

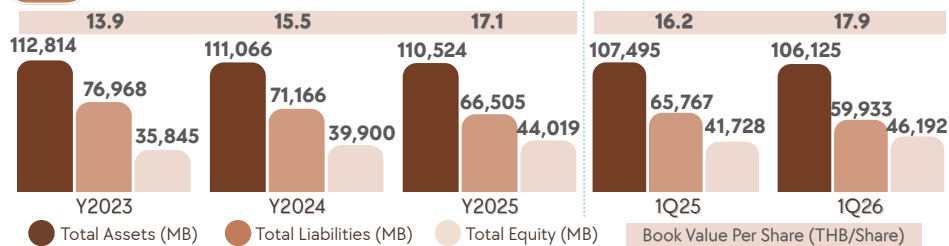
CORE BUSINESS

CREDIT CARD

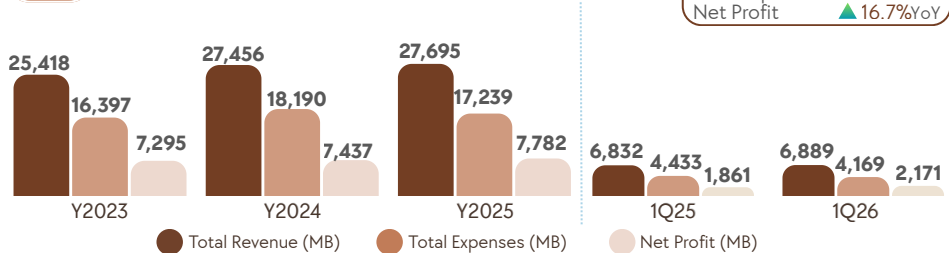
PERSONAL LOAN

KEY FINANCIAL HIGHLIGHT

B&S

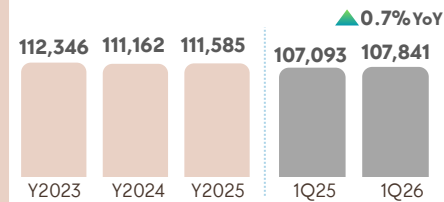


P&L

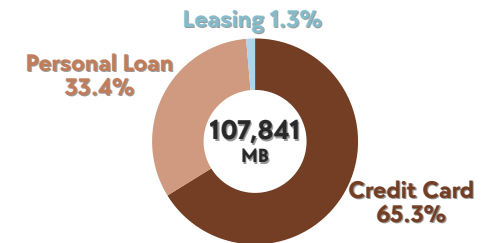


KTC PORTFOLIO

PORTFOLIO

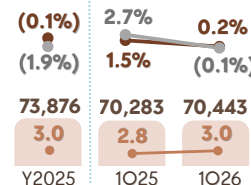


PORTFOLIO BREAKDOWN

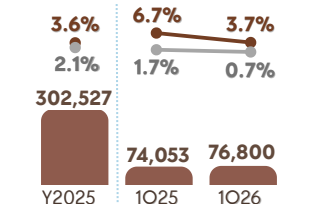


CREDIT CARD

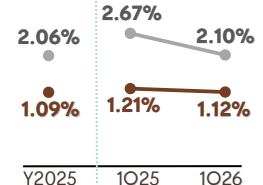
PORTFOLIO



SPENDING

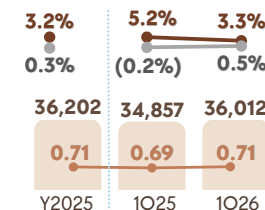


NPL RATIO

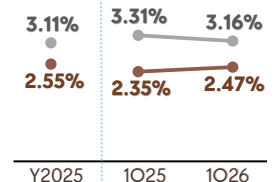


PERSONAL LOAN

PORTFOLIO

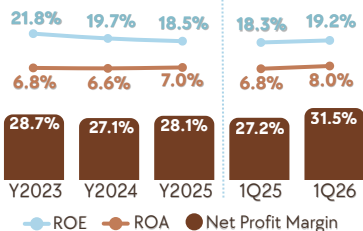


NPL RATIO

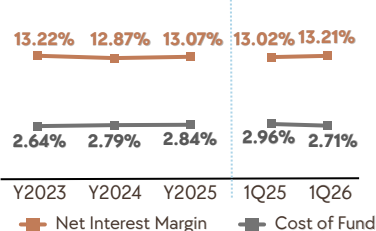


KEY FINANCIAL RATIOS

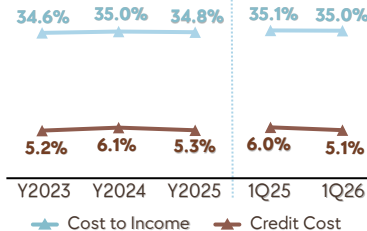
RETURN & PROFITABILITY



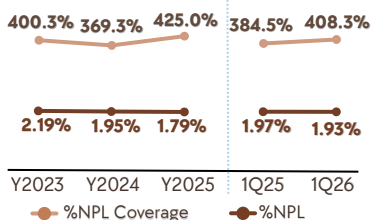
NIM & COF



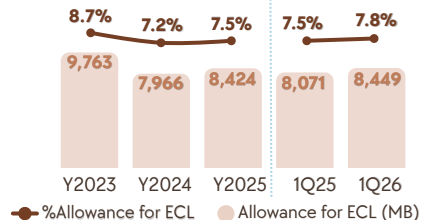
EFFICIENCY



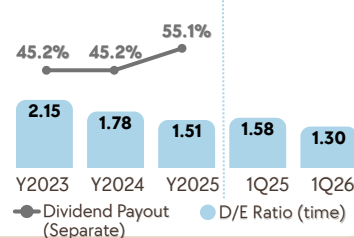
ASSET QUALITY



ALLOWANCE FOR ECL



CAPITAL



TARGET VS. PERFORMANCE

	ACTUAL Y2025	TARGET Y2026	ACTUAL 1Q26
NET PROFIT (MB)	7,782	> 7,782	2,171
TOTAL PORTFOLIO GROWTH	0.4%	1 - 2%	0.7%
PORTFOLIO QUALITY (%NPL)	1.79%	≤ 2%	1.93%
CREDIT CARD SPENDING GROWTH	3.6%	5%	3.7%
PERSONAL LOAN PORTFOLIO GROWTH	3.2%	2%	3.3%

KTC MARKET SHARE

	Y2025	1Q25	1Q26
CREDIT CARD (CIF)			
- NO. OF CARDS	11.2%	10.7%	11.4%
- TOTAL SPENDING	13.1%	13.0%	13.4%
- CREDIT CARD RECEIVABLE	14.4%	14.5%	14.5%
PERSONAL LOAN			
- NO. OF ACCOUNT	2.6%	2.6%	2.6%
- PERSONAL LOAN RECEIVABLE	4.2%	4.1%	4.2%

KTC AWARDS

1Q2026

- KTC listed in the S&P Global's Sustainability Yearbook 2026 with 73/100 of sustainability assessment scores.
- TRIS Rating affirm the company rating on KTC and the ratings on KTC's outstanding senior unsecured debentures to "AA". With a "stable" outlook.

KTC KEY DEVELOPMENT

1Q2026

