



FY24 OPPORTUNITY DAY

Advanced Info Services plc.



MSCI
ESG RATINGS



Rated



MORNINGSTAR | SUSTAINALYTICS



FTSE4Good



Thai Institute of Directors



SET
AWARDS
2024



WSIS+20 FORUM
HIGH-LEVEL EVENT 2024



BEST COMPANY
TO WORK FOR
IN ASIA 2024

FY24 Core business expansion aligned with economic recovery



Growing values with economy



Thai economy grew from government stimulus and tourism



Enlarged **shareholders returns** in line with growing performance

Strong core businesses growth with profitability focus



Mobile Revenue growth

Mobile growth on strong network quality and data consumption

5 million **FBB** boosted from scale, net adds, and value-added services



FBB Subscribers



Enterprise Revenue growth

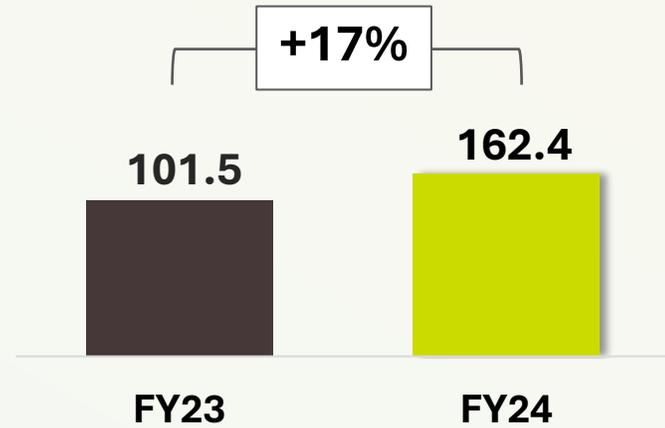
Enterprise surged with increased demand for connectivity and cloud



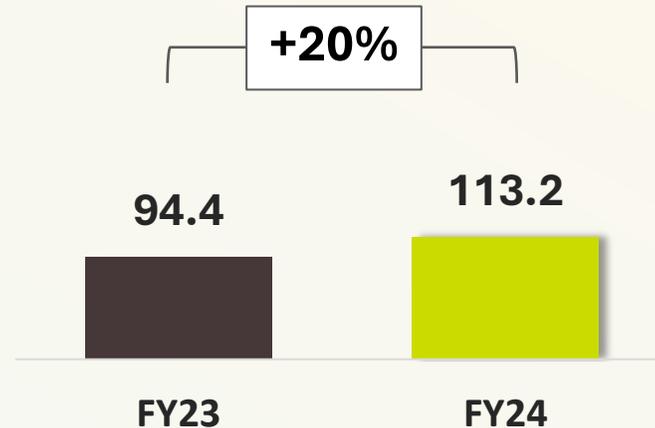
Improved **Sales Margin** backed by subsidy optimization efforts

FY24 Performance Beat on positive economic recovery

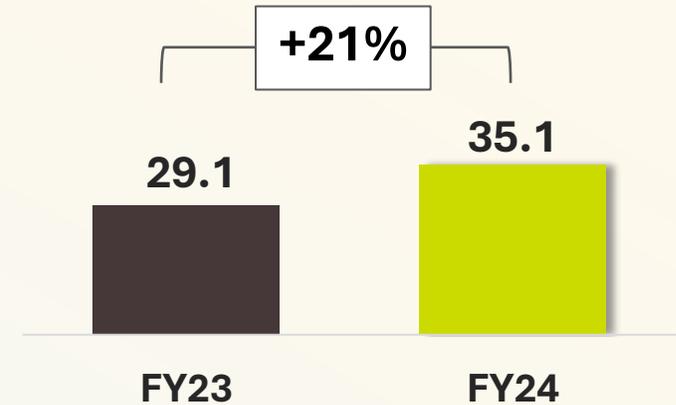
Core Service Revenue (THB Bn)



EBITDA (THB Bn)



Net Profit (THB Bn)



