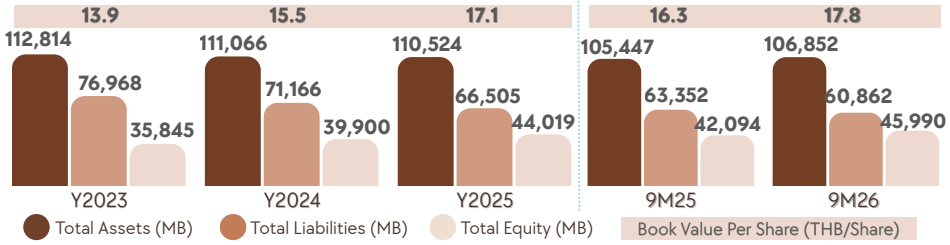
IR Newsletter 3Q2026

CORE BUSINESS

- CREDIT CARD
- PERSONAL LOAN

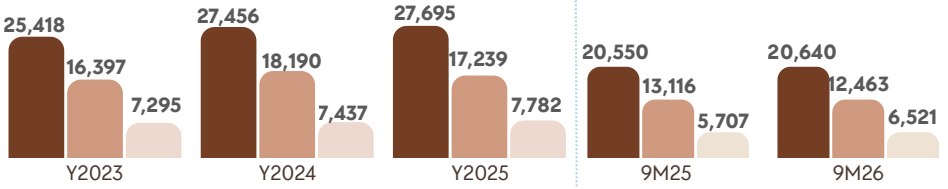
KEY FINANCIAL HIGHLIGHT

B&S



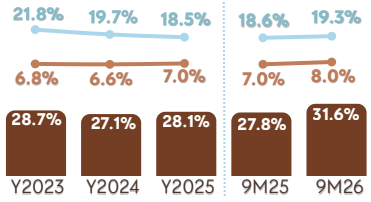
P&L

Total Revenue ▲ 0.4% YoY
Total Expense ▼ 5.0% YoY
Net Profit ▲ 14.3% YoY

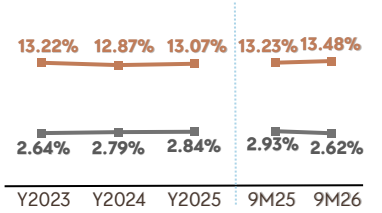


KEY FINANCIAL RATIO

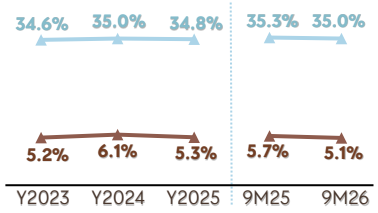
RETURN & PROFITABILITY



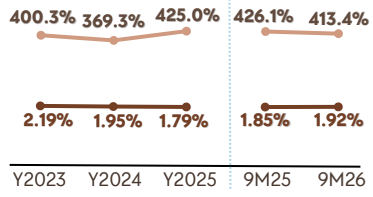
NIM & COF



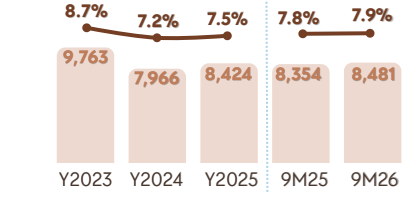
EFFICIENCY



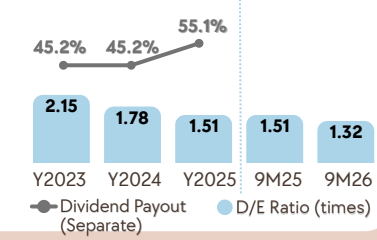
ASSET QUALITY



ALLOWANCE FOR ECL

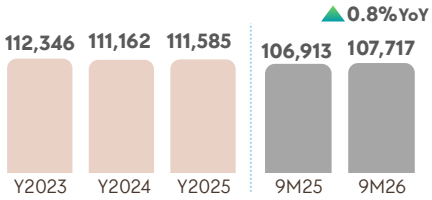


CAPITAL

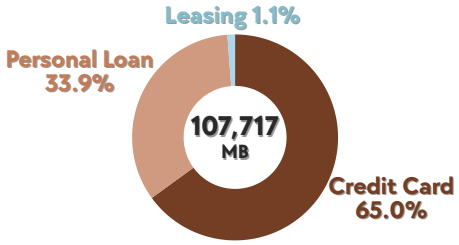


KTC PORTFOLIO

PORTFOLIO

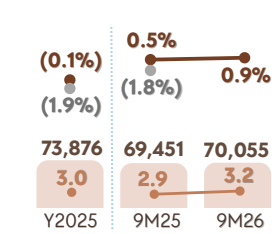


PORTFOLIO BREAKDOWN

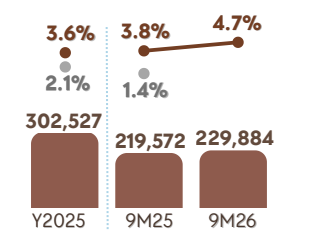


CREDIT CARD

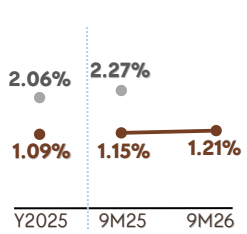
PORTFOLIO



SPENDING

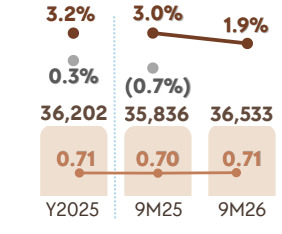


NPL RATIO

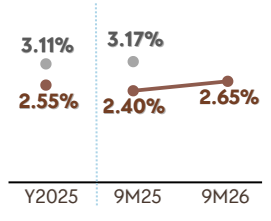


PERSONAL LOAN

PORTFOLIO



NPL RATIO



IR Newsletter 3Q2026

TARGET VS. PERFORMANCE

	ACTUAL Y2025	TARGET Y2026	ACTUAL 9M26
NET PROFIT (MB)	7,782	> 7,782	6,521
TOTAL PORTFOLIO GROWTH	0.4%	1 - 2%	0.8%
PORTFOLIO QUALITY (%NPL)	1.79%	≤ 2%	1.92%
CREDIT CARD SPENDING GROWTH	3.6%	5%	4.7%
PERSONAL LOAN PORTFOLIO GROWTH	3.2%	2%	1.9%

KTC MARKET SHARE

	Y2025	9M25	9M26
CREDIT CARD (CIF)			
- NO. OF CARDS	11.2%	11.1%	N/A
- TOTAL SPENDING	13.1%	13.1%	N/A
- CREDIT CARD RECEIVABLE	14.4%	14.5%	N/A
PERSONAL LOAN			
- NO. OF ACCOUNT	2.6%	2.6%	N/A
- PERSONAL LOAN RECEIVABLE	4.2%	4.2%	N/A

KTC AWARD

3Q2026

- KTC Wins Best Company of the Year 2026 in Finance and Securities Category at Money & Banking Awards, organized by Money & Banking Magazine for the second consecutive year.
- KTC received a 100% rating from the 2026 AGM Quality survey conducted by the TIA, TLCA, and SEC.
- KTC wins Champion Security Award 2025 from Visa for the third consecutive year, reflecting its standards in fraud risk management, robust operational processes, and industry collaboration to strengthen payment security.

KTC KEY DEVELOPMENT

3Q2026

