By management position	Person	176	263	439	174	280	454	180	298	478	196	301	497
		%	40.09	59.91	100.00	38.33	61.67	100.00	37.66	62.34	100.00	39.44	60.56	100.00
	- Top management position	Person	7	5	12	6	6	12	4	13	17	3	13	16
		%	58.33	41.67	100.00	50.00	50.00	100.00	23.53	76.47	100.00	18.75	81.25	100.00
	- Junior-middle management	Person	169	258	427	168	274	442	176	285	461	193	288	481
		%	39.58	60.42	100.00	38.01	61.99	100.00	38.18	61.82	100.00	40.12	59.88	100.00
	By non-management position	Person	364	763	1,127	389	806	1,195	404	835	1,239	395	830	1,225
		%	32.30	67.70	100.00	32.55	67.45	100.00	32.61	67.39	100.00	32.24	67.76	100.00
	- General employee	Person	364	763	1,127	389	806	1,195	404	835	1,239	395	830	1,225
		%	32.30	67.70	100.00	32.55	67.45	100.00	32.61	67.39	100.00	32.24	67.76	100.00
	Temporary employee (Non-management position)	Person	38	91	129	41	102	143	35	88	123	28	75	103
		%	29.46	70.54	100.00	28.67	71.33	100.00	28.46	71.54	100.00	27.18	72.82	100.00
Employees that have received training on anti-corruption, broken down by area	Person	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840	619	1,206	1,825	
	%	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00	33.92	66.08	100.00	
- Thailand	Person	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840	619	1,206	1,825	
	%	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00	33.92	66.08	100.00	
- Elsewhere	Person	0	0	0	0	0	0	0	0	0	0	0	0	
	%	0	0	0	0	0	0	0	0	0	0	0	0	
206-1	Code of Business Conduct: Anti-competitive, antitrust and monopoly legislation													
	Number of legal actions pending regarding anti-competitive behavior and violations of anti-trust and monopoly legislation in which the organization has been identified as a participant	Case			0			0			0			0
	Number of legal actions completed regarding anti-competitive behavior and violations of anti-trust and monopoly legislation in which the organization has been identified as a participant	Case			0			0			0			0

GRI Standard	Information	Units	2022			2023			2024			2025		
			Male	Female	Total									
2-16	Grievance mechanism													
	Number of Code of Conduct breaches reported	Case	0			0			0			0		
205-3 206-1 406-1	- Corruption/ Bribery	Case	0			0			0			0		
	- Anti-trust/ Anti-competitive	Case	0			0			0			0		
	- Non-compliance with laws and regulations	Case	0			0			0			0		
	- Sexual discrimination and harassment	Case	0			0			0			0		
	- Non-sexual discrimination and harassment	Case	0			0			0			0		
	- Conflicts of Interest	Case	0			0			0			0		
	- Money Laundering	Case	0			0			0			0		
	- Insider trading	Case	0			0			0			0		
	- Legal disputes	Case	0			0			0			0		
	- Others	Case	0			0			0			0		
	Number of Code of Conduct breaches under ongoing investigation	Case	0			0			0			0		
	- Corruption/ Bribery	Case	0			0			0			0		
	- Anti-trust/ Anti-competitive	Case	0			0			0			0		
	- Non-compliance with laws and regulations	Case	0			0			0			0		
	- Sexual discrimination and harassment	Case	0			0			0			0		
	- Non-sexual discrimination and harassment	Case	0			0			0			0		
	- Conflicts of Interest	Case	0			0			0			0		
	- Money Laundering	Case	0			0			0			0		
	- Insider trading	Case	0			0			0			0		
	- Legal disputes	Case	0			0			0			0		
- Others	Case	0			0			0			0			

GRI Standard	Information	Units	2022			2023			2024			2025		
			Male	Female	Total									
	Number of confirmed and managed Code of Conduct breaches	Case	0			0			0			0		
	- Corruption/ Bribery	Case	0			0			0			0		
	- Anti-trust/ Anti-competitive	Case	0			0			0			0		
	- Non-compliance with laws and regulations	Case	0			0			0			0		
	- Sexual discrimination and harassment	Case	0			0			0			0		
	- Non-sexual discrimination and harassment	Case	0			0			0			0		
	- Conflicts of Interest	Case	0			0			0			0		
	- Money Laundering	Case	0			0			0			0		
	- Insider trading	Case	0			0			0			0		
	- Others	Case	0			0			0			0		
	Number of confirmed incidents in which employees were dismissed or disciplined for corruption	Case	0			0			0			0		
	Number of confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption	Case	0			0			0			0		
-	Cost of fines, penalties or settlements in relation to corruption	Baht	0			0			0			0		

Customer privacy breach

GRI Standard	Information	Unit	2022	2023	2024	2025
418-1	Number of customer privacy data breaches reported	Case	2	7	11	12
	Number of customer privacy data breaches under ongoing investigation	Case	0	0	0	0
	Number of confirmed and managed customer privacy data breaches	Case	2	7	11	12
	Number of identified leaks, thefts, or losses of customer data	Case	NA	NA	NA	0

Social Dimension

Total Number of Employees

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total									
2-7	Total employee	Persons	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840	619	1,206	1,825
		%	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00	33.92	66.08	100.00
Total employee by employee contract and nationality														
	Total number of full-time employee	Persons	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840	619	1,206	1,825
		%	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00	33.92	66.08	100.00
- Thai	Persons	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840	619	1,206	1,825	
	%	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00	33.92	66.08	100.00	
- Foreigner (Chinese and American)	Persons	0	0	0	0	0	0	0	0	0	0	0	0	
	%	0	0	0	0	0	0	0	0	0	0	0	0	
Total number of permanent employee	Persons	540	1,026	1,566	563	1,086	1,649	584	1,133	1,717	591	1,131	1,722	
	%	34.48	65.52	100.00	34.14	65.86	100.00	34.01	65.99	100.00	34.32	65.68	100.00	
- Thai	Persons	540	1,026	1,566	563	1,086	1,649	584	1,133	1,717	591	1,131	1,722	
	%	34.48	65.52	100.00	34.14	65.86	100.00	34.01	65.99	100.00	34.32	65.68	100.00	
- Foreigner (Chinese and American)	Persons	0	0	0	0	0	0	0	0	0	0	0	0	
	%	0	0	0	0	0	0	0	0	0	0	0	0	
Total number of temporary employee	Persons	38	91	129	41	102	143	35	88	123	28	75	103	
	%	29.46	70.54	100.00	28.67	71.33	100.00	28.46	71.54	100.00	27.18	72.82	100.00	
- Thai	Persons	38	91	129	41	102	143	35	88	123	28	75	103	
	%	29.46	70.54	100.00	28.67	71.33	100.00	28.46	71.54	100.00	27.18	72.82	100.00	
- Foreigner (Chinese and American)	Persons	0	0	0	0	0	0	0	0	0	0	0	0	
	%	0	0	0	0	0	0	0	0	0	0	0	0	
Total number of non-guaranteed hours employee	Persons	0	0	0	0	0	0	0	0	0	0	0	0	
	%	0	0	0	0	0	0	0	0	0	0	0	0	
- Thai	Persons	0	0	0	0	0	0	0	0	0	0	0	0	
	%	0	0	0	0	0	0	0	0	0	0	0	0	
- Foreigner (Chinese and American)	Persons	0	0	0	0	0	0	0	0	0	0	0	0	
	%	0	0	0	0	0	0	0	0	0	0	0	0	
Total number of part-time employee	Persons	0	0	0	0	0	0	0	0	0	0	0	0	
	%	0	0	0	0	0	0	0	0	0	0	0	0	
- Thai	Persons	0	0	0	0	0	0	0	0	0	0	0	0	
	%	0	0	0	0	0	0	0	0	0	0	0	0	
- Foreigner (Chinese and American)	Persons	0	0	0	0	0	0	0	0	0	0	0	0	
	%	0	0	0	0	0	0	0	0	0	0	0	0	