+13-15% Guidance +14-16% Guidance CAPEX 25-26 bn

EBITDA Margin

53%

ROIC

12%

Net Debt to EBITDA

2.2x

Average Cost of Borrowing

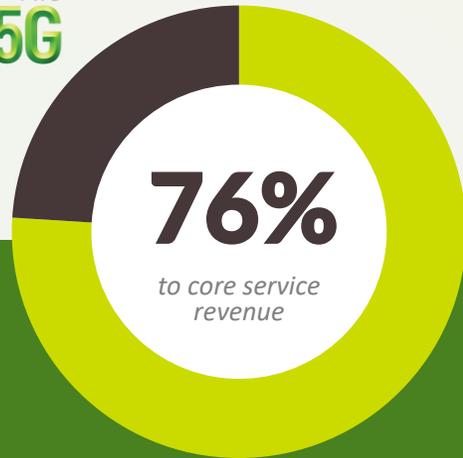
3.2%

AIS: Towards becoming Cognitive Tech-Co



Unleash Excellence in Digital Customer Experience

Mobile



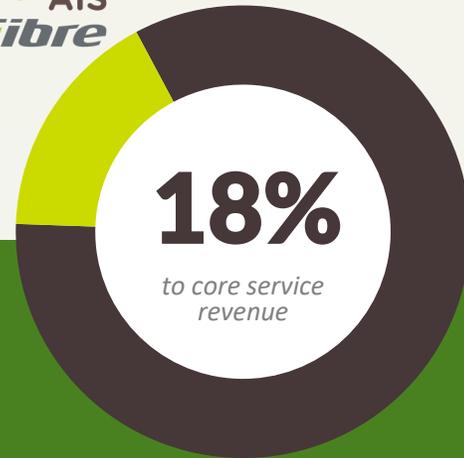
Offering values & 5G monetization

Bt123.8bn

As of FY24

Growth 4.8% YoY

Fixed Broadband



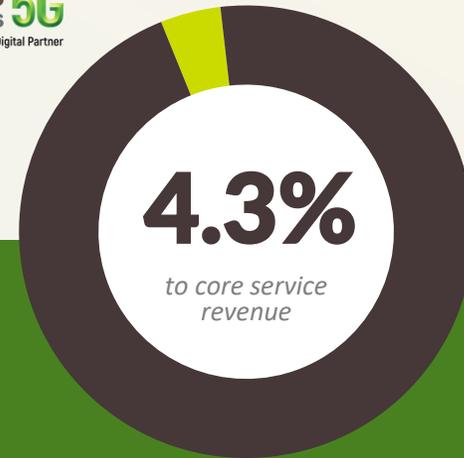
High-quality subs acquisition

Bt29.4bn

As of FY24

Growth 116% YoY

Enterprise non-mobile Business



Providing end-to-end solutions for industry

Bt7.0bn

As of FY24

Growth 22% YoY

Digital Services

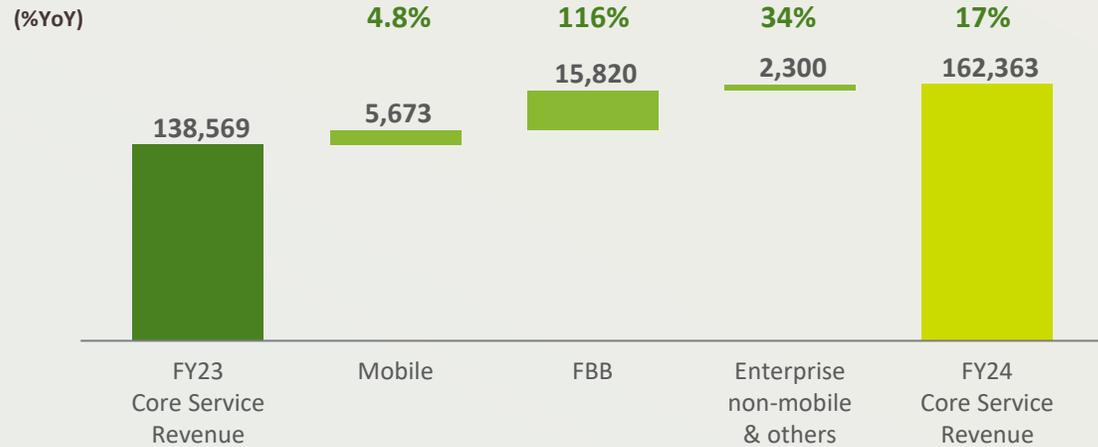


Building digital adjacencies to engage customers

FY24: Growth driven from scale and organic business expansion



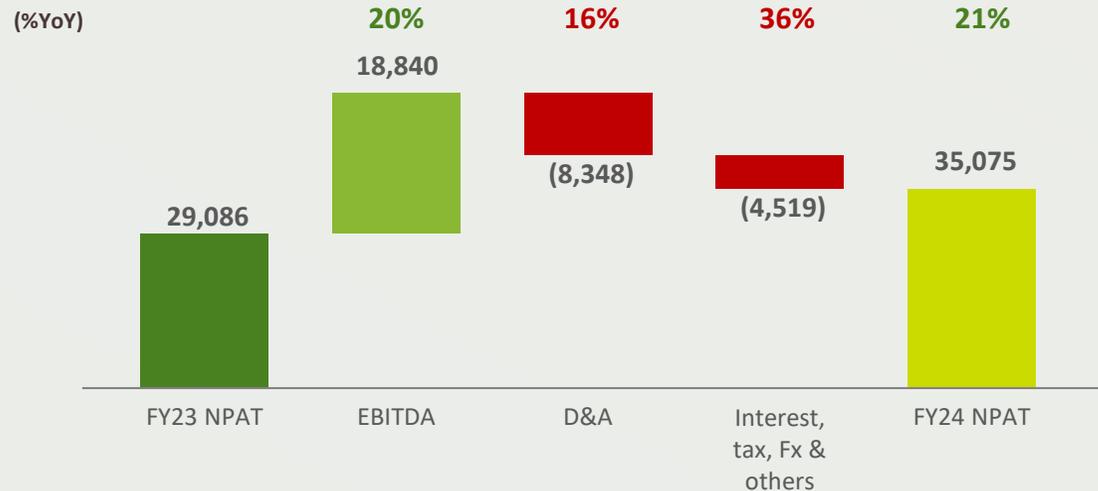
Core service revenue (Bt mn)



EBITDA (Bt mn)