- KTC strengthened credit card privileges for Krungthai Wealth customers across both Global and Lifestyle Privileges in Thailand, covering dining, shopping, and travel categories, with enhanced travel benefits that provide privileged access to more efficient mileage accumulation for travel.
- KTC continues to ease the burden for over 700,000 'KTC Proud' cash card members with a 0% installment program for up to 24 months at participating Lazada and Lotus's stores

SUSTAINABILITY DEVELOPMENT

ECONOMIC

Better Products & Services

KTC partners with BDMS Wellness Clinic to advance Thailand as a regional wellness hub. The partnership offers 0% instalments for three months and cashback privileges.

SOCIAL

Better Quality of Life

KTC sparks a movement to convert reward points into medical equipment, helping public hospitals enhance their capacity to deliver continuous and effective care, strengthening long-term patient care in public hospitals.

ENVIRONMENT

Better Climate

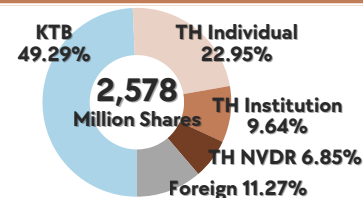
KTC Joins Forces with Public and Private Sectors to Clarify Solar Rooftop Tax Incentives, Powering Thai Homes Toward Smarter Living.

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

SHAREHOLDERS STRUCTURES

(AS OF MAR 31, 2026)

SHAREHOLDERS TYPE



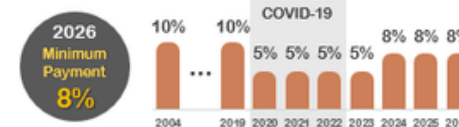
TOP 5 SHAREHOLDERS

KRUNGTHAI BANK PCL.	49.29%
THAI NVDR CO.,LTD	6.85%
MR.MONGKOL PRAKITCHAIWATTANA	5.44%
SOUTH EAST ASIA UK (TYPE C) NOMINEES LTD.	2.07%
YAYUPAK FUND 1	1.72%

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>.

"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:
 - Lump-Sum Settlement "Pay Off and Close Debt"
 - Installment Repayment

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

UPCOMING IR ACTIVITIES

1Q26 Earnings Call: May 21, 2026, 10.15-11.00 hrs. (in Thai).

SET Application

SET Thailand

SET Opportunity Day