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total									
405-1	Total employee by employee contract and age group													
	Total employee	Persons	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840	619	1,206	1,825
		%	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00	33.92	66.08	100.00
	< 30 years old	Persons	89	186	275	104	209	313	86	199	285	72	159	231
		%	5.25	10.97	16.22	5.80	11.66	17.47	4.67	10.82	15.49	3.95	8.71	12.66
	30-50 years old	Persons	410	802	1,212	423	845	1,268	450	875	1,325	449	886	1,335
		%	24.19	47.32	71.50	23.60	47.15	70.76	24.46	47.55	72.01	24.60	48.55	73.15
	> 50 years old	Persons	79	129	208	77	134	211	83	147	230	98	161	259
		%	4.66	7.61	12.27	4.30	7.48	11.77	4.51	7.99	12.50	5.37	8.82	14.19
	Permanent employee	Persons	540	1,026	1,566	563	1,086	1,649	584	1,133	1,717	591	1,131	1,722
		%	34.48	65.52	100.00	34.14	65.86	100.00	34.01	65.99	100.00	34.32	65.68	100.00
	< 30 years old	Persons	69	144	213	81	166	247	68	167	235	63	143	206
		%	4.41	9.20	13.60	4.91	10.07	14.98	3.96	9.73	13.69	3.66	8.30	11.96
	30-50 years old	Persons	392	754	1,146	405	790	1,195	433	823	1,256	431	832	1,263
		%	25.03	48.15	73.18	24.56	47.91	72.47	25.22	47.93	73.15	25.03	48.32	73.34
	> 50 years old	Persons	79	128	207	77	130	207	83	143	226	97	156	253
		%	5.04	8.17	13.22	4.67	7.88	12.55	4.83	8.33	13.16	5.63	9.06	14.69
	Total permanent employee by position and age group													
	Management position	Persons	176	263	439	174	280	454	180	298	478	196	301	497
		%	40.09	59.91	100.00	38.33	61.67	100.00	37.66	62.34	100.00	39.44	60.56	100.00
	Top management position	Persons	7	5	12	6	6	12	4	13	17	3	13	16
		%	58.33	41.67	100.00	50.00	50.00	100.00	23.53	76.47	100.00	18.75	81.25	100.00
	< 30 years old	Persons	0	0	0	0	0	0	0	0	0	0	0	0
		%	0	0	0	0	0	0	0	0	0	0	0	0
	30-50 years old	Persons	0	2	2	0	3	3	1	4	5	0	0	0
		%	0	16.67	16.67	0	25.00	25.00	5.88	23.53	29.41	0	0	0
	> 50 years old	Persons	7	3	10	6	3	9	3	9	12	3	13	16
%		58.33	25.00	83.33	50.00	25.00	75.00	17.65	52.94	70.59	18.75	81.25	100.00	
Middle management position	Persons	79	93	172	77	99	176	78	96	174	81	89	170	
	%	45.93	54.07	100.00	43.75	56.25	100.00	44.83	55.17	100.00	47.65	52.35	100.00	
< 30 years old	Persons	0	0	0	0	0	0	0	0	0	0	0	0	
	%	0	0	0	0	0	0	0	0	0	0	0	0	
30-50 years old	Persons	41	35	76	39	40	79	34	41	75	35	38	73	
	%	23.84	20.35	44.19	22.16	22.73	44.89	19.54	23.56	43.10	20.59	22.35	42.94	
> 50 years old	Persons	38	58	96	38	59	97	44	55	99	46	51	97	
	%	22.09	33.72	55.81	21.59	33.52	55.11	25.29	31.61	56.90	27.06	30.00	57.06	

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total									
	Junior management position	Persons	90	165	255	91	175	266	98	189	287	112	199	311
		%	35.29	64.71	100.00	34.21	65.79	100.00	34.15	65.85	100.00	36.01	63.99	100.00
	< 30 years old	Persons	1	1	2	2	0	2	2	0	2	4	0	4
		%	0.39	0.39	0.78	0.75	0	0.75	0.70	0.00	0.70	1.29	0	1.29
	30-50 years old	Persons	68	122	190	71	135	206	77	142	219	88	146	234
		%	26.67	47.84	74.51	26.69	50.75	77.44	26.83	49.48	76.31	28.30	46.95	75.24
	> 50 years old	Persons	21	42	63	18	40	58	19	47	66	20	53	73
		%	8.24	16.47	24.71	6.77	15.04	21.80	6.62	16.38	23.00	6.43	17.04	23.47
	Non-management position	Persons	364	763	1,127	389	806	1,195	404	835	1,239	395	830	1,225
		%	32.30	67.70	100.00	32.55	67.45	100.00	32.61	67.39	100.00	32.24	67.76	100.00
	General Employee	Persons	364	763	1,127	389	806	1,195	404	835	1,239	395	830	1,225
		%	32.30	67.70	100.00	32.55	67.45	100.00	32.61	67.39	100.00	32.24	67.76	100.00
	< 30 years old	Persons	68	143	211	79	166	245	66	167	233	59	143	202
		%	6.03	12.69	18.72	6.61	13.89	20.50	5.33	13.48	18.81	4.82	11.67	16.49
	30-50 years old	Persons	283	595	878	295	612	907	321	636	957	308	648	956
		%	25.11	52.80	77.91	24.69	51.21	75.90	25.91	51.33	77.24	25.14	52.90	78.04
	> 50 years old	Persons	13	25	38	15	28	43	17	32	49	28	39	67
		%	1.15	2.22	3.37	1.26	2.34	3.60	1.37	2.58	3.95	2.29	3.18	5.47
	Temporary employee (Non-management position)	Persons	38	91	129	41	102	143	35	88	123	28	75	103
		%	29.46	70.54	100.00	28.67	71.33	100.00	28.46	71.54	100.00	27.18	72.82	100.00
< 30 years old	Persons	20	42	62	23	43	66	18	32	50	9	16	25	
	%	15.50	32.56	48.06	16.08	30.07	46.15	14.63	26.02	40.65	8.74	15.53	24.27	
30-50 years old	Persons	18	48	66	18	55	73	17	52	69	18	54	72	
	%	13.95	37.21	51.16	12.59	38.46	51.05	13.82	42.28	56.10	17.48	52.43	69.90	
> 50 years old	Persons	0	1	1	0	4	4	0	4	4	1	5	6	
	%	0	0.78	0.78	0	2.80	2.80	0	3.25	3.25	0.97	4.85	5.83	
Average years employed by the company for total employee	Year	NA			NA			9.58	9.32	9.41	9.11	8.94	9.00	
Total employee by function group														
Management Level in revenue generating functions	Persons	51	86	137	57	116	173	53	104	157	57	100	157	
	%	37.23	62.77	100.00	32.95	67.05	100.00	33.76	66.24	100.00	36.31	63.69	100.00	
< 30 years old	Persons	1	0	1	0	0	0	0	0	0	1	0	1	
	%	0.73	0	0.73	0	0	0	0	0	0	0.64	0	0.64	
30-50 years old	Persons	36	52	88	42	76	118	36	65	101	40	59	99	
	%	26.28	37.96	64.23	24.28	43.93	68.21	22.93	41.40	64.33	25.48	37.58	63.06	
> 50 years old	Persons	14	34	48	15	40	55	17	39	56	16	41	57	
	%	10.22	24.82	35.04	8.67	23.12	31.79	10.83	24.84	35.67	10.19	26.11	36.31	

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total									
	STEM-related position	Persons	90	97	187	89	100	189	92	106	198	112	112	224
		%	48.13	51.87	100.00	47.09	52.91	100.00	46.46	53.54	100.00	50.00	50.00	100.00
	< 30 years old	Persons	11	14	25	15	18	33	11	17	28	14	13	27
		%	5.88	7.49	13.37	7.94	9.52	17.46	5.56	8.59	14.14	6.25	5.80	12.05
	30-50 years old	Persons	59	63	122	55	62	117	55	62	117	69	71	140
		%	31.55	33.69	65.24	29.10	32.80	61.90	27.78	31.31	59.09	30.80	31.70	62.50
	> 50 years old	Persons	20	20	40	19	20	39	26	27	53	29	28	57
		%	10.70	10.70	21.39	10.05	10.58	20.63	13.13	13.64	26.77	12.95	12.50	25.45
Total employee by position and nationality														
	Thai Nationals in Management Positions (Junior, Middle, Top Management)	Persons	176	263	439	174	280	454	180	298	478	196	301	497
		%	40.09	59.91	100.00	38.33	61.67	100.00	37.66	62.34	100.00	39.44	60.56	100.00
	Chinese Nationals in Management Positions (Junior, Middle, Top Management)	Persons	0	0	0	0	0	0	0	0	0	0	0	0
		%	0	0	0	0	0	0	0	0	0	0	0	0
	American Nationals in Management Positions (Junior, Middle, Top Management)	Persons	0	0	0	0	0	0	0	0	0	0	0	0
		%	0	0	0	0	0	0	0	0	0	0	0	0
Total employee by country														
	Thailand	Persons	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840	619	1,206	1,825
		%	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00	33.92	66.08	100.00
	- Bangkok Metropolitan Region (BMR), including Nonthaburi, Pathum Thani, Nakhon Pathom, and Samut Prakan	Persons	578	1,113	1,691	604	1,184	1,788	619	1,217	1,836	619	1,206	1,825
	- Northern	Persons	0	4	4	0	4	4	0	4	4	0	0	0
	- Central	Persons	0	0	0	0	0	0	0	0	0	0	0	0
	- Northeastern (Excluded BMR)	Persons	0	0	0	0	0	0	0	0	0	0	0	0
	- Southern	Persons	0	0	0	0	0	0	0	0	0	0	0	0
	- Eastern	Persons	0	0	0	0	0	0	0	0	0	0	0	0
	Elsewhere	Persons	0	0	0	0	0	0	0	0	0	0	0	0
		%	0	0	0	0	0	0	0	0	0	0	0	0

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total									
2-8	Total number of workers who are not employees	Persons	NA			NA			129			452		
-	Employment of Persons with disability													
	Employee with disability (in accordance with Section 33)	Persons	0			0			0			0		
	Workers who are not employees with disability (in accordance with Section 35)	Persons	17			17			18			18		

Remark

Total employees refer to individuals who are employed to work for the Company and is assigned to perform duties determined by the Company with details as follows:

- Permanent employees refer to individuals whom the Company agrees to employ on a regular basis. The termination period of employment is not specified. Such employees have passed the work trial and have been placed as full-time and part-time, according to the conditions of employment and categorized as follows:
 - Management position
 - Top management position means the President & Chief Executive Officer and all executives with direct chain of command to the President & Chief Executive Officer according to the Company’s structure.
 - Middle management position means the levels under top management to the senior manager level.
 - Junior management position means manager level.
 - Non-management means position from the assistant manager level to the officer level.
- Temporary employees mean individuals whom the Company agrees to employ as employees of the Company with a specified termination period of employment. This excludes employees in the insurance brokerage business, which was newly established in November 2025. Data consolidated as of 31 December 2025.
- Workers who are not employees refers to workers who are not employee, including contractors, subcontractors, and professional outsourced workers performing tasks similar to those of employees. Data consolidated as of 31 December 2025.
- Management Position in the Revenue Generating Department means management position in the Credit Card Marketing Business Unit, the Digital Marketing Division, the Distribution Business Unit, the Merchant Acquiring Business Unit, the Auto Loan Business Unit, and the Personal Loans Business Units.
- STEM (Science, Technology, Engineering and Mathematics) employees means employees in the Finance Business Unit, the Information Technology Business Unit, the Data Management & Credit Risk Management Division, the Process Development Division.
- NA indicates that the data was not collected.