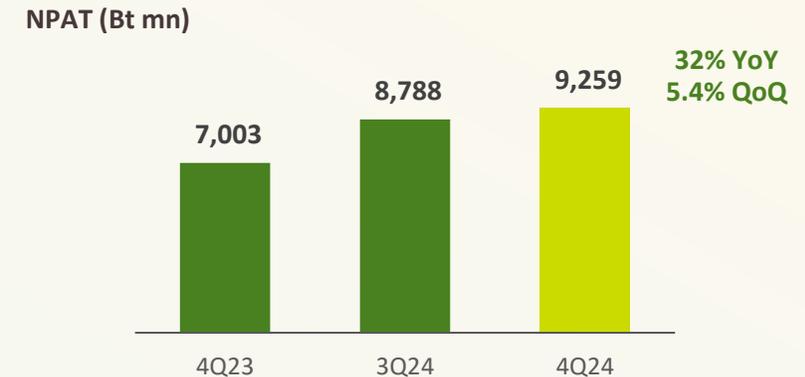
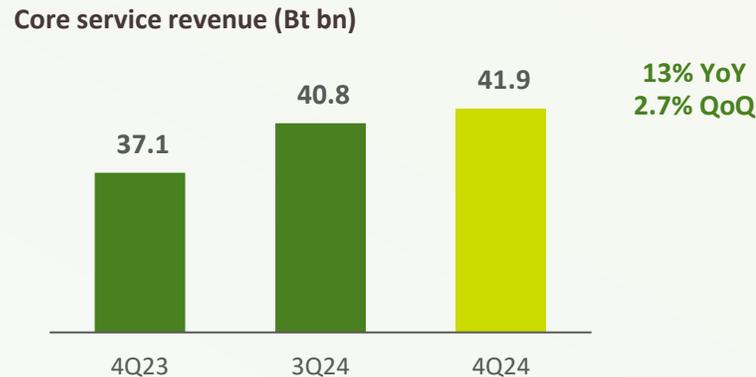
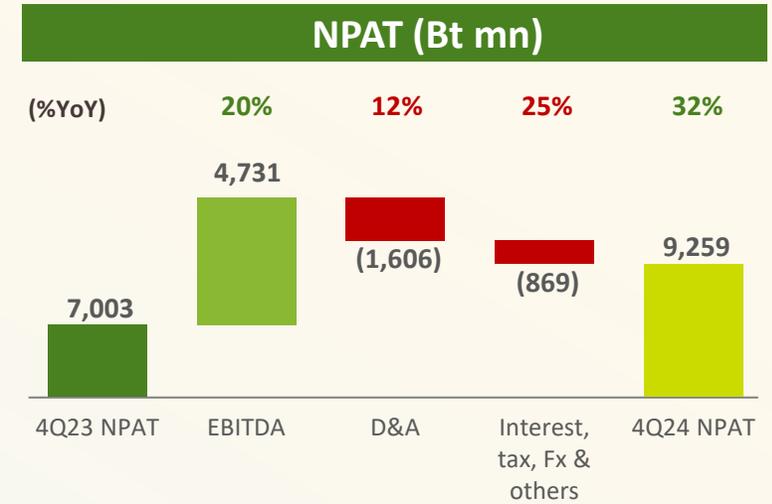
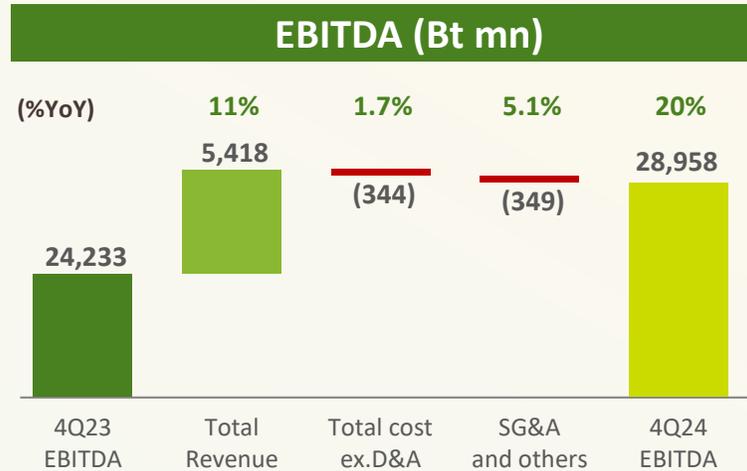
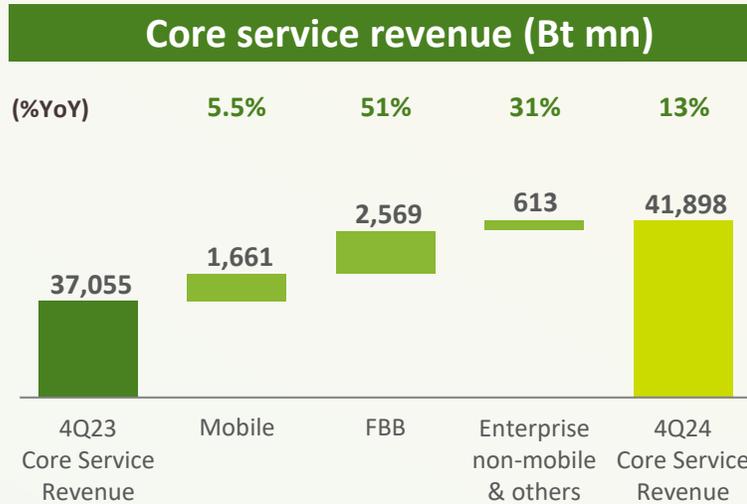


NPAT (Bt mn)



- **Core Service Revenue increased 17% YoY** driven by the consolidation of TTTBB revenue, organic growth in fixed broadband, a recovery trend in mobile, and the expansion of enterprise non-mobile business.
- **EBITDA improved 20% YoY**, following an increase in core service revenue, positive contribution from TTTBB consolidation, and share of profit from 3BBIF.
- **NPAT showed 21% growth YoY** driven by solid operating performance, along with continued cost optimization.

4Q24: Momentum sustained from revenue to profitability



Core Service Revenue increased YoY mainly from the full quarter recognition of TTTBB revenue compared to 46 days in 4Q23, along with organic growth across all businesses.

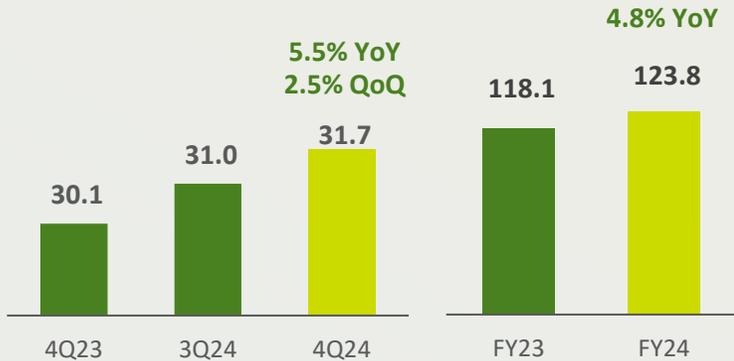
EBITDA improved YoY due to increased core service revenue, TTTBB contribution, profit sharing from 3BBIF and the focus on profitability.

EBITDA Margin at **51.0%** higher YoY due to revenue growth and improved device sales margin.

NPAT improved YoY from solid operating performance and continued cost optimization.

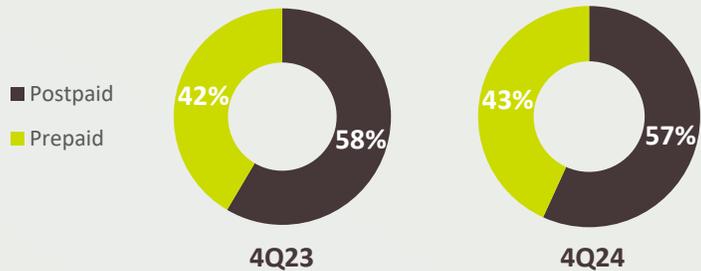
Mobile: Demand-led growth supported by superior network quality

Mobile revenue (Bt bn)



- Driven by leading network quality, data consumption, and a recovery in tourist-related usage.

% Mobile Revenue Contribution

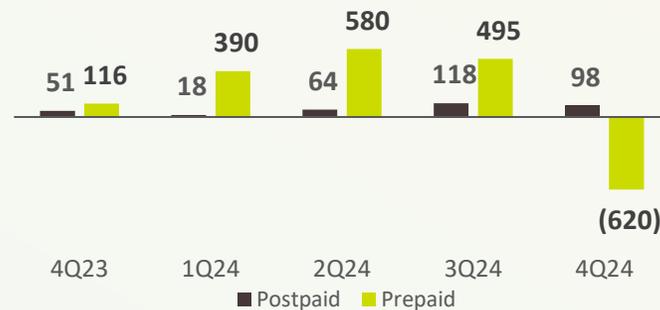


- Prepaid mix improved from subs growth and ARPU improvements.

