

To The President
The Stock Exchange of Thailand

Subject: Krungthai Bank's 2025 Financial Targets

Krung Thai Bank Public Company Limited would like to disclose our 2025 Financial Targets to shareholders and investors as provided in the table below

Consolidated Financial Statement	2025 Financial Targets
Loan growth	Flat
Net Interest Margin (NIM)	2.9% - 3.2%
Net Fee Income Growth	Low to Mid Single digit
Cost to Income Ratio	Low to Mid 40s
NPL Ratio	< 3.25%
Credit Cost (bps)	105 – 125 bps
Coverage Ratio	170% +/-

The above Financial Targets are based on the Bank's preliminary estimates that may change due to operating environments and other unforeseen circumstances. These targets are available on the Bank's website, www.krungthai.com (Investor Relations > Shareholders Information > Announcements to the SET).

Please be informed accordingly.

Yours sincerely,



(Ms. Saranya Vejakul)

Chief Financial, Strategy and Resources Management Officer

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