Hiring

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total									
401-1	Total Number of Hires	Persons	119	255	374	121	238	359	89	187	276	58	126	184
		%	31.82	68.18	100.00	33.70	66.30	100.00	32.25	67.75	100.00	31.52	68.48	100.00
External Hires														
	Total number of new employee hires	Persons	112	238	350	116	222	338	88	182	270	54	111	165
		%	29.95	63.64	93.58	32.31	61.84	94.15	31.88	65.94	97.83	29.35	60.33	89.67
By type of employment														
	Permanent employees	Persons	82	148	230	94	176	270	82	164	246	43	85	128
By permanent employee position														
	By management position	Persons	13	13	26	13	22	35	22	18	40	17	12	29
	- Top management position	Persons	0	1	1	0	0	0	0	1	1	0	0	0
	- Middle management position	Persons	5	1	6	2	4	6	8	4	12	3	1	4
	- Junior management position	Persons	8	11	19	11	18	29	14	13	27	14	11	25
	By non-management position	Persons	69	135	204	81	154	235	60	146	206	26	73	99
	- General employee	Persons	69	135	204	81	154	235	60	146	206	26	73	99
	Temporary employee (Non-management position)	Persons	30	90	120	22	46	68	6	18	24	11	26	37
By age group														
	< 30 years old	Persons	53	108	161	58	104	162	29	92	121	25	47	72
		%	14.17	28.88	43.05	16.16	28.97	45.13	10.51	33.33	43.84	13.59	25.54	39.13
	30-50 years old	Persons	56	126	182	58	117	175	56	87	143	26	62	88
		%	14.97	33.69	48.66	16.16	32.59	48.75	20.29	31.52	51.81	14.13	33.70	47.83
	> 50 years old	Persons	3	4	7	0	1	1	3	3	6	3	2	5
		%	0.80	1.07	1.87	0	0.28	0.28	1.09	1.09	2.17	1.63	1.09	2.72
By nationality														
	Thailand	Persons	112	238	350	116	222	338	88	182	270	54	111	165
		%	29.95	63.64	93.58	32.31	61.84	94.15	31.88	65.94	97.83	29.35	60.33	89.67
	Foreigners	Persons	0	0	0	0	0	0	0	0	0	0	0	0
		%	0	0	0	0	0	0	0	0	0	0	0	0
Internal Hires														
	Total number of internal hires	Persons	7	17	24	5	16	21	1	5	6	4	15	19
		%	1.87	4.55	6.42	1.39	4.46	5.85	0.36	1.81	2.17	2.17	8.15	10.33
By type of employment														
	Permanent employees	Persons	7	17	24	4	15	19	1	5	6	4	15	19
By permanent employee position														
	By management position	Persons	3	3	6	2	3	5	1	3	4	1	2	3
	- Top management position	Persons	0	0	0	0	0	0	0	0	0	0	0	0
	- Middle management position	Persons	0	1	1	1	2	3	1	1	2	0	1	1
	- Junior management position	Persons	3	2	5	1	1	2	0	2	2	1	1	2

GRI Standard	Information	Unit	2022			2023			2024			2025			
			Male	Female	Total										
	By non-management position	Persons	4	14	18	2	12	14	0	2	2	3	13	16	
	- General employee	Persons	4	14	18	2	12	14	0	2	2	3	13	16	
	Temporary employee (Non-management position)	Persons	0	0	0	1	1	2	0	0	0	0	0	0	
	By age group														
	< 30 years old	Persons	0	5	5	0	3	3	0	0	0	0	1	1	
		%	0	1.34	1.34	0	0.84	0.84	0	0	0	0	0.54	0.54	
	30-50 years old	Persons	7	10	17	5	11	16	1	4	5	3	14	17	
		%	1.87	2.67	4.55	1.39	3.06	4.46	0.36	1.45	1.81	1.63	7.61	9.24	
	> 50 years old	Persons	0	2	2	0	2	2	0	1	1	1	0	1	
		%	0	0.53	0.53	0	0.56	0.56	0	0.36	0.36	0.54	0	0.54	
	By nationality														
	Thailand	Persons	7	17	24	5	16	21	1	5	6	4	15	19	
		%	1.87	4.55	6.42	1.39	4.46	5.85	0.36	1.81	2.17	2.17	8.15	10.33	
	Foreigners	Persons	0	0	0	0	0	0	0	0	0	0	0	0	
		%	0	0	0	0	0	0	0	0	0	0	0	0	
	Total number of open positions	Persons	389			395			292			192			
	Average Hiring Cost	Baht/FTE	13,387			14,791			22,938			26,522			

Total Number of Employees Turnover

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total									
401-1	Total Employee Turnover	Persons	95	195	290	81	137	218	64	133	197	50	113	163
		%	5.60	11.50	17.11	4.52	7.65	12.17	3.48	7.23	10.71	2.74	6.19	8.93
By type of employment														
Permanent employees turnover	Persons	78	158	236	72	116	188	60	117	177	36	86	122	
	%	4.60	9.32	13.92	4.02	6.47	10.49	3.26	6.36	9.62	1.97	4.71	6.68	
By permanent employee position														
By management position	Persons	17	18	35	21	16	37	24	23	47	9	22	31	
- Top management position	Persons	1	0	1	1	0	1	5	0	5	1	1	2	
	%	0.06	0	0.06	0.06	0	0.06	0.27	0	0.27	0.05	0.05	0.11	
- Middle management position	Persons	4	7	11	9	6	15	8	7	15	4	7	11	
	%	0.24	0.41	0.65	0.50	0.33	0.84	0.43	0.38	0.82	0.22	0.38	0.60	
- Junior management position	Persons	12	11	23	11	10	21	11	16	27	4	14	18	
	%	0.71	0.65	1.36	0.61	0.56	1.17	0.60	0.87	1.47	0.22	0.77	0.99	

GRI Standard	Information	Unit	2022			2023			2024			2025			
			Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
	By non-management position	Persons	61	140	201	51	100	151	36	94	130	27	64	91	
	- General employee	Persons	61	140	201	51	100	151	36	94	130	27	64	91	
		%	3.60	8.26	11.86	2.85	5.58	8.43	1.96	5.11	7.07	1.48	3.51	4.99	
	Temporary employee turnover (Non-management position)	Persons	17	37	54	9	21	30	4	16	20	14	27	41	
		%	1.00	2.18	3.19	0.50	1.17	1.67	0.22	0.87	1.09	0.77	1.48	2.25	
	By age group														
	< 30 years old	Persons	29	59	88	24	42	66	16	42	58	15	33	48	
		%	1.71	3.48	5.19	1.34	2.34	3.68	0.87	2.28	3.15	0.82	1.81	2.63	
	30-50 years old	Persons	57	127	184	47	83	130	39	81	120	28	70	98	
		%	3.36	7.49	10.86	2.62	4.63	7.25	2.12	4.40	6.52	1.53	3.84	5.37	
	> 50 years old	Persons	9	9	18	10	12	22	9	10	19	7	10	17	
		%	0.53	0.53	1.06	0.56	0.67	1.23	0.49	0.54	1.03	0.38	0.55	0.93	
	By nationality														
	Thai	Persons	95	195	290	81	137	218	64	133	197	50	113	163	
		%	5.60	11.50	17.11	4.52	7.65	12.17	3.48	7.23	10.71	2.74	6.19	8.93	
Foreigners	Persons	0	0	0	0	0	0	0	0	0	0	0	0		
	%	0	0	0	0	0	0	0	0	0	0	0	0		
Voluntary employee turnover	Persons	93	187	280	78	137	215	59	128	187	49	111	160		
	%	5.49	11.03	16.52	4.35	7.65	12.00	3.21	6.96	10.16	2.68	6.08	8.77		
By type of employment															
Voluntary permanent employees turnover	Persons	76	152	228	70	116	186	55	112	167	36	84	120		
	%	4.48	8.97	13.45	3.91	6.47	10.38	2.99	6.09	9.08	1.97	4.60	6.58		
By permanent employee position															
By management position	Persons	16	18	34	20	16	36	22	23	45	9	22	31		
- Top management position	Persons	1	0	1	1	0	1	5	0	5	1	1	2		
	%	0.06	0	0.06	0.06	0	0.06	0.27	0	0.27	0.05	0.05	0.11		
- Middle management position	Persons	3	7	10	9	6	15	6	7	13	4	7	11		
	%	0.18	0.41	0.59	0.50	0.33	0.84	0.33	0.38	0.71	0.22	0.38	0.60		
- Junior management position	Persons	12	11	23	10	10	20	11	16	27	4	14	18		
	%	0.71	0.65	1.36	0.56	0.56	1.12	0.60	0.87	1.47	0.22	0.77	0.99		
By non-management position	Persons	60	134	194	50	100	150	33	89	122	27	62	89		
- General Employee	Persons	60	134	194	50	100	150	33	89	122	27	62	89		
	%	3.54	7.91	11.45	2.79	5.58	8.37	1.79	4.84	6.63	1.48	3.40	4.88		