Total subscriber (mn)



Net additional subscriber ('000)



- Reported a net loss from prepaid tourist sim re-definition.

Mobile ARPU (Bt/sub/month)



- ARPU benefited from package restructuring, value-added services, and a recovery in the tourist segment.

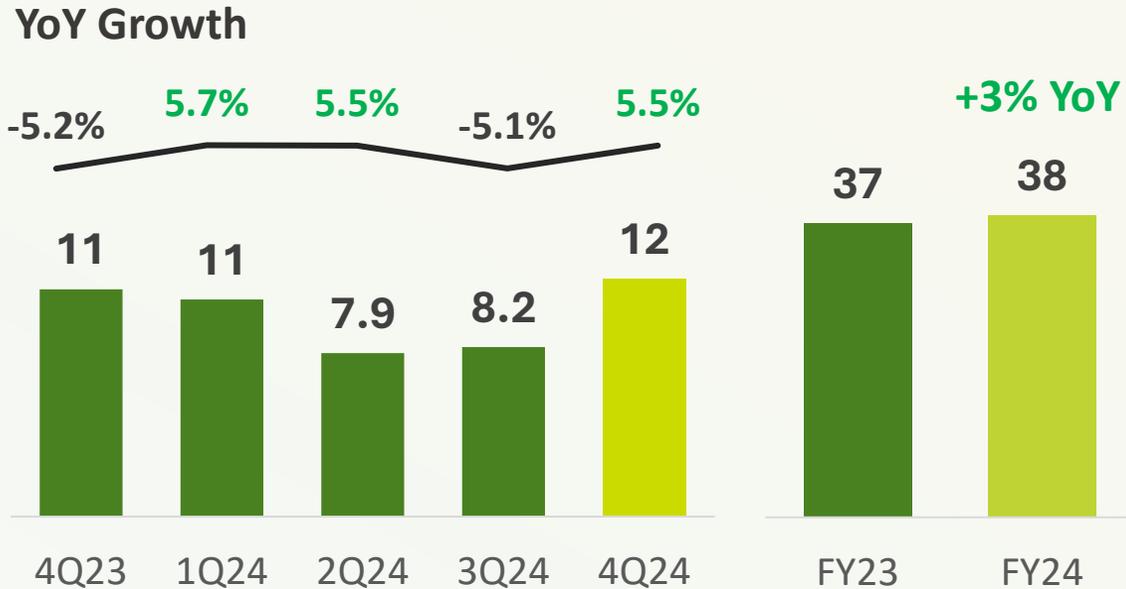
Data Consumption



*Note: VOU excludes data from MMS sending from 3Q24 onwards

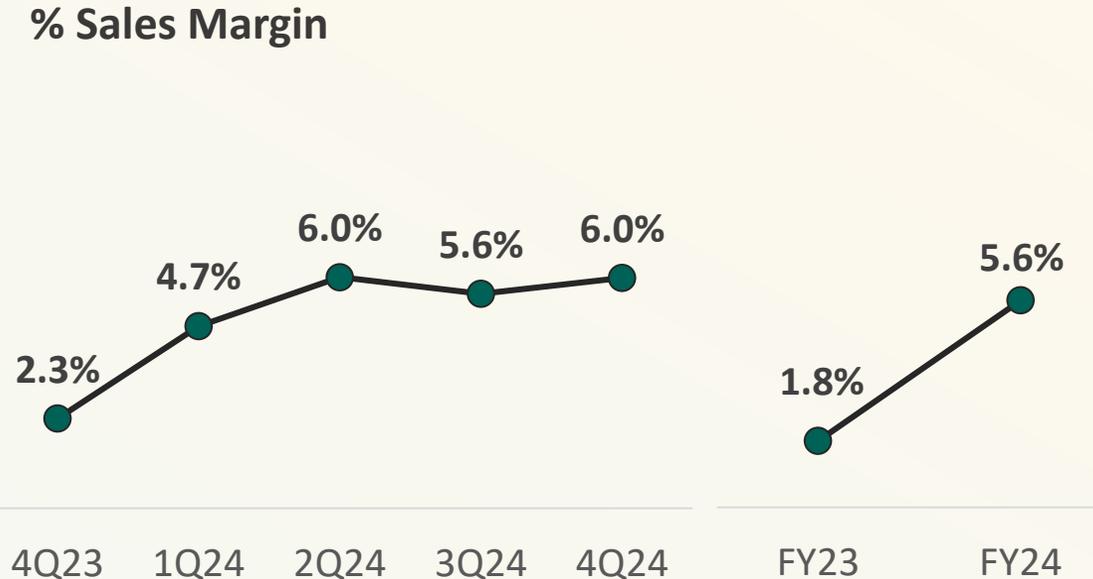
Sales Revenue: Margin improved with profitability focus

Sales revenue growth with economic recovery



- Sales revenue growing 3% YoY, showing strong demand for handset devices boosted by additional cross-sell such as insurance and accessories

% Sales margin continued improving from profit focus and cost optimization



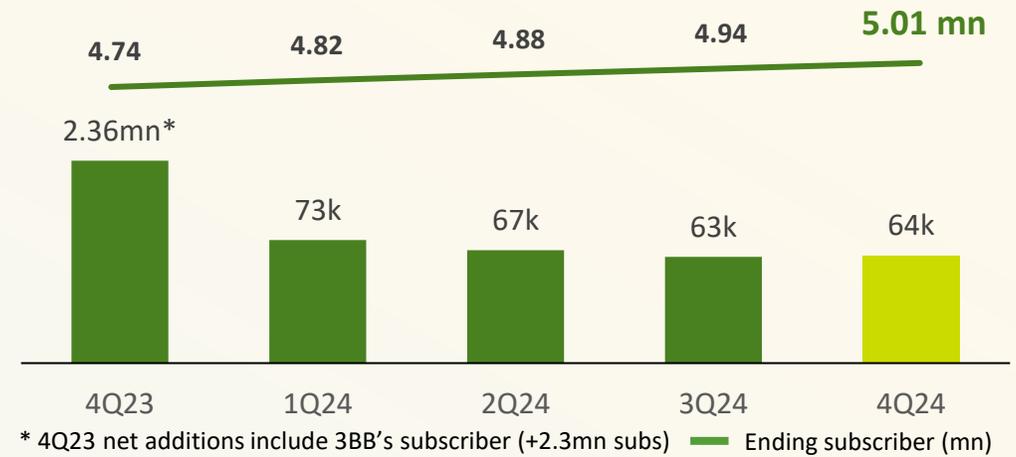
- Sales margin continued to improve from profit focus and subsidy optimization.

