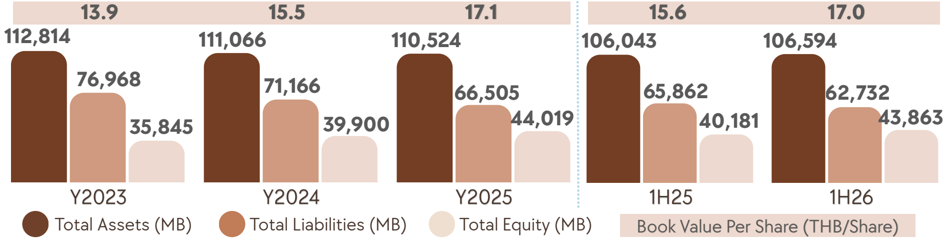
KTC IR Newsletter 2Q2026

CORE BUSINESS

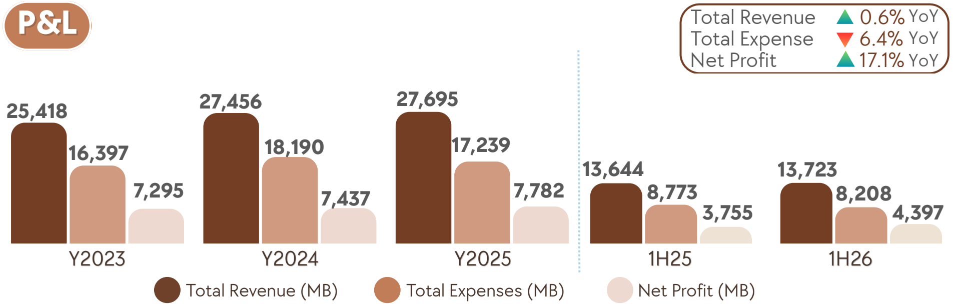
- CREDIT CARD
- PERSONAL LOAN

KEY FINANCIAL HIGHLIGHT

B&S

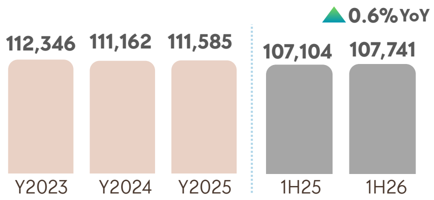


P&L

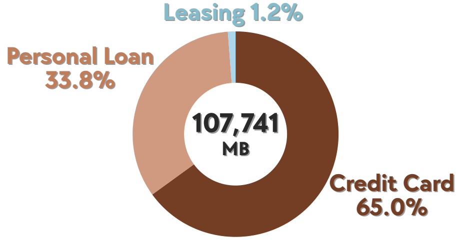


KTC PORTFOLIO

PORTFOLIO

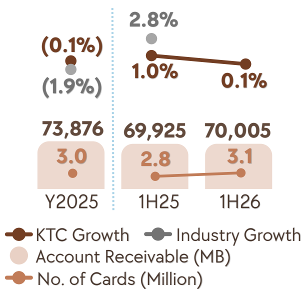


PORTFOLIO BREAKDOWN

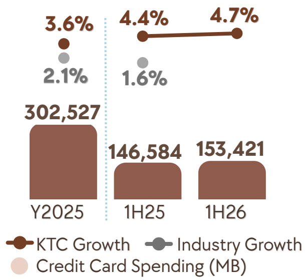


CREDIT CARD

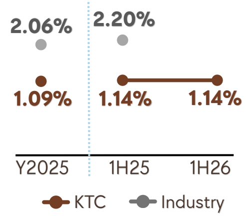
PORTFOLIO



SPENDING

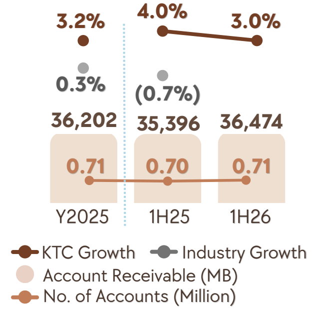


NPL RATIO

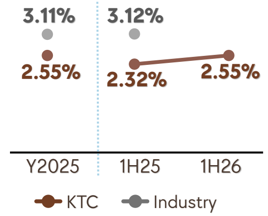


PERSONAL LOAN

PORTFOLIO

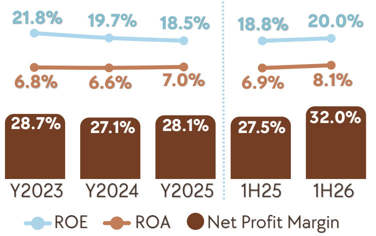


NPL RATIO

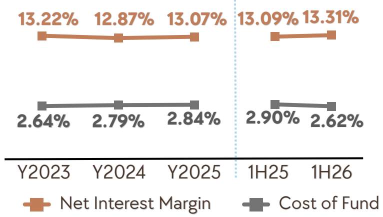


KEY FINANCIAL RATIOS

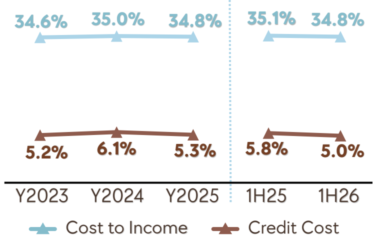
RETURN & PROFITABILITY



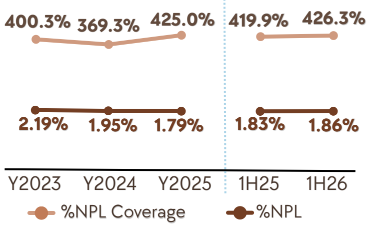
NIM & COF



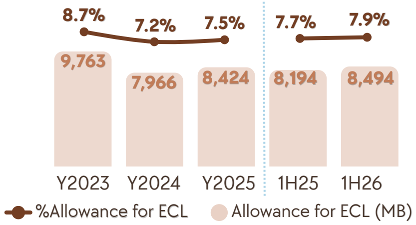
EFFICIENCY



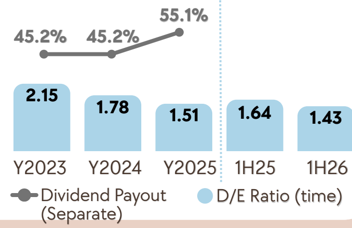
ASSET QUALITY



ALLOWANCE FOR ECL



CAPITAL



IR Newsletter 2Q2026

TARGET VS. PERFORMANCE

	ACTUAL Y2025	TARGET Y2026	ACTUAL 1H26
NET PROFIT (MB)	7,782	> 7,782	4,397
TOTAL PORTFOLIO GROWTH	0.4%	1 - 2%	0.6%
PORTFOLIO QUALITY (%NPL)	1.79%	≤ 2%	1.86%
CREDIT CARD SPENDING GROWTH	3.6%	5%	4.7%
PERSONAL LOAN PORTFOLIO GROWTH	3.2%	2%	3.0%

KTC MARKET SHARE

	Y2025	5M25	5M26
CREDIT CARD (CIF)			
- NO. OF CARDS	11.2%	10.7%	11.5%
- TOTAL SPENDING	13.1%	13.2%	13.4%
- CREDIT CARD RECEIVABLE	14.4%	14.6%	14.5%
PERSONAL LOAN			
- NO. OF ACCOUNT	2.6%	2.6%	2.6%
- PERSONAL LOAN RECEIVABLE	4.2%	4.1%	4.2%

KTC AWARDS

2Q2026

- KTC listed in EGS 100 by Thaipat Institute for 10th consecutive year (2016 - 2025)

KTC KEY DEVELOPMENT

2Q2026

- KTC expands credit card member base by leveraging digital channel and developing a seamless, secure, and user-friendly self-service e-application service on the KTC Mobile app, enabling customers to complete the entire application process independently with faster application results.