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total									
	Voluntary temporary employee turnover (Non-management position)	Persons	17	35	52	8	21	29	4	16	20	13	27	40
		%	1.00	2.06	3.07	0.45	1.17	1.62	0.22	0.87	1.09	0.71	1.48	2.19
	By age group													
	< 30 years old	Persons	29	58	87	23	42	65	16	39	55	14	32	46
		%	1.71	3.42	5.13	1.28	2.34	3.63	0.87	2.12	2.99	0.77	1.75	2.52
	30-50 years old	Persons	57	120	177	45	83	128	34	79	113	28	69	97
		%	3.36	7.08	10.44	2.51	4.63	7.14	1.85	4.29	6.14	1.53	3.78	5.32
	> 50 years old	Persons	7	9	16	10	12	22	9	10	19	7	10	17
		%	0.41	0.53	0.94	0.56	0.67	1.23	0.49	0.54	1.03	0.38	0.55	0.93
	By nationality													
	Thai	Persons	93	187	280	78	137	215	59	128	187	49	111	160
		%	5.49	11.03	16.52	4.35	7.65	12.00	3.21	6.96	10.16	2.68	6.08	8.77
	Foreigners	Persons	0	0	0	0	0	0	0	0	0	0	0	0
		%	0	0	0	0	0	0	0	0	0	0	0	0

Remark

- Total Employee Turnover means employees who have retired from being employees of the Company in the event of resignation, retirement, termination of employment, failure to pass probation, non-renewal of the employment contract and death in service.
- Voluntary Employee Turnover means employees who are retired from being employees of the Company, excluding those with termination of employment from the Company, failure to pass probation, non-renewal of the employment contract and death in service.

Parental leave - maternity leave

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total									
401-3	Total number of employees that were entitled to parental leave	Persons	0	1,117	1,117	0	1,188	1,188	0	1,221	1,221	619	1,206	1,825
	Total number of employees that took parental leave	Persons	0	21	21	0	15	15	0	24	24	0	15	15
	Total number of employees that returned to work in the reporting period after parental leave ended	Persons	0	21	21	0	15	15	0	24	24	0	15	15
	Rate of return to work	%	0	100.00	100.00	0	100.00	100.00	0	100.00	100.00	0	100.00	100.00
	Total number of employees that retention to work	Persons	0	19	19	0	15	15	0	23	23	0	14	14
	Employee retention rate after the end of the leave period	%	0	90.48	90.48	0	100.00	100.00	0	95.83	95.83	0	93.33	93.33
-	Paid parental leave for the primary caregiver	Weeks	8			12			12			17		
-	Paid parental leave for the non-primary caregiver	Weeks	NA			NA			NA			3		
-	Paid family or care leave beyond parental leave	Weeks	NA			NA			NA			0		

Remark

- Return to Work Rate = Total number of employees that did return to work after parental leave x 100 / Total number of employees due to return to work after taking parental leave.
- Retention Rate = Total number of employees retained 12 months after returning to work following a period of parental leave x 100 / Total number of employees returning from parental leave in the prior reporting period(s).
- NA indicates that the data was not collected.

Notifying employees in advance of any changes that will affect the position/character of employment

GRI Standard	Information	Unit	2021	2022	2023	2024	2025
402-1	Timing	Weeks	2-4 Weeks				

Occupational Health & Safety

GRI Standard	Information	Unit	2022			2023			2024			2025			
			Male	Female	Total										
403-9	Work-related injuries of employee														
	Number of fatality resulted from work-related injury	Case	0	0	0	0	0	0	0	0	0	0	0	0	0
	Number of high-consequence work-related injury	Case	0	0	0	0	0	0	0	0	0	0	0	0	0
	Number of Lost Time Injury Day	Case	0	0	0	0	0	0	0	0	0	0	0	1	1
		Day	0	0	0	0	0	0	0	0	0	0	0	0.75	0.75
	Number of recordable work-related injury	Case	0	0	0	0	0	0	0	0	0	0	0	1	1
	Number of hours worked	Hours	1,094,044	2,107,864	3,201,908	1,156,234	2,286,027	3,442,260	1,184,936	2,323,774	3,508,710	1,142,077	2,228,126	3,370,204	
	Fatality rate	Case per 1 million man-hours	0	0	0	0	0	0	0	0	0	0	0	0	0
	High-consequence work-related injury rate	Case per 1 million man-hours	0	0	0	0	0	0	0	0	0	0	0	0	0
	Lost Time Injury Frequency Rate: LTIFR	Case per 1 million man-hours	0	0	0	0	0	0	0	0	0	0	0	0.45	0.30
	Lost Day Injury Rate (LDIR)	Case per 1 million man-hours	0	0	0	0	0	0	0	0	0	0	0	0.34	0.22
	Recordable work-related injury rate	Case per 1 million man-hours	0	0	0	0	0	0	0	0	0	0	0	0.45	0.30
	Work-related injuries of contractor														
	Number of fatality resulted from work-related injury	Case	NA			NA			0	0	0	0	0	0	0
Number of high-consequence work-related injury	Case	NA			NA			0	0	0	0	0	0	0	
Number of Lost Time Injury Day	Case	NA			NA			0	0	0	0	0	0	0	
Number of Lost Time Injury Day	Day	NA			NA			0	0	0	0	0	0	0	

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
	Number of recordable work-related injury	Case	NA			NA			0	0	0	0	0	0
	Number of hours worked	Hour	NA			NA			578,272			484,281		
	Fatality rate	Case per 1 million man-hours	NA			NA			0	0	0	0	0	0
	High-consequence work-related injury rate	Case per 1 million man-hours	NA			NA			0	0	0	0	0	0
	Lost Time Injury Frequency Rate: LTIFR	Case per 1 million man-hours	NA			NA			0	0	0	0	0	0
	Lost Day Injury Rate (LDIR)	Day per 1 million man-hours	NA			NA			0	0	0	0	0	0
	Recordable work-related injury rate	Case per 1 million man-hours	NA			NA			0	0	0	0	0	0
403-10	Work-related ill health of employee													
	Number of fatalities as a result of work-related ill health	Case	0	0	0	0	0	0	0	0	0	0	0	0
	Number of recordable work-related ill health	Case	0	0	0	0	0	0	0	0	0	0	0	0
	Work-related ill health of contractor													
	Number of fatalities as a result of work-related ill health	Case	0	0	0	0	0	0	0	0	0	0	0	0
	Number of recordable work-related ill health	Case	0	0	0	0	0	0	0	0	0	0	0	0

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
-	Absentee Rate of employee													
	Total sick leave days	Day	3,698	8,250	11,948	2,531	5,977	8,508	2,577	6,414	8,991	2,652	6,113	8,766
	Total unnotified absence days	Day	0	0	0	0	0	0	0	0	0	0	0	0
	Total scheduled work days	Day	382,223			410,732			420,888			405,360		
	Absentee Rate	%	2.83	3.28	3.13	1.83	2.20	2.07	1.81	2.30	2.14	1.93	2.28	2.16

Remark

- Number of hours means actual working hours, including overtime.
- Injury means an injury that result in fatalities, permanent total disabilities, lost workday case, restricted workday case, and medical treatment beyond first aid, including vehicle accident arising from work. Lost time injury means an injury that causes one or more days of absence from work (start counting from the day after the day of the accident). Work-related fatalities mean accidents due to work or the Company’s activities, causing injuries or sicknesses or fatal to the point of death.
- Calculation
 - Rate of Recordable Work-related Injuries = Number of Recordable Work-related Injuries (as of the day the report is prepared) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared).
 - Lost Time Injury Rate (LTIR) = Number of Lost Time Injuries (as of the day the report is prepared) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared).
 - Lost Day Injury Rate (LDIR) = Number of Lost Day Injuries (as of the day the report is prepared) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared).
 - Rate of Fatalities as a result of Work-related Injury = Number of Fatalities as a result of Work-related Injuries (as of the day the report is prepared) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared).
 - Occupational Disease Rate (ODR) = Number of Occupational Disease Rate (as of the day the report is prepared) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared).
 - Lost Day Rate (LDR) = Number of Lost Day Rate (as of the day the report is prepared) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared).
 - Rate of High-consequence Work-related Injuries (excluding fatalities) = Number of High-consequence Work-related Injuries (excluding fatalities) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared).
- Number of days means actual working days.
- Absentee Rate (AR) = Number of Absentee Rate and other Occupational Diseases that are not excused (as of the day the report is prepared) x 100 / Total number of operating days in one year.
- NA indicates that the data was not collected.