Home Broadband: Driven by quality acquisition and ARPU uplift AIS

Revenue boosted by subs growth and TTTBB contribution

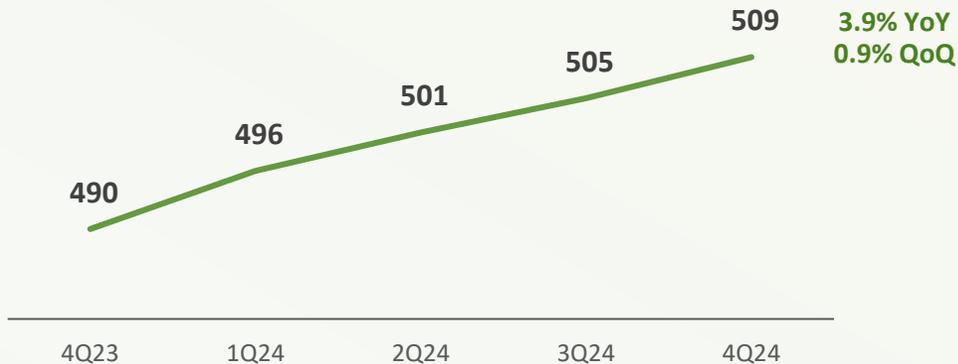


Subscribers acquisition with quality focus



ARPU uplift from value-added and add-on packages

FBB ARPU (Baht per month)



Enhancing customer value with innovations

SMART SOUNDBAR Powered by AIS and FIBRE3

#EverySoundMatters
An intelligent soundbar with the Android TV operating system.
The world-class sound system and ultimate entertainment

max Ultimate KARAOKE

Only **350** Baht /Month*

*Terms and conditions apply. *The contract term is 24 months. (After 24 months, the speaker becomes the customer's property).

Maintaining superior network quality

Driving 5G adoption with quality



12.0 mn

5G Subscribers
In 4Q24



10-15%

5G ARPU uplift

Improved value through 5G adoption

5G network coverage

Over 95%

Nationwide
Population
coverage

>99%

BKK

>96%

EEC



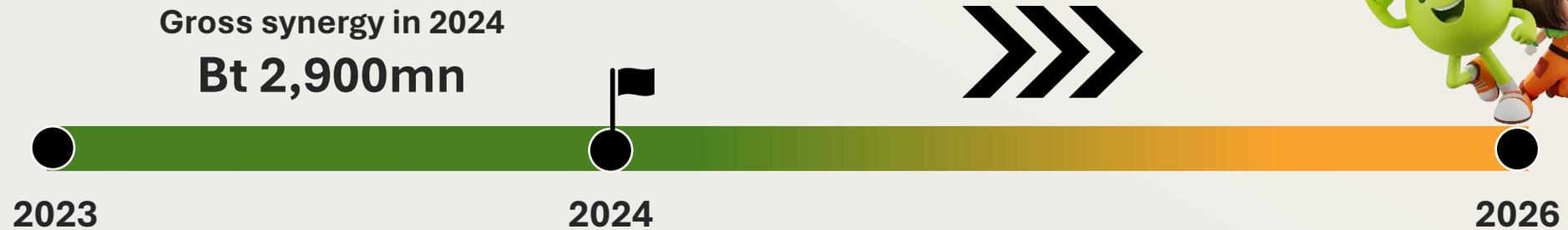
Broadband coverage

20 mn 

Household
coverage

Over-achieved synergy target through accelerated efforts

Towards one operation



OPEX

- Channel optimization executed in phases to protect revenue and ensure service quality, start utilizing TTTBB shop for device sales.
- Co-utilizing technical and instalment teams.
- Churn improvement from enhanced value proposition to the customers, resulting in saving write-off equipment expenses.
- Completed transmission optimization, resulting in lower network cost.
- Completed content cost optimization with IPTV.

CAPEX

- Utilize 3BB wider network footprint

REVENUE

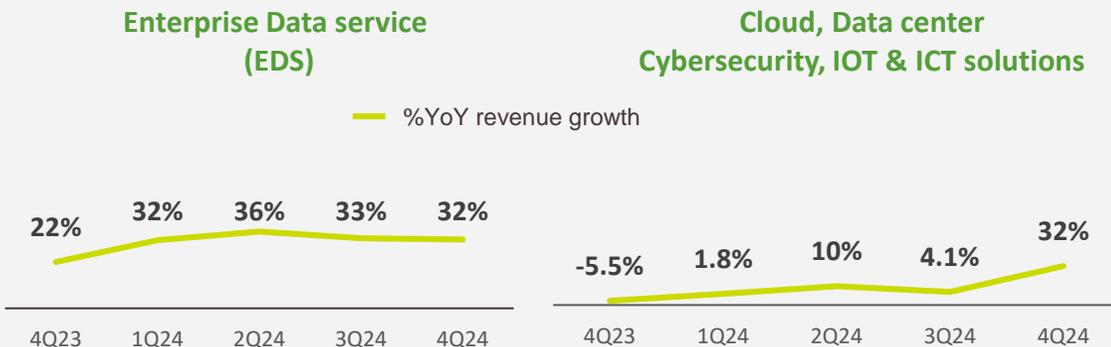
- Uplifted with higher value package
- Cross-sell AIS mobile
- Upsell content

