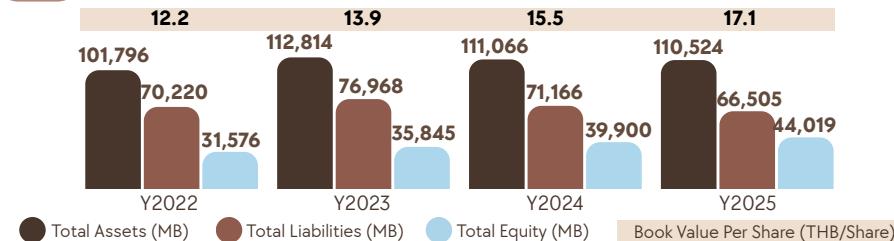


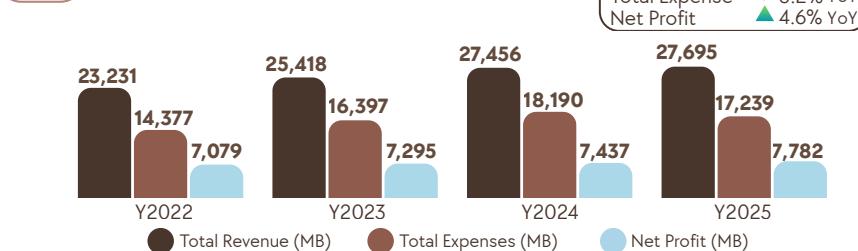
CORE BUSINESS

- CREDIT CARD
- PERSONAL LOAN

B&S

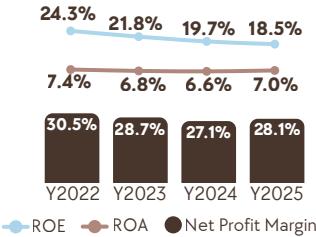


P&L

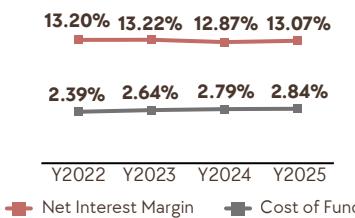


KEY FINANCIAL RATIOS

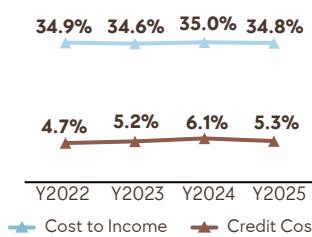
RETURN & PROFITABILITY



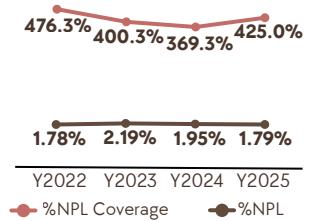
NIM & COF



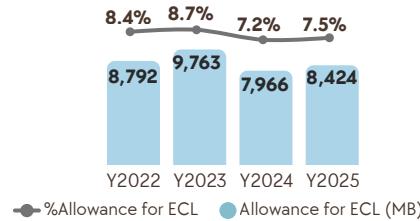
EFFICIENCY



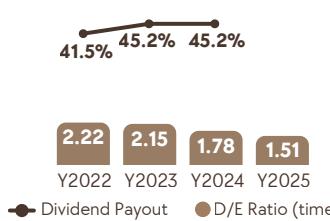
ASSET QUALITY



ALLOWANCE FOR ECL

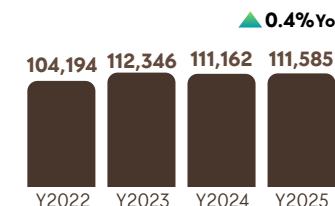


CAPITAL

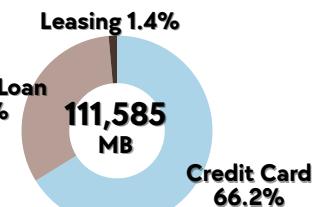


KTC PORTFOLIO

PORTFOLIO

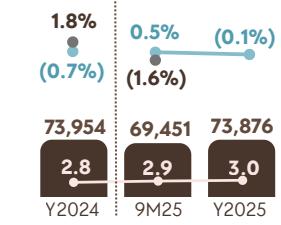


2025 PORTFOLIO BREAKDOWN

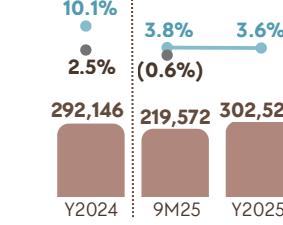


CREDIT CARD

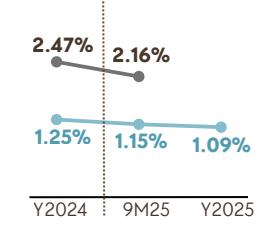
PORTFOLIO



SPENDING

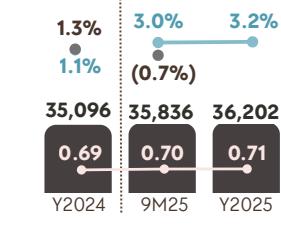


NPL RATIO

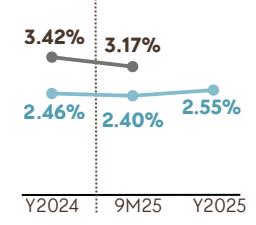


PERSONAL LOAN

PORTFOLIO



NPL RATIO



TARGET VS. PERFORMANCE

NET PROFIT	7,437 MB
TOTAL PORTFOLIO GROWTH	(1.1%)
PORTFOLIO QUALITY (%NPL)	1.95%
CREDIT CARD SPENDING GROWTH	10.1%
KTC PROUD PORTFOLIO GROWTH	0.6%
P BERM CAR FOR CASH NEW BOOKING	2,437 MB

