

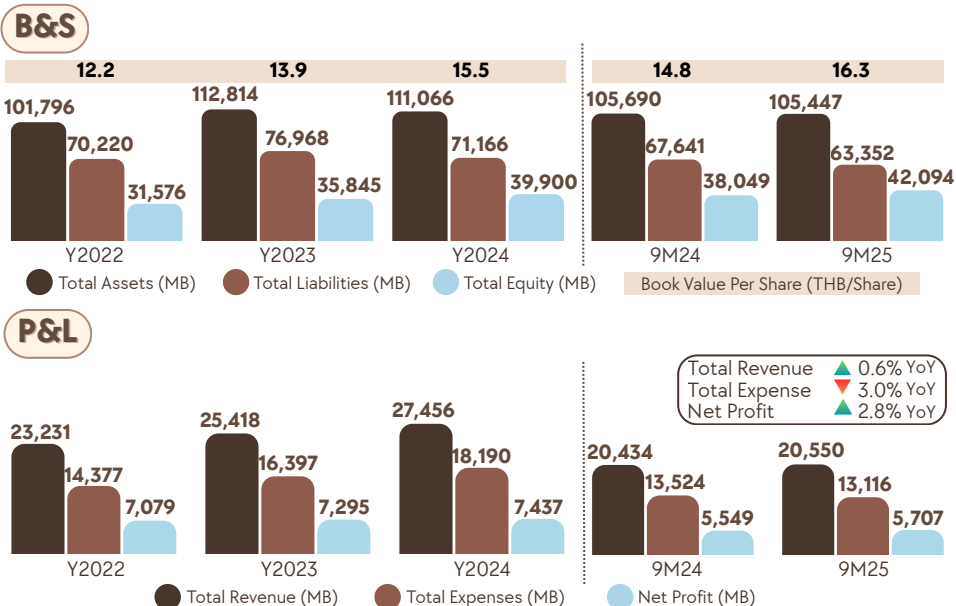
CORE BUSINESS

CREDIT CARD

KTC PROUD

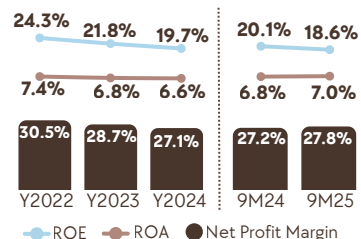
KTC PBERM
CAR FOR CASH

KEY FINANCIAL HIGHLIGHT

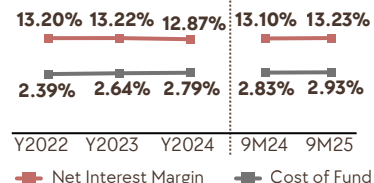


KEY FINANCIAL RATIOS

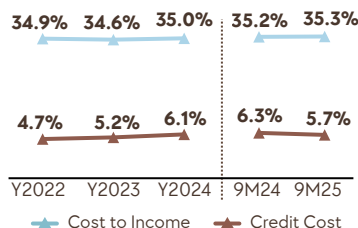
RETURN & PROFITABILITY



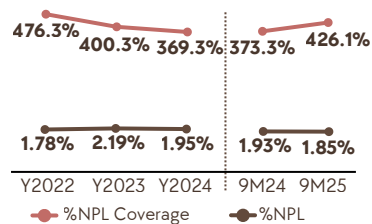
NIM & COF



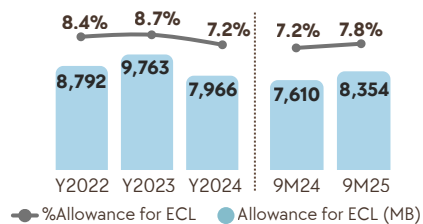
EFFICIENCY



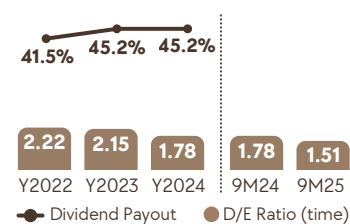
ASSET QUALITY



ALLOWANCE FOR ECL

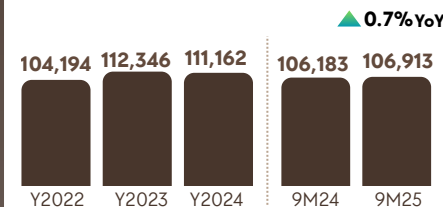


CAPITAL

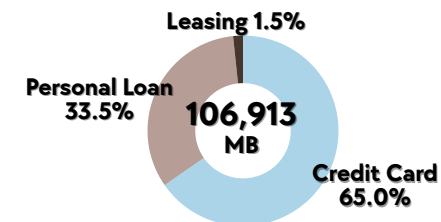


KTC PORTFOLIO

PORTFOLIO

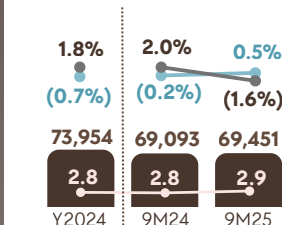


9M25 PORTFOLIO BREAKDOWN

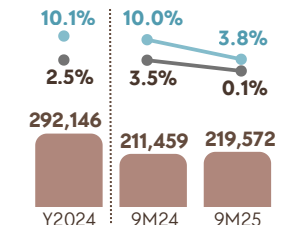


CREDIT CARD

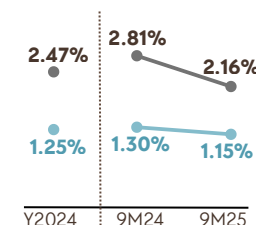
PORTFOLIO



SPENDING

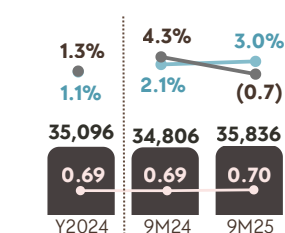


NPL RATIO

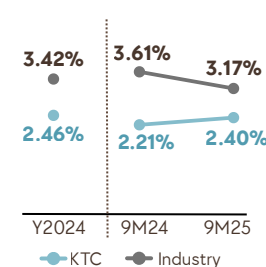


PERSONAL LOAN

PORTFOLIO



NPL RATIO



TARGET VS. PERFORMANCE

	ACTUAL Y2024	TARGET Y2025	ACTUAL 9M2025
NET PROFIT	7,437 MB	> 7,437 MB	5,707 MB
TOTAL PORTFOLIO GROWTH	(1.1%)	4% - 5%	0.7%
PORTFOLIO QUALITY (%NPL)	1.95%	≤ 2.0%	1.85%
CREDIT CARD SPENDING GROWTH	10.1%	10%	3.8%
KTC PROUD PORTFOLIO GROWTH	0.6%	3%	0.8%
P BERM CAR FOR CASH NEW BOOKING	2,437 MB	3,000 MB	1,650 MB

KTC MARKET SHARE

	Y2024	9M2024	9M2025
CREDIT CARD (CIF)			
- NO. OF CARDS	10.5%	10.4%	11.1%
- TOTAL SPENDING	13.1%	12.9%	13.3%
- CREDIT CARD RECEIVABLE	14.1%	14.2%	14.5%
PERSONAL LOAN			
- NO. OF ACCOUNT	2.6%	2.6%	2.6%
- PERSONAL LOAN RECEIVABLE	4.1%	4.0%	4.2%

KTC AWARDS

3Q2025

