

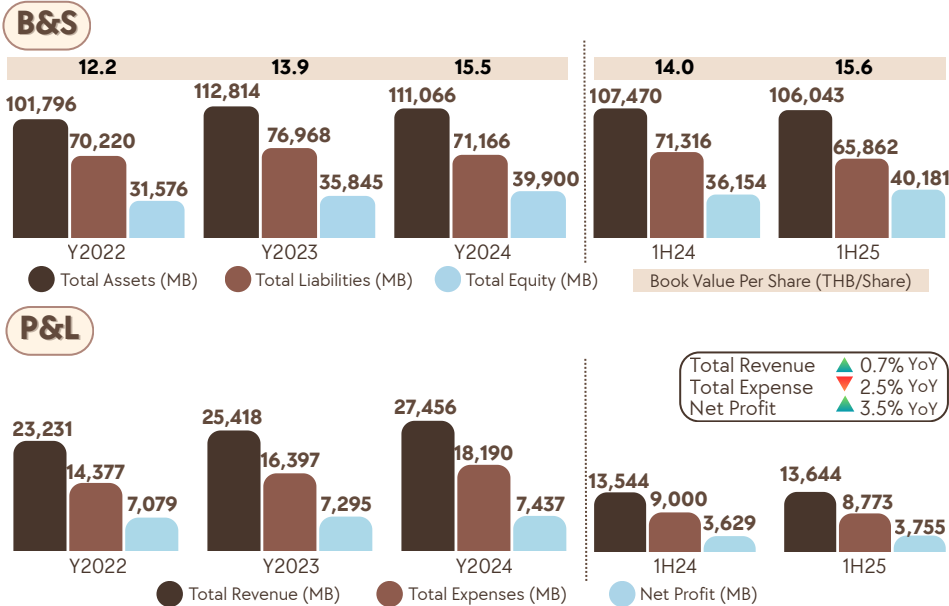
CORE BUSINESS

CREDIT CARD

KTC PROUD

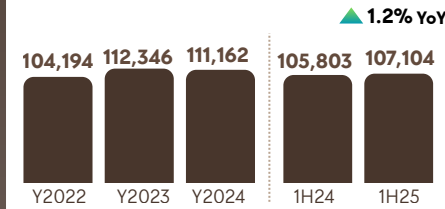
KTC PBERM
CAR FOR CASH

KEY FINANCIAL HIGHLIGHT

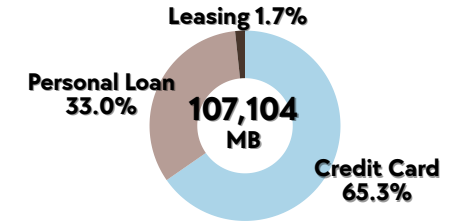


KTC PORTFOLIO

PORTFOLIO

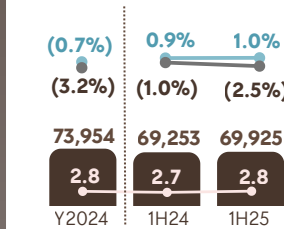


1H25 PORTFOLIO BREAKDOWN

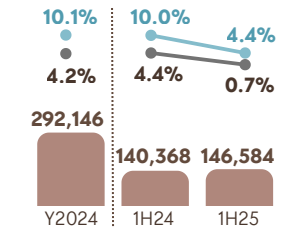


CREDIT CARD

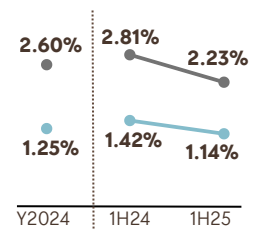
PORTFOLIO



SPENDING

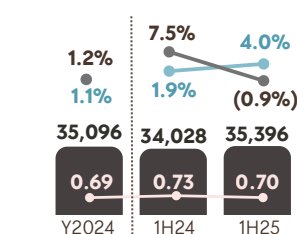


NPL RATIO

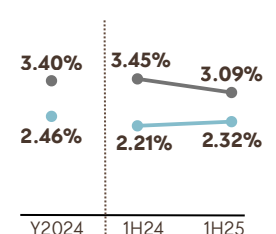


PERSONAL LOAN

PORTFOLIO

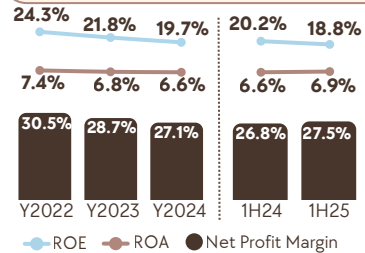


NPL RATIO

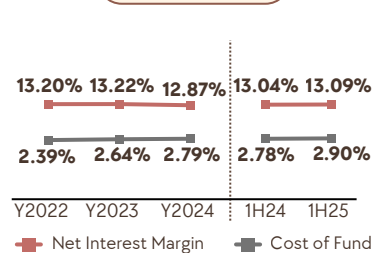


KEY FINANCIAL RATIOS

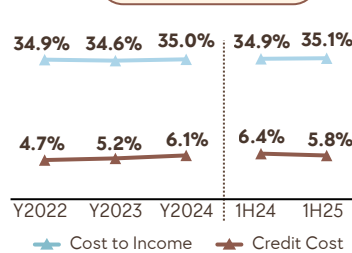
RETURN & PROFITABILITY



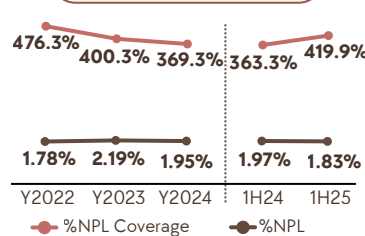
NIM & COF



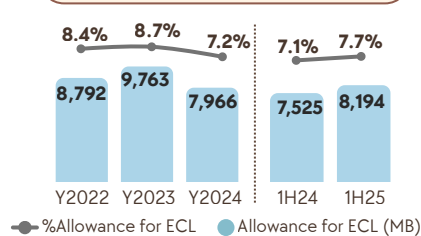
EFFICIENCY



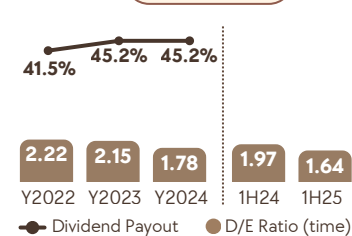
ASSET QUALITY



ALLOWANCE FOR ECL



CAPITAL



TARGET VS. PERFORMANCE

	ACTUAL Y2024	TARGET Y2025	ACTUAL 1H2025
NET PROFIT	7,437 MB	> 7,437 MB	3,755 MB
TOTAL PORTFOLIO GROWTH	(1.1%)	4% - 5%	1.2%
PORTFOLIO QUALITY (%NPL)	1.95%	≤ 2.0%	1.83%
CREDIT CARD SPENDING GROWTH	10.1%	10%	4.4%
KTC PROUD PORTFOLIO GROWTH	0.6%	3%	0.6%
P BERM CAR FOR CASH NEW BOOKING	2,437 MB	3,000 MB	1,048 MB

KTC MARKET SHARE

	Y2024	1H2024	1H2025
CREDIT CARD (CIF)			
- NO. OF CARDS	10.7%	10.3%	10.7%
- TOTAL SPENDING	12.9%	12.7%	13.2%
- CREDIT CARD RECEIVABLE	14.9%	14.7%	15.3%
PERSONAL LOAN			
- NO. OF ACCOUNT	2.8%	3.0%	2.7%
- PERSONAL LOAN RECEIVABLE	4.1%	4.0%	4.2%

KTC AWARDS

2Q2025

- Listed in EGS 100 by Thaipat Institute for 10th consecutive year (2016 - 2025)
- Granted the renewal of member of the Thai Private Sector Collective Action against Corruption (CAC) since 2016
- KTC CEO received the "Coaching Advocacy Impact Award" as the first female executive in Thailand
- TRIS Rating upgraded the company rating to AA

KTC KEY DEVELOPMENT

2Q2025

- KTC has developed "Car Loan with Existing Finance", enabling quick pre-approval (within 1-hour) for up to 1 MB. for those with vehicles financed from other institutions, available at KTC agents and KTB branches.