Enterprise non-mobile: Driven by demand for connectivity and cloud

Double digit revenue growth from EDS and TTTBB contributions

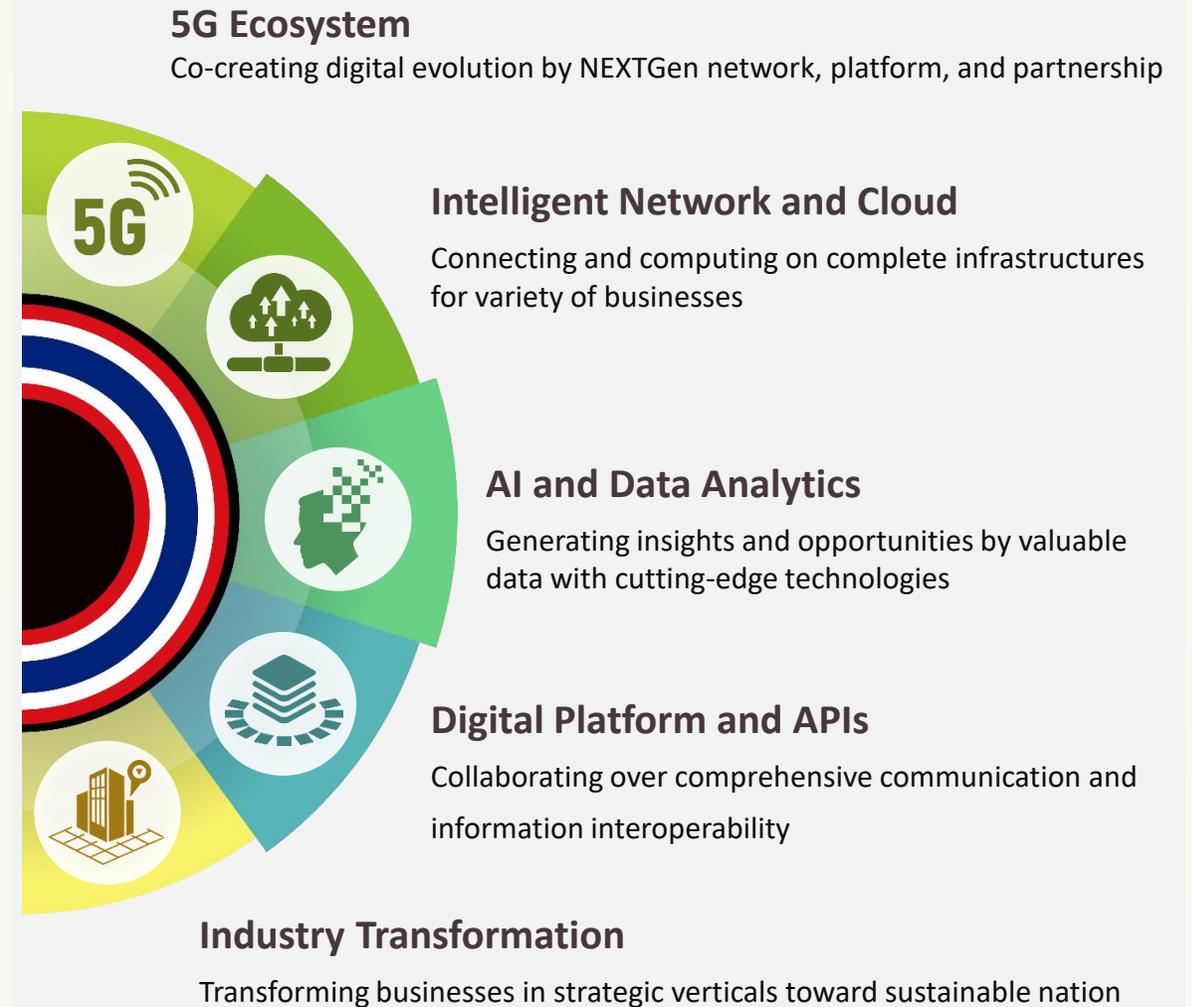


Revenue growth continued with digital transformation demand



* %YoY revenue growth include 3BB's revenue since 4Q23

Enterprise key strategic products



2025 STRATEGY



VISION

“To lead a sustainable Thai digital society through ecosystems and partnerships”

“ขับเคลื่อนสังคมไทย
สู่สังคมดิจิทัลอย่างยั่งยืน
ร่วมกับพันธมิตรทางธุรกิจ”