- KTC Wins Best Company of the Year 2025 in Finance and Securities Category at Money & Banking Awards, organized by Money & Banking Magazine

KTC KEY DEVELOPMENT

3Q2025

- KTC has obtained brokerage licenses for both non-life and life insurance from the OIC acknowledged the BOT through KTB regarding amendment to the Company's operational objectives.
- KTC expands access to KTC Debt Restructuring program, enabling members to conveniently apply and register directly through KTC Mobile app, support members in managing debt.

SUSTAINABILITY DEVELOPMENT STRATEGY

ECONOMIC

Better Products & Services

KTC, in collaboration with the TCSD, hosted the 20th KTC FIT Talk "Stay Ahead of Cyber Threats: Protecting Identity and Finances in the Digital Age." to decode cyber threats in the AI Era

SOCIAL

Better Quality of Life

KTC and KTB hosted an online seminar, "Credit Cards: How They Work and Ways to Maximize Benefits" under "กรุงไทยรัก Smart University" project for teaching students responsible credit card use.

ENVIRONMENT

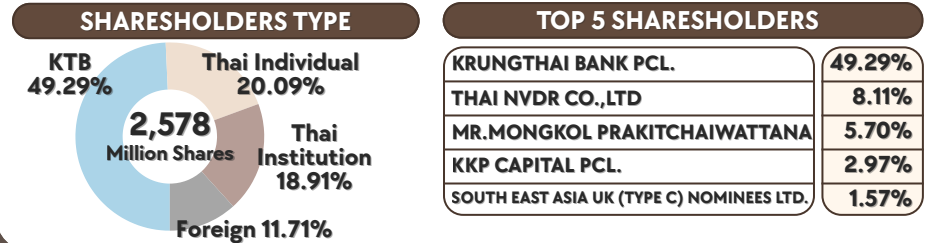
Better Climate

KTC collaborated with the Ministry of Energy, SCG, GULF, and HomePro, hosted the 19th KTC FIT Talk "Power from Home, Power for the Future," supporting the circular economy and long-term sustainability.

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

SHAREHOLDERS STRUCTURES

(AS OF SEP 30, 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

3Q2025 Opportunity Day: Nov 13, 2025, 10.15-11.00 hrs. (in Thai).



SET Application



SET Thailand



SET Opportunity Day