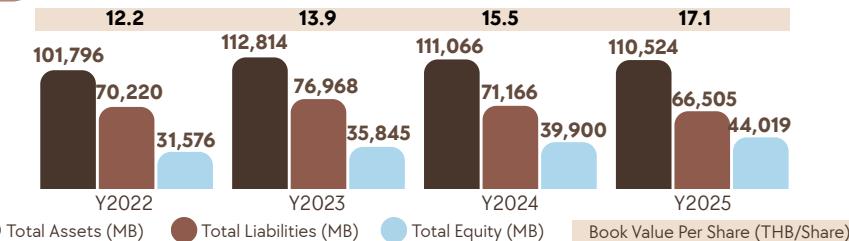


## CORE BUSINESS

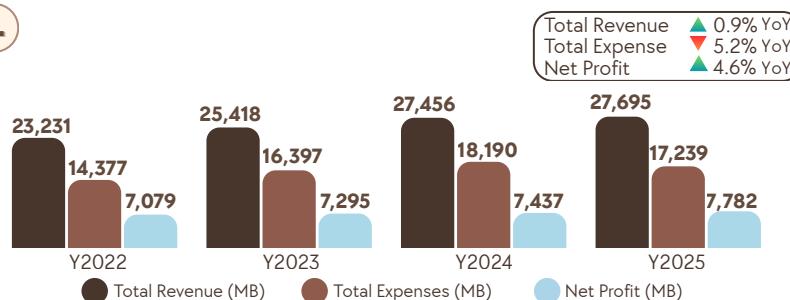
- CREDIT CARD
- PERSONAL LOAN

## KEY FINANCIAL HIGHLIGHT

### B&S

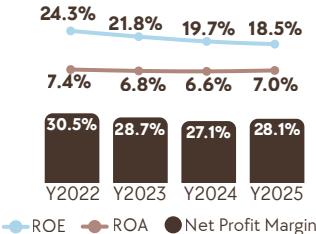


### P&L



## KEY FINANCIAL RATIOS

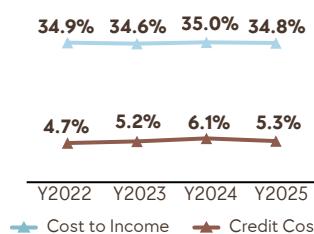
### RETURN & PROFITABILITY



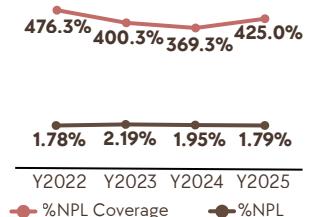
### NIM & COF



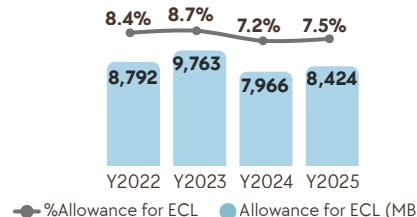
### EFFICIENCY



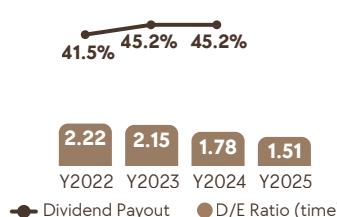
### ASSET QUALITY



### ALLOWANCE FOR ECL

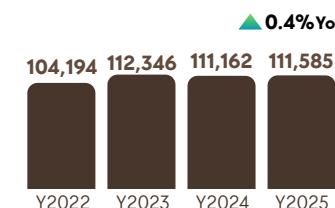


### CAPITAL

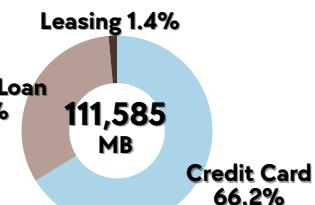


## KTC PORTFOLIO

### PORTFOLIO

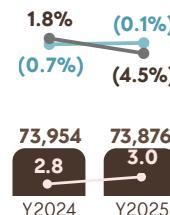


### 2025 PORTFOLIO BREAKDOWN

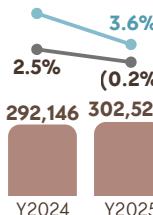


### CREDIT CARD

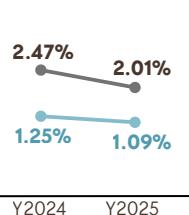
#### PORTFOLIO



#### SPENDING

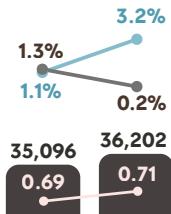


#### NPL RATIO



### PERSONAL LOAN

#### PORTFOLIO



#### NPL RATIO



KTC Growth: 1.3% (Y2024), 3.2% (Y2025)  
 Industry Growth: 1.1% (Y2024), 0.2% (Y2025)  
 Account Receivable (MB): 35,096 (Y2024), 36,202 (Y2025)  
 Credit Card Spending (MB): 292,146 (Y2024), 302,527 (Y2025)  
 No. of Cards (Million): 0.69 (Y2024), 0.71 (Y2025)

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# IR Newsletter Y2025

## 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

7,437 MB  
(1.1%)  
1.95%  
10.1%  
0.6%  
2,437 MB

### TARGET Y2025

> 7,437 MB  
4% - 5%  
≤ 2.00%  
10%  
3%  
3,000 MB

### ACTUAL Y2025

7,782 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

10.5%  
13.1%  
14.1%  
2.6%  
4.1%

### Y2025

11.3%  
13.6%  
14.8%  
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

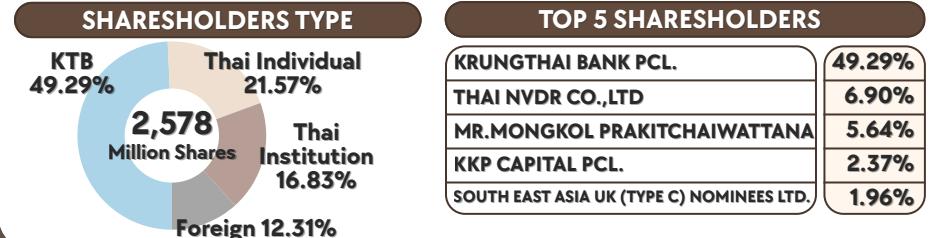
KTC joins with Tesla to offer exclusive EV perks: double points & 13% cashback

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 Siam 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](http://www.bot.or.th/cleardebt)

## UPCOMING IR ACTIVITIES

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