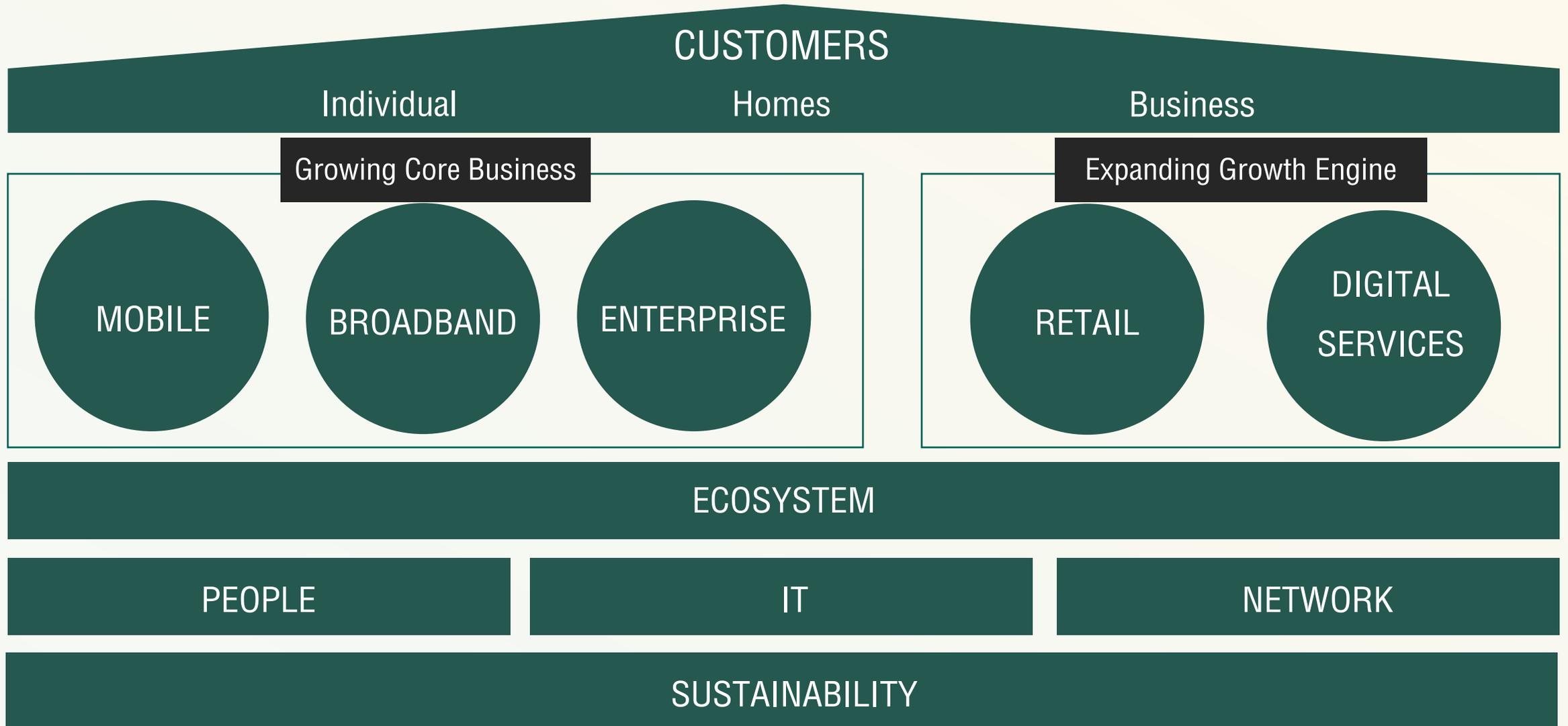
THE COGNITIVE TECH-CO

MISSION

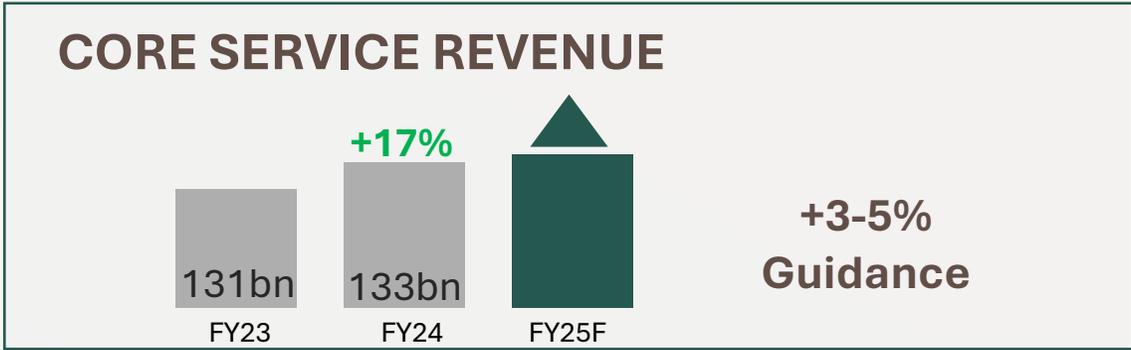
“Empowering lives and businesses with trusted connectivity, digital innovations, and exceptional experiences”

“เติมเต็มการใช้ชีวิตและธุรกิจด้วยความเชื่อมั่น
ในโครงข่ายดิจิทัลที่ล้ำสมัยและ
ประสบการณ์เหนือระดับ”

COGNITIVE TECH-CO



2025 Financial Guidance



Growing with economic expansion and value focus

Driven by profitable revenue growth, device margin, and synergy from 3BB

Invest to ensure network quality leadership and modernization to uplift competitive edge

PREPAID: Cross selling with OTT and Entertainment services

On Top Package *Entertain MAX*
Best value for 3 famous apps with the internet to watch hit series at a great price.

179 + 5GB net* Baht/Month** | **279 + Unlimited net*** Baht/Month**

*The data allowance is limited for the content from this package only.
**Direct debit payment for the bill occurs on a 30-day basis for a term of 12 months.

Elevate your entertainment experience

Enjoy countless contents with ad-free YouTube

Subscribe now

YouTube Premium

exclusively for AIS customers at only **139** Baht/month (first 3 months), and 199 Baht/month afterwards.

Press ***656*9#**

Click

POSTPAID: Bundle high value service to capture digital behavior

All Premium Entertainment in One Package

5G MAX PLY ULTIMATE

Internet speed **60 GB** / **80 GB**

Unlimited Internet

With calls to all networks

Monthly package start **1,299.- / month**

New AIS customer, switch to AIS or change from prepaid to postpaid

The Best Package of the Year

PLY ULTIMATE

Get all the popular apps in one package!

Only **999** Baht/month (Normally 1,199 B. / Ex. VAT)

PRESS ***678*99#**

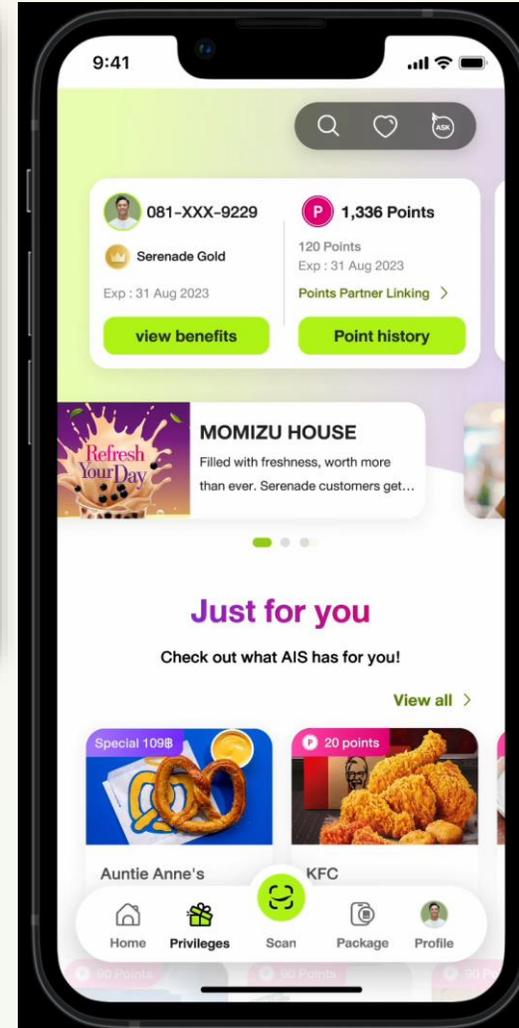


MOBILE: ENHANCE PERSONALIZED OFFERING WITH PLATFORM CAPABILITY



Personalized on top package: 5G network slicing

Enhanced touchpoint to offer personalize services



myAIS

All in one Application for AIS Customer



UPSELL: targeted value-added services with higher value for customers

สายใยไทย

HOME FibreLAN

1Gbps Every Room

IIISV ทั่วทุกห้องในบ้าน

AIS 3BB **FIBRE3**

SUPER FAST Internet
for Your Super Flow Lifestyle

Max Speed Start From
1Gbps 799 Baht/Month

With Public IPv4

Unleash Your Life at Full Speed

*24 Month Contract

SuperMESH WiFi PACKAGE

Start from 699 Baht/month

Speed start at **1 Gbps / 500 Mbps**

NEW ENTERTAINMENT PACKAGE

Powerful home internet
Extensive **Content**
Internet package with ultimate entertainment