Human Capital Development

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
404-1	Total training hours	Hours	108,744			136,755			48,690	100,573	149,263	50,716	106,908	157,624
	Average hours per FTE of training and development	Hours/Persons	64.38			77.12			78.66	82.37	81.12	81.93	88.65	86.37
	Total employees receiving training	Persons	1,695			1,792			1,840			1,825		
		%	100.00			100.00			100.00			100.00		
	By age group													
	< 30 years old	Hours	NA			NA			26,870			15,269		
		Hours/Persons	NA			NA			94.28			66.10		
	30-50 years old	Hours	NA			NA			106,267			123,480		
		Hours/Persons	NA			NA			80.20			92.49		
	> 50 years old	Hours	NA			NA			16,126			18,875		
		Hours/Persons	NA			NA			70.11			72.88		
	By nationality													
	Thailand	Hours/Persons	64.38			77.12			81.12			86.37		
	Foreigners	Hours/Persons	0			0			0			0		
	By employee position													
	Top management position	Hours	NA			NA			1,401			2,010		
		Hours/Persons	NA			NA			82.41			125.64		
Junior and middle management position	Hours	NA			NA			54,487			57,515			
	Hours/Persons	NA			NA			118.19			119.57			
Non-management position	Hours	NA			NA			93,375			98,099			
	Hours/Persons	NA			NA			68.56			73.87			
By type of training														
Knowledge Sharing	Hours	NA			NA			NA			39,686			
	Hours/Persons	NA			NA			NA			21.75			
Workshop & Lecture	Hours	NA			NA			NA			45,079			
	Hours/Persons	NA			NA			NA			24.70			
Online Learning	Hours	NA			NA			NA			72,859			
	Hours/Persons	NA			NA			NA			39.92			

GRI Standard	Information	Unit	2022			2023			2024			2025		
			Male	Female	Total									
-	Amount spent on training and development													
	Total amount spent on training and development	Baht	NA			NA			NA			8,944,998		
	Average amount spent per FTE on training and development	Baht	NA			NA			4,723			4,901		
	Human Capital Return on Investment ⁽¹⁾													
	Total Revenue	Baht	23,231,342,296			25,418,462,251			27,455,588,845			27,695,017,111		
	Total Operating Expenses	Baht	8,116,501,512			8,800,589,768			9,621,952,732			9,638,728,576		
	Total employee-related expenses	Baht	2,500,676,000			2,693,996,550			2,756,927,864			2,775,898,180		
	Resulting HC ROI	%	7.04			7.17			7.47			7.50		
404-3	Employee Performance Evaluation													
	Number of employees receiving regular performance reviews	Persons	540	1,026	1,566	563	1,086	1,649	584	1,133	1,717	591	1,131	1,722
	Number of employees receiving career development reviews	Persons	540	1,026	1,566	563	1,086	1,649	584	1,133	1,717	591	1,131	1,722

Remark

- NA indicates that the data was not collected.
- ⁽¹⁾ The information is derived from the Company’s consolidated financial statements.

Labor

GRI Standard	Information	Unit	2022	2023	2024	2025
2-30 407-1	Total Number of employees who are labor union members	Persons	0	0	0	0
-	Number of significant labor dispute	Case	0	0	0	0

Remark

- The Company has established a Welfare Committee within the workplace, comprising representatives from employees, to propose benefits and welfare measures for the employees.
- Significant labor disputes refer to conflicts between employers and employees regarding employment conditions, where negotiations over demands are not initiated within 3 days or where negotiations are held but no agreement is reached for any reason.

The Level of Employee Engagement

GRI Standard	Information	Unit	2022	2023	2024	2025	
-	Employee engagement score	%	68	70	75	75	
	Response rate	%	100	100	100	100	
	By age group						
	Below 25 year	%	51	65	60	59	
	25-34 year	%	60	63	70	70	
	35-44 year	%	67	79	77	76	
	45-54 year	%	79	80	81	85	
	55 year and above	%	83	94	83	82	
	By employee position						
	By Management position						
	Top management position	%	95	89	93	91	
	Middle and Junior Management position	%	74	71	73	73	
	By Non-management position						
	General Employee	%	64	68	74	76	
	Temporary Employee	%	77	72	70	70	
	By nationality						
	Thai	%	68	70	75	75	
	By gender						
	Female	%	68	70	74	74	
	Male	%	69	71	76	78	

Customer

GRI Standard	Information	Unit	2022	2023	2024	2025
-	Net Promoter Score (NPS)	%	54.00	62.00	64.00	72.00
	Survey Response Rate as a Percentage of Total Credit Card Members (%)	%	0.04	0.04	0.04	0.03
	KTC TOUCH Service Satisfaction	%	NA	94.76	99.20	99.54
	KTC Contact Center Service Satisfaction	%	84.04	90.96	91.71	92.60

Remark

- NA indicates that the data was not collected.
- The Company conducted a customer satisfaction measurement for KTC TOUCH Service using the Net Promoter Score (NPS) method in February 2023.

Community / Social and Environmental

GRI Standard	Information	Unit	2022	2023	2024	2025
-	Number of significant community dispute	Case	0	0	0	0
	Total Amount of corporate or group donations/community investments made to registered not-for-profit organisations	Million baht	1.75	2.10	2.18	0.91

Environmental Dimension

Greenhouse Gas Emissions (GHG Emissions)

GRI Standard	Information	Units	2022	2023	2024	2025
305-1	Total Greenhouse Gas Emissions	metric tonnes CO ₂ equivalents	2,260	2,392	5,297	6,622
	Direct Greenhouse Gas Emissions (GHG Scope 1)	metric tonnes CO ₂ equivalents	497	524	435	568
	- Stationary combustion	metric tonnes CO ₂ equivalents	0	0	0	0
	- Mobile combustion	metric tonnes CO ₂ equivalents	366	364	286	223
	- Fugitive emission	metric tonnes CO ₂ equivalents	114	143	149	345
	- Biogenic combustion (CH ₄ and N ₂ O)	metric tonnes CO ₂ equivalents	18	17	0.2	0.1
	- Biogenic combustion (CO ₂)	metric tonnes CO ₂ equivalents	NA	NA	22	14
305-2	Indirect Greenhouse Gas Emissions (GHG Scope 2) - Location based	metric tonnes CO ₂ equivalents	1,285	1,319	1,282	1,732
	Indirect Greenhouse Gas Emissions (GHG Scope 2) - Market based ⁽¹⁾	metric tonnes CO ₂ equivalents	1,285	1,319	1,282	1,732
305-3	Indirect Greenhouse Gas Emissions (GHG Scope3)	metric tonnes CO ₂ equivalents	476	549	3,580	4,322
	Category 1: Purchased Goods and Services (water, paper, and credit card)	metric tonnes CO ₂ equivalents	192	204	199	1,324
	Category 3: Fuel- and energy-related activities	metric tonnes CO ₂ equivalents	218	260	235	484
	Category 5: Waste generated in operations	metric tonnes CO ₂ equivalents	66	84	100	141
	Category 6: Business travel (Land)	metric tonnes CO ₂ equivalents	1	1	3	5
	Category 6: Business travel (Air) ⁽²⁾	metric tonnes CO ₂ equivalents	NA	NA	NA	377
	Category 7: Employee commuting	metric tonnes CO ₂ equivalents	NA	NA	3,043	1,991
305-4	Intensity ratio of total GHG emissions to total number of employees	metric tonnes of CO ₂ equivalents/FTE	1.10	1.10	2.38	3.21
	Intensity ratio of total GHG emissions to total revenues (Consolidated)	metric tonnes of CO ₂ equivalents/ Million baht	0.097	0.094	0.193	0.239
	Intensity ratio of direct Greenhouse Gas Emissions (GHG Scope 1)	metric tonnes CO ₂ equivalents/FTE	0.24	0.24	0.20	0.27
		metric tonnes of CO ₂ equivalents/Million baht	0.021	0.021	0.016	0.021
	Intensity ratio of indirect Greenhouse Gas Emissions (GHG Scope 2)	metric tonnes CO ₂ equivalents/FTE	0.63	0.61	0.58	0.84
		metric tonnes of CO ₂ equivalents/ Million baht	0.055	0.052	0.047	0.063
Intensity ratio of indirect Greenhouse Gas Emissions (GHG Scope 3)	metric tonnes CO ₂ equivalents/FTE	0.23	0.25	1.61	2.09	
	metric tonnes of CO ₂ equivalents/ Million baht	0.021	0.022	0.130	0.156	

GRI Standard	Information	Units	2022	2023	2024	2025
305-5	Reduction of GHG emission	metric tonnes CO ₂ equivalents	NA	111,520	128,311	244
	- Care the Bear Project	metric tonnes CO ₂ equivalents	NA	111,520	128,311	NA
	- Climate Care Platform	metric tonnes CO ₂ equivalents	NA	NA	NA	NA
	- Organizational greenhouse gas emission reduction project	metric tonnes CO ₂ equivalents	NA	NA	NA	244

Remark

- NA indicates that the data was not collected.
- ⁽¹⁾ Scope 2 greenhouse gas emissions do not include electricity consumption from chilled water production by the lessor’s chiller system that supplies cooling to the company’s operating areas.
- ⁽²⁾ In 2025, the company expanded the scope of its greenhouse gas emissions data collection to include Scope 3, Category 6: Business travel by air.
- Full time employee (FTE) refers to all individuals working on the Company’s premises during official working hours, including full-time employees and workers who are not employees, such as cleaning staff and Administrative staff.
- The Company has adjusted the base year from 2022 to 2025, as 2025 is the year in which data collection fully covered all of the company’s operational areas and was certified by an external verification body.
- The Company revised the emission factors used for calculating indirect greenhouse gas emissions (GHG Scope 2) and other indirect greenhouse gas emissions (GHG Scope 3) as follows:
 - For GHG Scope 2 calculations, Thai National LCI Database, TIIS-MTEC-NSTDA (with TGO electricity 2016-2018) emission factors were applied in 2022–2024, while in 2025, the Thai National LCI Database, TIISMTEC-NSTDA, AR5 (with TGO electricity 2022-2024) emission factors were applied.
 - For GHG Scope 3 calculations, the UK DEFRA emission factors were applied in 2022–2024, while in 2025, the Thai National LCI Database, TIIS-MTEC-NSTDA (with TGO electricity 2016-2018) emission factors were applied.
- The calculation of total greenhouse gas emission intensity per revenue, where total revenue is derived from the consolidated financial statements.

