

BACKGROUND

1996 Incorporated as a credit card servicing subsidiary company of Krung Thai Bank.

2002 Listed on the Stock Exchange of Thailand.

2018 Split par value from 10 Baht to 1 Baht per share.

Authorized share capital is Baht 2,578 million as of 8 July 2025 Major Shareholder OTHERS 50.71% KRUNG THAI BANK 49.29%



KTC PORTFOLIO

AS OF JUNE 30, 2025

Credit Card

Number of cards (cards) 2,813,627

Receivables – gross (MB) 69,925

Receivable Structure

Credit Card 65.3%

Personal Loan 33.0%

Leasing 1.7%

Personal Loan

Number of accounts (accounts) 695,200

Receivables - gross (MB)

35,396

Leasing

Receivables - gross (MB) 1,782

Total Portfolio

Total Membership (accounts) 3,508,827

Total Receivables - gross (MB) 107,104



MARKET SHARE

AS OF JUNE 30, 2025



Credit Card

Receivables 15.3%

Number of cards 10.7%

Total card spending 13.2%

Personal Loan



Receivables 4.2%

Number of accounts 2.7%