ACTUAL Y2024

TARGET Y2025

ACTUAL Y2025

7,437 MB
(1.1%)
1.95%
10.1%
0.6%
2,437 MB> 7,437 MB
4% - 5%
≤ 2.00%
10%
3%
3,000 MB7,782 MB
0.4%
1.79%
3.6%
1.4%
2,313 MB

KTC MARKET SHARE

CREDIT CARD (CIF)
- NO. OF CARDS
- TOTAL SPENDING
- CREDIT CARD RECEIVABLE
PERSONAL LOAN
- NO. OF ACCOUNT
- PERSONAL LOAN RECEIVABLE

Y2024

11M2024

11M2025

10.5%
13.1%
14.1%
2.6%
4.1%10.5%
13.1%
14.3%
2.6%
4.1%11.3%
13.6%
14.9%
2.6%
4.2%

KTC AWARDS

4Q2025

- KTC re-certifications from the BSI : ISO/IEC 27001:2022 and ISO/IEC 27701:2019 for 6 consecutive years.
- KTC wins 3 accolades categories, Outstanding CEO, Outstanding CFO and Outstanding IR, at the IAA Awards for Listed Companies 2025 in Finance and Securities sector.
- KTC wins 2024 ASEAN Asset Class in ASEAN CG Scorecard (ACGS) from ASEAN Capital Market Forum (ACMF)
- KTC wins the Marketing Excellence Award at the Thailand Corporate Excellence Awards 2025 for the 2nd consecutive year, by TMA in collaboration with Sasin.
- KTC wins the Outstanding Company Performance Awards (market capitalization over THB 100 billion) at the SET Awards 2025

KTC KEY DEVELOPMENT

4Q2025

- KTC launches "Wellness Hub": A digital platform on KTC website for health insights and member-only privileges, keeping you ahead of the wellness curve.
- KTC has expanded its application channels for the KTC PROUD, offering 0% interest installments for up to 24 months with a 30-minute approval process at BIG Camera and JIB, as well as through online application channels on the Lazada.

SUSTAINABILITY DEVELOPMENT STRATEGY

ECONOMIC

Better Products & Services

KTC launches '60+ Stay Free' Campaign, targeting silver economy and multi-generational travel demand by offering up to 30% discount on room bookings, 15% discount on food and beverages and complimentary stay with breakfast.

SOCIAL

Better Quality of Life

KTC facilitates donation for southern flood relief through credit card and reward points.

ENVIRONMENT

Better Climate

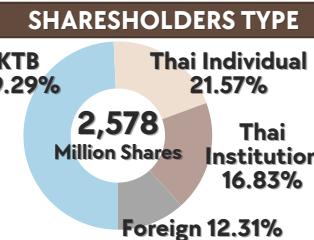
KTC joins with Tesla to offer exclusive EV perks: double points & 13% cashback

For further information, please visit <https://www.ktc.co.th/en/sustainability-development>



SHAREHOLDERS STRUCTURES

(AS OF DEC 30, 2025)



TOP 5 SHAREHOLDERS

KRUNGTHAI BANK PCL.	49.29%
THAI NVDR CO.,LTD	6.90%
MR.MONGKOL PRAKITCHAIWATTANA	5.64%
KKP CAPITAL PCL.	2.37%
SOUTH EAST ASIA UK (TYPE C) NOMINEES LTD.	1.96%

RELIEF MEASURE

MINIMUM PAYMENT

Minimum credit card payment at 8% extended from Y2025 to Y2026, if pay ≥8% will receive quarterly 0.25% cashback.



For full details, please visit <https://www.ktc.co.th/financial-relief-credit>.

"CLEAR DEBT, MOVE FORWARD" SCHEME

- KTC has joined the program as a Non-Bank financial services provider under the KTB Group
- The initiative aims to accelerate NPL resolution, reduce household debt stress, and support customers' financial recovery
- Program targets unsecured retail borrowers classified as NPL, with principal or interest overdue > 90 days
- Eligibility is determined using each customer's debt status as of September 30, 2025
- Qualified borrowers must have total NPL exposure across all financial institutions < THB 100,000 per person
- KTC will transfer qualifying unsecured NPL accounts to Sukhumvit Asset Management (SAM) for centralized workout
- SAM will offer restructured repayment plans, flexible terms, and negotiated debt reduction, enabling customers to sustainably rehabilitate debt
- Registration opens via Bank of Thailand channels beginning Jan 5, 2026 and will run for three years and comprises two sub-measures:
 - 1 Lump-Sum Settlement "Pay Off and Close Debt"
 - 2 Installment Repayment

For full details, please visit www.bot.or.th/cleardebt

UPCOMING IR ACTIVITIES

Y2025 Opportunity Day: Feb 19, 2026, 10.15-11.00 hrs. (in Thai).