Reporting Scope

- In 2022–2024, data collection covered the company’s operational areas, including the office premises at UBCII Building and Thai Summit Tower.
- In 2025, data collection covered the company’s operational areas, including the office premises at UBCII Building and Thai Summit Tower, two data centers, and 12 KTC TOUCH branches.

Assessment method

- Corresponding to The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard Revised Edition and the Carbon Footprint Assessment Guidelines of the Thailand Greenhouse Gas Management Organization (TGO).
- The conversion factor is based on the annual energy report of Thailand Department of Alternative Energy Development and Efficiency³.
- Emission Factor based on Intergovernmental Panel on Climate Change (IPCC) and Thailand Greenhouse Gas Management Organization (TGO).
- Global Warming Potential (GWP) according to Intergovernmental Panel on Climate Change (IPCC: Intergovernment Panel on Climate Change 2006).

Energy Use

GRI Standard	Information	Units	2022	2023	2024	2025
	Electricity Consumption					
	Total electricity consumption within the organization	Megawatt-Hours	2,571	2,638	2,565	3,650
		GJ	9,256	9,497	9,234	13,141
302-1	Electricity purchased for consumption from non-renewable energy sources	Megawatt-Hours	2,571	2,638	2,565	3,646
		GJ	9,256	9,497	9,234	13,127
	- Electricity consumption	Megawatt-Hours	2,571	2,638	2,565	3,646
		GJ	9,256	9,497	9,234	13,127
	- Steam/heating/cooling and other non-renewable energy consumption	Megawatt-Hours	0	0	0	0
	Electricity purchased or generated for consumption from renewable energy sources	Megawatt-Hours	0	0	0	3.87
	- Solar energy PV	Megawatt-Hours	0	0	0	2.08
	- Solar-powered field lights	Megawatt-Hours	0	0	0	0
	- EV Car	Megawatt-Hours	0	0	0	1.79
	Total non-renewable energy sold	Megawatt-Hours	0	0	0	0
	- Electricity sold	Megawatt-Hours	0	0	0	0
- Steam/heating/cooling and other non-renewable energy sold	Megawatt-Hours	0	0	0	0	
302-3	Intensity of total electricity consumption within the organization	Megawatt-Hours / FTE	1.25	1.22	1.15	1.77
		GJ/FTE	4.51	4.38	4.15	6.36
	Total electricity expense	Thousand baht	15,423	16,291	15,869	24,446
	Percentage of total electricity expense to total revenues	%	0.07	0.06	0.06	0.09
	Fuel Consumption					
	Total Fuel Consumption within the organization	Megawatt-Hours	1,534	1,525	1,119	853
		GJ	5,522	5,490	4,028	3,071
302-1	Total Fuel consumption within the organization from non-renewable sources	Megawatt-Hours	1,534	1,525	1,119	853
		GJ	5,522	5,490	4,028	3,071
	- Diesel	Liter	71,798	74,092	65,816	53,622
	- Diesel (Fleet card)	Liter	13,223	6,486	12,479	0
	- Diesel B7 (Fleet card)	Liter	58,575	67,606	53,337	53,622
	- Gasoline	Liter	22,557	88,685	60,196	43,936
	- Gasohal 91, 95 (Fleet card)	Liter	5,616	72,922	45,262	35,095
	- Gasohal E20 (Fleet card)	Liter	16,803	15,728	14,909	8,610
	- Gasohal E85 (Fleet card)	Liter	138	35	24	231
	Total Fuel consumption within the organization from renewable sources	Megawatt-Hours	0	0	0	0
GJ		0	0	0	0	
	Total fuel expense	Thousand baht	5,913	5,683	4,414	3,274
	Percentage of total fuel expense to total revenues	%	0.03	0.02	0.02	0.01
302-3	Intensity ratio of total fuel consumption within the organization	Megawatt-Hours / FTE	0.75	0.70	0.50	0.41
		GJ/FTE	2.69	2.53	1.81	1.49

GRI Standard	Information	Units	2022	2023	2024	2025
302-1	Energy Consumption					
	Total energy consumption within the organization	Megawatt-Hours	4,105	4,164	3,684	4,503
		GJ	14,778	14,990	13,262	16,212
	- Total non-renewable energy consumption	Megawatt-Hours	4,105	4,164	3,684	4,500
		GJ	14,778	14,990	13,262	16,198
	- Total renewable energy consumption	Megawatt-Hours	0	0	0	3.87
		GJ	0	0	0	13.95
	302-2	Energy consumption outside of the organization	Megawatt-Hours	0	0	0
	- Upstream categories	Megawatt-Hours	0	0	0	0
	- Downstream categories	Megawatt-Hours	0	0	0	0
	Intensity ratio of total energy consumption within the organization	Megawatt-Hours/FTE	2.00	1.92	1.66	2.18
		GJ/FTE	7.20	6.91	5.97	7.85
		Megawatt-Hours/ Million baht	0.177	0.164	0.134	0.163
		GJ/Million baht	0.636	0.590	0.483	0.585

Remarks

- Full time employee (FTE) refers to all individuals working on the Company’s premises during official working hours, including full-time employees and workers who are not employees, such as cleaning staff and Administrative staff.
- The calculation of total greenhouse gas emission intensity per revenue, where total revenue is derived from the consolidated financial statements.

Reporting Scope

- In 2022–2024, data collection covered the company’s operational areas, including the office premises at UBCII Building and Thai Summit Tower.
- In 2025, data collection covered the company’s operational areas, including the office premises at UBCII Building and Thai Summit Tower, two data centers, and 12 KTC TOUCH branches.

Water Use

GRI Standard	Information	Units	2022	2023	2024	2025
303-3	Water withdrawal					
	Water withdrawal from all areas by source	m ³	16,919	19,513	18,596	19,185
	Surface water	m ³	0	0	0	0
	- Freshwater (\leq 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	- Other water ($>$ 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	Groundwater	m ³	0	0	0	0
	- Freshwater (\leq 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	- Other water ($>$ 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	Produced water	m ³	0	0	0	0
	- Freshwater (\leq 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	- Other water ($>$ 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	Seawater	m ³	0	0	0	0
	- Freshwater (\leq 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	- Other water ($>$ 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	Third-party water	m ³	16,919	19,513	18,596	19,185
	- Freshwater (\leq 1,000 mg/l total dissolved solids)	m ³	16,919	19,513	18,596	19,185
	- Other water ($>$ 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	Water withdrawal from all areas with water stress	m ³	16,919	19,513	18,596	19,185
	Surface water	m ³	0	0	0	0
	- Freshwater (\leq 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	- Other water ($>$ 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	Groundwater	m ³	0	0	0	0
	- Freshwater (\leq 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	- Other water ($>$ 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	Produced water	m ³	0	0	0	0
	- Freshwater (\leq 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	- Other water ($>$ 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	Seawater	m ³	0	0	0	0
	- Freshwater (\leq 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	- Other water ($>$ 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	Third-party water	m ³	16,919	19,513	18,596	19,185
	- Freshwater (\leq 1,000 mg/l total - Freshwater)	m ³	16,919	19,513	18,596	19,185
	- Other water ($>$ 1,000 mg/l total dissolved solids)	m ³	0	0	0	0

GRI Standard	Information	Units	2022	2023	2024	2025
303-4	Water discharge					
	Water discharge to all areas by source	m ³	13,535	15,611	14,877	15,348
	- Surface water	m ³	0	0	0	0
	- Groundwater	m ³	0	0	0	0
	- Seawater	m ³	0	0	0	0
	- Third-party	m ³	13,535	15,611	14,877	15,348
	- Freshwater (≤ 1,000 mg/l total dissolved solids)	m ³	13,535	15,611	14,877	15,348
	- Other water (> 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	Water discharge to all areas with water stress	m ³	13,535	15,611	14,877	15,348
	- Freshwater (≤ 1,000 mg/l total dissolved solids)	m ³	13,535	15,611	14,877	15,348
	- Other water (> 1,000 mg/l total dissolved solids)	m ³	0	0	0	0
	Treated water discharge	%	0	0	0	0
303-5	Water consumption					
	Total water consumption	m ³	3,384	3,902	3,719	3,837
	Water consumption from water stress areas	m ³	3,384	3,902	3,719	3,837
	Change in water storage, in case that water storage has been identified as having a significant water-related impact	m ³	0	0	0	0
	Total recycled water	m ³	0	0	0	0
-	Total water withdrawal expense	Thousand baht	338	390	372	387
	Intensity ratio of total water consumption	m ³ /FTE	1.65	1.80	1.67	1.86
		m ³ /Million baht	0.146	0.154	0.135	0.139

Remarks

- Full time employee (FTE) refers to all individuals working on the Company’s premises during official working hours, including full-time employees and workers who are not employees, such as cleaning staff and Administrative staff.
- The calculation of total greenhouse gas emission intensity per revenue, where total revenue is derived from the consolidated financial statements.