- KTC applies AI to enhance marketing communication workflows through an integrated, end-to-end AI-enabled operating model, improving efficiency, accelerating time-to-market, and delivering more relevant member experiences.

SUSTAINABILITY DEVELOPMENT

ECONOMIC
Better Products & Services

KTC has awarded the first 100% debt clearance reward under the "Debt Clearance 2026" campaign to a disciplined KTC PROUD cash cardmember, with the reward value over THB 1.5 Million.

SOCIAL
Better Quality of Life

KTC invites cardmembers to turn "card points" into "merit points" by redeeming KTC FOREVER points as charitable donations to support public benefit organizations and foundations.

ENVIRONMENT
Better Climate

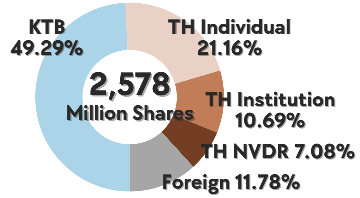
KTC promotes the Circular Economy with the launch of "KTC Closet," encouraging employees to pass on clothing and create shared value for society.

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

SHARESHOLDERS STRUCTURES

(AS OF JUN 30, 2026)

SHARESHOLDERS TYPE



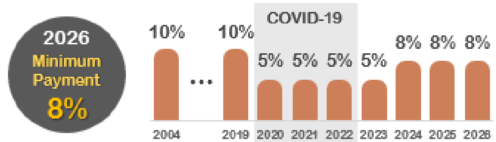
TOP 5 SHAREHOLDERS

KRUNGTHAI BANK PCL.	49.29%
THAI NVDR CO.,LTD	7.08%
MR.MONGKOL PRAKITCHAIWATTANA	5.01%
SOUTH EAST ASIA UK (TYPE C) NOMINEES LTD.	2.04%
VAYUPAK FUND 1	1.74%

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 program targets unsecured retail borrowers classified as NPL, with principal or interest overdue for more than 90 days (based on debt status as of Sep 30, 2025) and a total NPL exposure across all financial institutions of less than THB 100,000 per person.
- KTC has already completed the transfer of qualifying unsecured NPL accounts to Sukhumvit Asset Management (SAM).

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

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 ACTIVITIES

2Q26 Earnings Call: Aug 18, 2026, 10.15-11.00 hrs. (in Thai).

SET Application | SET Thailand | SET Opportunity Day