- KTC Launches "KTC Connect" via LINE, providing 24/7 real-time transaction alert, enhancing card security and fraud mitigation. This digital innovation for consumer protection will integrate with KTC Mobile.

SUSTAINABILITY DEVELOPMENT STRATEGY

ECONOMIC

Better Products & Services

KTC and the Tourism Authority of Thailand (TAT) launched the "Year of Celebration" campaign, supports tourism and income in 55 secondary cities, strengthening Thailand's global image.

SOCIAL

Better Quality of Life

KTC, KTBL, and Win Performance's 37th Execution Mediation Fair in Chiang Mai enabled 796 debtors to resolve over 102 MB in debt.

ENVIRONMENT

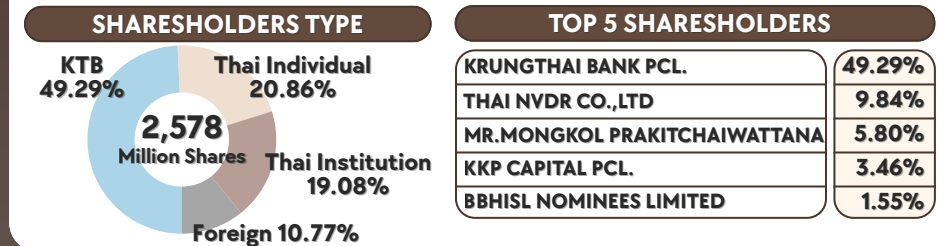
Better Climate

KTC supports sustainable living via special offers: 0% installments and cashback for GULF1's 1RTid solar rooftop installations, and up to 12% cashback on EV bookings with KTC credit cards

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

SHAREHOLDERS STRUCTURES

(AS OF AUG 1, 2025)



RELIEF MEASURE

MINIMUM PAYMENT

8% from Y2024 - Y2025, if pay ≥8% will receive monthly cashback as the below rates.



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

BOT PROGRAM

"YOU FIGHT, WE HELP PHASE 2"

1 Direct Payment, Retain Assets

- Installments will be lowered for 3 years to 50%, 70%, and 90% of the original amount in year 1, 2 and 3, respectively.
- 100% Principal reduction
- All interest is suspended for 3 years and waived if conditions are met and no new debt for 12 months post-enrollment.

2 Pay, Close, Finish

For low-risk debtors, allowing partial payments expedites bad debt closure.

3 Pay, Cut, Principle

- Debt will be restructured into monthly term loan payments of 2% of the initial principal.
- 100% Principal reduction
- All interest is suspended for 3 years and waived if conditions are met and no new debt for 12 months post-enrollment.

For full details, please visit <https://www.ktc.co.th/en/khunsoo>.

UPCOMING IR ACTIVITIES

2Q2025 Opportunity Day: Aug 14, 2025, 10.15-11.00 hrs. (in Thai).



SET Application



SET Thailand



SET Opportunity Day