Reporting Scope

- In 2022–2024, data collection covered the company’s operational areas, including the office premises at UBCII Building and Thai Summit Tower.
- In 2025, data collection covered the company’s operational areas, including the office premises at UBCII Building and Thai Summit Tower, two data centers, and 12 KTC TOUCH branches.

Waste

GRI Standard	Information	Unit	2022	2023	2024	2025
306-3	Waste					
	Total waste generated	Kg	214,081	269,006	334,109	273,589
	- Hazardous waste	Kg	NA	3,819	3,270	8,844
	- Non-hazardous waste	Kg	214,081	265,187	330,839	264,745
306-4	Total waste diverted from disposal					
	Total waste diverted from disposal	Kg	83,023	102,125	142,794	95,627
	Total hazardous waste diverted from disposal by recovery operation	Kg	0	3,749	3,270	8,836
	Onsite recovery operation	Kg	0	0	0	0
	- Preparation for reuse	Kg	0	0	0	0
	- Recycling	Kg	0	0	0	0
	- Other recovery operations	Kg	0	0	0	0
	Offsite recovery operations	Kg	NA	3,749	3,270	8,836
	- Preparation for reuse	Kg	NA	1,758	3,270	4,834
	- Recycling	Kg	NA	1,991	0	4,002
	- Other recovery operations	Kg	0	0	0	0
	Total non-hazardous waste diverted from disposal by recovery operation	Kg	83,023	98,376	139,524	86,791
	Onsite recovery operation	Kg	0	0	0	0
	- Preparation for reuse	Kg	0	0	0	0
	- Recycling	Kg	0	0	0	0
	- Other recovery operations	Kg	0	0	0	0
	Offsite recovery operations	Kg	83,023	98,376	139,524	86,791
	- Preparation for reuse	Kg	NA	699	15,153	3,508
	- Recycling	Kg	83,023	97,677	124,371	83,283
	- Other recovery operations	Kg	0	0	0	0
306-5	Total waste directed to disposal					
	Total waste directed to disposal	Kg	131,058	166,881	191,315	177,962
	Total hazardous waste directed to disposal	Kg	0	70	0	8
	Onsite disposal operations	Kg	0	0	0	0
	- Incineration with energy recovery	Kg	0	0	0	0
	- Incineration without energy recovery	Kg	0	0	0	0
	- Landfill	Kg	0	0	0	0
	- Other disposal operations	Kg	0	0	0	0
	Offsite disposal operations	Kg	0	70	0	8
	- Incineration with energy recovery	Kg	0	70	0	0
	- Incineration without energy recovery	Kg	0	0	0	0
	- Landfill	Kg	0	0	0	8
	- Other disposal operations	Kg	0	0	0	0

GRI Standard	Information	Unit	2022	2023	2024	2025	
	Total non-hazardous waste directed to disposal	Kg	131,058	166,811	191,315	177,954	
	Onsite disposal operations	Kg	0	0.07	0	0	
	- Incineration with energy recovery	Kg	0	0.07	0	0	
	- Incineration without energy recovery	Kg	0	0	0	0	
	- Landfill	Kg	0	0	0	0	
	- Other disposal operations	Kg	0	0	0	0	
	Offsite disposal operations	Kg	131,058	166,811	191,315	177,954	
	- Incineration with energy recovery	Kg	0	0	0	0	
	- Incineration without energy recovery	Kg	0	0	0	0	
	- Landfill	Kg	131,058	166,811	191,315	177,954	
	- Other disposal operations	Kg	0	0	0	0	
	-	Intensity of total waste directed to disposal	Tons/FTE	63.87	76.90	86.06	86.18
			Tons/Million baht	5.637	6.565	6.968	6.426

Remark

- Full time employee (FTE) refers to all individuals working on the Company’s premises during official working hours, including full-time employees and workers who are not employees, such as cleaning staff and Administrative staff.
- The calculation of total greenhouse gas emission intensity per revenue, where total revenue is derived from the consolidated financial statements.
- NA indicates that the data was not collected.



GRI Content Index

Statement Of Use	KTC has reported in accordance with the GRI Standards for the period 1 January 2025 to 31 December 2025.
GRI 1 Used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	No sector guidelines apply.

GRI Standard/ Other Source	Disclosure	Location			Omission			Mapped to UN SDGs	External Verification
		Sustainability Report	Form 56-1 One Report	Website	Requirement(s) Omitted	Reason	Explanation		
General Disclosures									
GRI 2: General Disclosures 2021	2-1 Organizational details	10							
	2-2 Entities included in the organization's sustainability reporting	10							
	2-3 Reporting period, frequency and contact point	10							
	2-4 Restatements of information	18							
	2-5 External assurance	10, 234-235							
	2-6 Activities, value chain and other business relationships	11-12							
	2-7 Employees	201							
	2-8 Workers who are not employees	205							
	2-9 Governance structure and composition	16, 160-161	226-227					16	
	2-10 Nomination and selection of the highest governance body	163	227, 248-251					5	
	2-11 Chair of the highest governance body	16, 160-161	226-227					16	
	2-12 Role of the highest governance body in overseeing the management of impacts	16						16.7	
	2-13 Delegation of responsibility for managing impacts	16, 178-179	128-130					11	
	2-14 Role of the highest governance body in sustainability reporting	16							
	2-15 Conflicts of interest	169	216, 218-220, 264					16	

GRI Standard/ Other Source	Disclosure	Location			Omission			Mapped to UN SDGs	External Verification
		Sustainability Report	Form 56-1 One Report	Website	Requirement(s) Omitted	Reason	Explanation		
	2-16 Communication of critical concerns	171, 199	226-227						
	2-17 Collective knowledge of the highest governance body	164, 183					16		
	2-18 Evaluation of the performance of the highest governance body	164	255-256						
	2-19 Remuneration policies	-	207		a ii-av.	Confidentiality constraints			
	2-20 Process to determine remuneration	-			a, b	Confidentiality constraints			
	2-21 Annual total compensation ratio	-			a, b, c	Confidentiality constraints			
	2-22 Statement on sustainable development strategy	16					16		
	2-23 Policy commitments	69-170, 172-173, 187	264				16		
	2-24 Embedding policy commitments	16, 169-170, 187	215-222				16		
	2-25 Processes to remediate negative impacts	19-26, 171							
	2-26 Mechanisms for seeking advice and raising concerns	169, 171	266-267				16		
	2-27 Compliance with laws and regulations	-							
	2-28 Membership associations	30-31					16		
	2-29 Approach to stakeholder engagement	19-26					16		
	2-30 Collective bargaining agreements	216					8		
Material topics									
GRI 3: Material Topics 2021	3-1 Process to determine material topics	17							
	3-2 List of material topics	17-18							

GRI Standard/ Other Source	Disclosure	Location			Omission			Mapped to UN SDGs	External Verification
		Sustainability Report	Form 56-1 One Report	Website	Requirement(s) Omitted	Reason	Explanation		
Corporate Governance									
GRI 3: Material Topics 2021	3-3 Management of material topics	156-165							
Risk and Crisis Management									
GRI 3: Material Topics 2021	3-3 Management of material topics	174-183							
Economic Performance									
GRI 3: Material Topics 2021	3-3 Management of material topics	196							
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	196					8		
Financial Inclusion and Literacy									
GRI 3: Material Topics 2021	3-3 Management of material topics	70-74							
GRI 203: indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	75-81					9		
Sustainable Consumer Finance									
GRI 3: Material Topics 2021	3-3 Management of material topics	54-62							
GRI 203: Indirect Economic Impacts 2016	203-2 Significant indirect economic impacts	54-56					1, 3		
Business Ethics									
GRI 3: Material Topics 2021	3-3 Management of material topics	166-173							
GRI 205: Anti- corruption 2016	205-1 Operations assessed for risks related to corruption	197	266				16		
	205-2 Communication and training about anti- corruption policies and procedures	172-173, 197-198	265				16		
	205-3 Confirmed incidents of corruption and actions taken	199-200					16		

GRI Standard/ Other Source	Disclosure	Location			Omission			Mapped to UN SDGs	External Verification
		Sustainability Report	Form 56-1 One Report	Website	Requirement(s) Omitted	Reason	Explanation		
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	199-200						16	
Resource Efficiency									
GRI 3: Material Topics 2021	3-3 Management of material topics	44-51							
GRI 302: Energy 2016	302-1 Energy consumption within the organization	42, 47, 220-221						7	✓
	302-2 Energy consumption outside of the organization	221						7	✓
	302-3 Energy intensity	220						7	✓
	302-4 Reduction of energy consumption	47						7	
	302-5 Reductions in energy requirements of products and services	-			Not applicable	Data is not applicable due to KTC's nature of business			
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	46, 48							
	303-2 Management of water discharge-related impacts	48							
	303-3 Water withdrawal	222							✓
	303-4 Water discharge	223							✓
	303-5 Water consumption	42, 48, 223						11	✓
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	46, 49						11	
	306-2 Management of significant waste-related impacts	49-51						11, 12	
	306-3 Waste generated	42, 50, 224						11, 12	✓
	306-4 Waste diverted from disposal	50, 224						11, 12	✓
	306-5 Waste directed to disposal	224-225						11, 12	✓