- KTC has enhanced its credit card application service through the KTC Mobile app, offering a more seamless and comprehensive digital application process and adding ThaID identity verification, enabling customers to apply for credit cards more easily, quickly, and securely.
- KTC PROUD launched a new E-application, enabling convenient card applications via KTC Mobile with approval within 30 minutes, Customers can download the KTC Mobile app from the App Store or Google Play Store.

SUSTAINABILITY DEVELOPMENT

GOVERNANCE AND ECONOMIC
Better Products & Services

KTC promotes responsible access to formal credit through a risk-based interest rate campaign for "KTC PBERM Car for Cash", offering rates aligned with customer risk profiles and expanding access through Krung Thai Bank referrals.

SOCIAL
Better Quality of Life

In collaboration with Thai Vietjet Air, KTC organized KTC FinLit Playground for students at Rajaprajanugroh 50 School, Khon Kaen Province, to strengthen financial literacy and encourage effective financial planning from an early age.

ENVIRONMENT
Better Climate

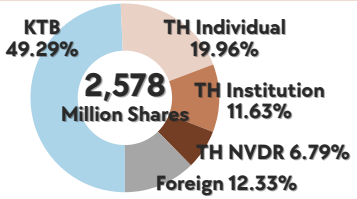
KTC launched "KTC Closet" on the "Loopers" platform to promote the reuse of clothing and household items, reduce textile waste, and support public hospitals through net sales proceeds.

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

SHARESHOLDERS STRUCTURE

(AS OF SEP 30, 2026)

SHARESHOLDERS TYPE

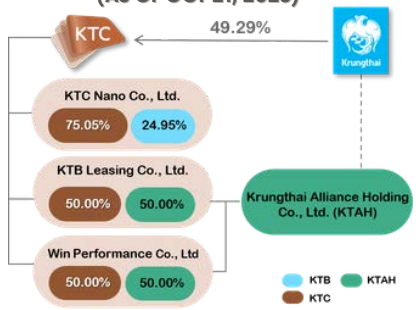


TOP 5 SHARESHOLDERS

KRUNGTHAI BANK PCL.	49.29%
THAI NVDR CO.,LTD	6.79%
MR.MONGKOL PRAKITCHAIWATTANA	4.83%
SOUTH EAST ASIA UK (TYPE C) NOMINEES LTD.	2.10%
MS. CHANTANA JIRATTITEPAT	1.83%

KTC Holding Structure

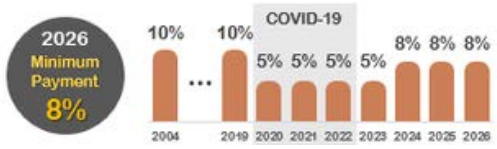
(AS OF OCT 21, 2026)



RELIEF MEASURE

MINIMUM PAYMENT

Minimum credit card payment at 8% extended from 2025 to 2026



Pay ≥ 8% monthly to earn 0.25% cashback of outstanding balance, which will be disbursed quarterly during 2026.

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

Credit Card Cash Advance Fees

- KTC will reduce the cash withdrawal fee rate for credit cards from 3% to 2.5% of withdrawal cash (effective from Jul 1, 2026 onwards).

UPCOMING IR ACTIVITY

3Q26 Earnings Call: Nov 17, 2026, 10.15-11.00 hrs. (in Thai).

SET Application SET Thailand