GRI Standard/ Other Source	Disclosure	Location			Omission			Mapped to UN SDGs	External Verification
		Sustainability Report	Form 56-1 One Report	Website	Requirement(s) Omitted	Reason	Explanation		
Climate Change									
GRI 3: Material Topics 2021	3-3 Management of material topics	34-43							
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	42, 218						3	✓
	305-2 Energy indirect (Scope 2) GHG emissions	42, 218						3	✓
	305-3 Other indirect (Scope 3) GHG emissions	42, 218						3	✓
	305-4 GHG emissions intensity	218						13	✓
	305-5 Reduction of GHG emissions	219						13	
Supply Chain Management									
GRI 3: Material Topics 2021	3-3 Management of material topics	184-193							
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	189							
	308-2 Negative environmental impacts in the supply chain and actions taken	190							
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	189						5, 8, 16	
	414-2 Negative social impacts in the supply chain and actions taken	190						5, 8, 16	

GRI Standard/ Other Source	Disclosure	Location			Omission			Mapped to UN SDGs	External Verification
		Sustainability Report	Form 56-1 One Report	Website	Requirement(s) Omitted	Reason	Explanation		
Human Resource Management									
GRI 3: Material Topics 2021	3-3 Management of material topics	82-97							
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	214-215						5	
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	87, 96						5	
	401-3 Parental leave	210						3, 5, 8	
GRI 402: Labor/ Management Relations	402-1 Minimum notice periods regarding operational	210						xx	
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	214						8, 10	
	404-2 Programs for upgrading employee skills and transition assistance programs	91, 96						8	
	404-3 Percentage of employees receiving regular performance and career development reviews	95, 215						8	

GRI Standard/ Other Source	Disclosure	Location			Omission			Mapped to UN SDGs	External Verification
		Sustainability Report	Form 56-1 One Report	Website	Requirement(s) Omitted	Reason	Explanation		
Occupational Health and Safety									
GRI 3: Material Topics 2021	3-3 Management of material topics	110-123							
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	113						8	
	403-2 Hazard identification, risk assessment, and incident investigation	116-117						8	
	403-3 Occupational health services	115-116						3	
	403-4 Worker participation, consultation, and communication on occupational health and safety	114						16	
	403-5 Worker training on occupational health and safety	118						8	
	403-6 Promotion of worker health	118						3	
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	117						8	
	403-8 Workers covered by an occupational health and safety management system	113						8	
	403-9 Work-related injuries	211-212						3, 8, 16	✓
	403-10 Work-related ill health	118, 212						3, 8, 16	

GRI Standard/ Other Source	Disclosure	Location			Omission			Mapped to UN SDGs	External Verification
		Sustainability Report	Form 56-1 One Report	Website	Requirement(s) Omitted	Reason	Explanation		
Human Rights									
GRI 3: Material Topics 2021	3-3 Management of material topics	98-107							
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	202-203						10, 16	
	405-2 Ratio of basic salary and remuneration of women to men	-	a, b		Confidentiality constraints			5	
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	106, 199-200						5, 8	
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	216						8	
Brand and Customer Trust									
GRI 3: Material Topics 2021	3-3 Management of material topics	126-135							
GRI 147: Marketing and Labeling 2016	417-3 Incidents of non-compliance concerning marketing communications	133						16	
Digital Innovation									
GRI 3: Material Topics 2021	3-3 Management of material topics	136-141							
Cybersecurity and Data Privacy Protection									
GRI 3: Material Topics 2021	3-3 Management of material topics	146-155							
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	153, 200						16	



LRQA Independent Assurance Statement

Relating to Krungthai Card Public Company Limited's Sustainability Report for the calendar year 2025 (1st January 2025 – 31st December 2025)

This Assurance Statement has been prepared for Krungthai Card Public Company Limited in accordance with our contract but is intended for the readers of this Report.

Terms of engagement

LRQA Group Limited was commissioned by Krungthai Card Public Company Limited (KTC) to provide independent assurance on its Sustainability Report 2025 ("the report") against the assurance criteria below to a moderate level of assurance and materiality of the professional judgement of the verifier using Accountability's AA1000AS v3 for type 2 assurance.

Our assurance engagement covered KTC's operations and activities only in Thailand and specifically the following requirements:

- Evaluating the nature and extent of KTC's adherence to Accountability's AA1000 Principles:
 - Inclusivity, Materiality, Responsiveness and Impact.
- Confirming that the Report is in accordance with:
 - GRI Standards 2021¹, and
 - GRI 3-1: Process to determine material topics.
- Evaluating the reliability of data and information for only the selected environmental and social indicators listed below:
 - 302-1 Energy consumption within the organization (2016)
 - 302-3 Energy Intensity (2016)
 - 303-3 Water withdrawal (2018)
 - 303-4 Water discharge (2018)
 - 303-5 Water consumption (2018)
 - 305-1 Direct (Scope 1)² GHG emissions (2016)
 - 305-2 Energy indirect (Scope 2)² GHG emissions (2016)
 - 305-3 Other indirect (scope 3) GHG emission (Category 1 – Purchased goods and services (credit card, paper and water), Category 3 – Fuel- and energy-related activities, Category 5 – Waste generated in operations (disposal to landfill), Category 6 – Business travel, Category 7 – Employee Commuting) (2016)
 - 305-4 GHG Emission Intensity (2016)
 - 306-3 Waste generated (2020)
 - 306-4 Waste diverted from disposal (2020)
 - 306-5 Waste directed to disposal (2020)
 - 403-9: Work-related injuries (2018) and absenteeism rate
 - 404-1 Average hours of training per year per employee (2016).

Our assurance engagement excluded the data and information of KTC's operations and activities outside of Thailand, as well as suppliers, contractors and any third parties mentioned in the report.

LRQA's responsibility is only to KTC. LRQA disclaims any liability or responsibility to others as explained in the end footnote. KTC's responsibility is for collecting, aggregating, analysing and presenting all the data and information within the report and for maintaining effective internal controls over the systems from which the report is derived. Ultimately, the report has been approved by and remains the responsibility of KTC and subsidiary companies.

LRQA's Opinion

Based on LRQA's approach, nothing has come to our attention that would cause us to believe that KTC and subsidiaries have not:

- Met the requirements above
- Disclosed reliable performance data and information as no errors or omissions were detected, and that the direct and energy indirect GHG emissions data disclosed in the report are materially correct.

The opinion expressed is formed on the basis of a moderate level of assurance and at the materiality of the professional judgement of the verifier; with the exception of direct and energy indirect GHG emissions data where a high level of assurance at 5% materiality has been applied.

Note: The extent of evidence-gathering for a moderate assurance engagement is less than for a high assurance engagement. Moderate assurance engagements focus on aggregated data rather than physically checking source data at sites which occurs during a high assurance engagement. Consequently, the level of assurance obtained in a moderate assurance engagement is substantially lower than the assurance that would have been obtained had a high assurance engagement been performed.

¹<https://www.globalreporting.org>

²GHG quantification is subject to inherent uncertainty.



LRQA's approach

LRQA's assurance engagements are carried out using Accountability's AA1000AS v3 and our verification procedure. The following tasks though were undertaken as part of the evidence gathering process for this assurance engagement:

- Assessing KTC's approach to stakeholder engagement to confirm that issues raised by stakeholders were captured correctly. We did this through interviews with external stakeholders and reviewing documents and associated records.
- Reviewing KTC's process for identifying and determining material issues to confirm that the right issues were included in their Report. We did this by benchmarking reports written by KTC and its peers to ensure that sector specific issues were included for comparability. We also tested the filters used in determining material issues to evaluate whether KTC makes informed business decisions that may create opportunities that contribute towards sustainable development.
- Auditing KTC's data management systems to confirm that there were no significant errors, omissions or mis-statements in the report. We did this by reviewing the effectiveness of data handling procedures, instructions and systems, including those for internal verification. We also spoke with those key people responsible for compiling the data and drafting the report.
- Verifying data and information remotely, via ICT applications, by sampling evidence to confirm the reliability of the selected indicators.

Observations

Further observations and findings, made during the assurance engagement, are:

- Stakeholder inclusivity: We are not aware of any key stakeholder groups that have been excluded from KTC's stakeholder engagement process. KTC has open dialogue with all its stakeholders.
- Materiality: We are not aware of any material issues concerning KTC's sustainability performance that have been excluded from the report. It should be noted that KTC has established extensive criteria for determining which issue is material and that these criteria are not biased to the company's management.
- Impact: KTC has established and implemented processes for responding to the concerns of various stakeholder groups especially in relation to their GHG Emissions Reduction Plan for Scope 1,2 and 3.
- Responsiveness: KTC has established and implemented processes for responding to the concerns of various stakeholder groups especially in relation to reporting performance of GRI disclosures or other objectives and targets associated with the key materiality topics.
- Reliability: Data management systems are properly defined for the selected environmental and social indicators. However, we believe that KTC's future reports should:
 - extend the boundary of GHG emissions disclosure to include GHG emissions Scope 2 from branch operations and energy imported by tenants.
 - ensure that environmental and occupational health data covers all areas, including businesses that started during the last two months of this year.

This will increase the accuracy of data reported in the future.

LRQA's standards, competence and independence

LRQA ensures the selection of appropriately qualified individuals based on their qualifications, training and experience. The outcome of all verification and certification assessments is then internally reviewed by senior management to ensure that the approach applied is rigorous and transparent.

This verification is the only works undertaken by LRQA for Krungthai Card Public Company Limited as such does not compromise our independence or impartiality.

Kamiga S.

Kamiga Sukkeaw
LRQA Lead Verifier

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