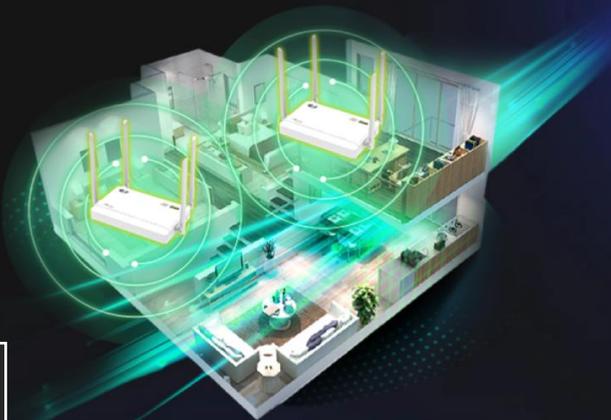
Start from 699 Baht/month

500 Mbps/500 Mbps

CROSS-SELL: Uplift Connectivity Experience

AIS Fibre MESH WiFi
Max speed internet in every area for a home happiness

- ✓ maximize your WiFi connectivity, filling in every area
- ✓ no more dead spots
- ✓ Easy wireless setup by AIS Fibre Team



+100 Baht/month/point

AIS FIBRE3 MESH WiFi

Change any dead zone To your favourite zone

- ✓ No more dead spots.
- ✓ Powerful WiFi signals in every corner.
- ✓ Easy wireless installation

CROSS-SELL: Smart Home and Entertainment

SMART SOUNDBAR | Powered by **AIS 3BB FIBRE3**

#EverySoundMatters
An intelligent soundbar with the Android TV operating system. The world-class sound system and ultimate entertainment

max Ultimate | **KARAOKE**

350 Baht/month for 2 years

Dolby VISION | Dolby ATMOS | THX

New! AIS PLAYBOX Add-on Package

+129 Baht /Month /Point*

Full of Ultimate Entertainment at

PLAY FAMILY + viU PREMIUM

3BB SPORTS 1 | CN | CARTOONITO | nick Jr | 29 | Global Treasure

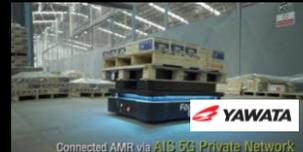
5G Ecosystem

for Business Transformation

Devices | Connectivity | Platforms | Ecosystem



5G Smart Green Mining



5G Smart Factory



5G Energy Management



5G Remote Forklift



5G MEC Interactive Live



5G Autonomous Drone

Thailand 1st Commercial Dedicated 5G Private Network



Midea – 5G Connected Factory

- 5G Dedicated Private Network
- 5G AGV
- 5G AI Inspection / Operating Room
- 5G Robotic Arm



5G Smart Factory



5G Active Cockpit



5G Active Cockpit



5G Smart Terminal

ENTERPRISE ALIGNMENT TOWARDS PROFITABILITY

KEY ENTERPRISE PRODUCTS AND SERVICES

5G Ecosystem



Private Network



Intelligent Network & Cloud



AIS Cloud

DATA CENTER

The Most Multi-Location in Thailand

ORACLE

AI and Data Analytics

analyticX

AIS AI Transformation

Digital Platform & APIs

AIS CPaaS

AIS OPEN API

GSMA CAMARA

Industry Transformation

AIS Business DIGITAL INDUSTRY EVOLUTION
Cross Collaboration Ecosystem

- Manufacturing
- Transportation & Logistics
- Property & Retail
- Public Sector
- SME

CAPITAL ALLOCATION FOR SUSTAINABLE RETURN



Core Business Investment

- CAPEX < 15% of Revenue
 - Business Growth 85%
 - Modernization & Integration 15%
- Spectrum to maintain leadership



Digital Investments

- THB 3-5bn over 3 years
- Virtual Bank
- Data Center and Cloud business



Strong Capital Structure

- Leverage below 2.5X
- Maintaining diversified debt portfolio focusing ESG and Retail



Shareholders' Return

- Growth in DPS from EPS Growth
- Sustainable Dividend Payout for 25 years



Efficient capital management and healthy leverage

Net Debt to EBITDA Ratio (x)

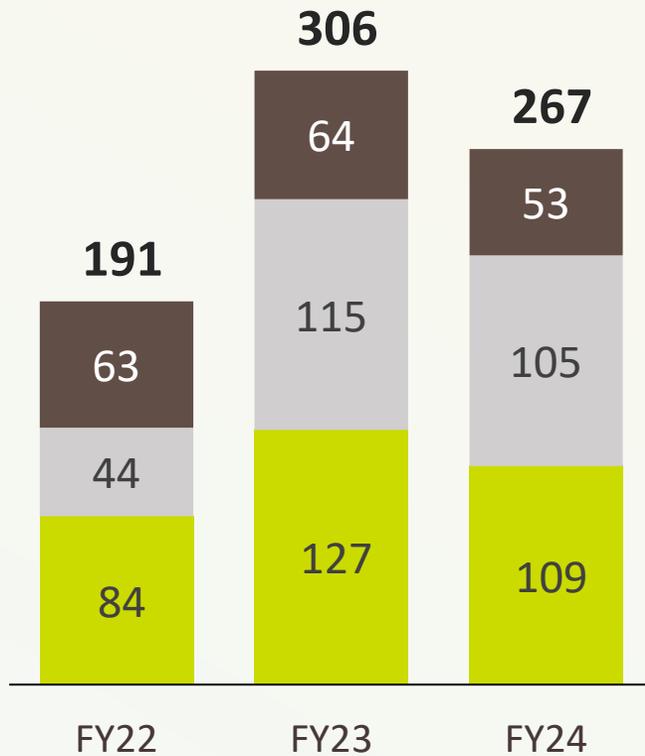


Total Debt

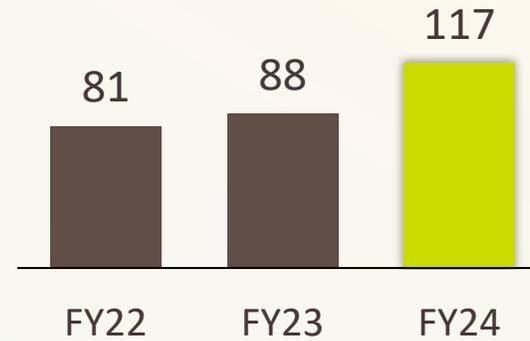
Spectrum Payable

Lease Liability

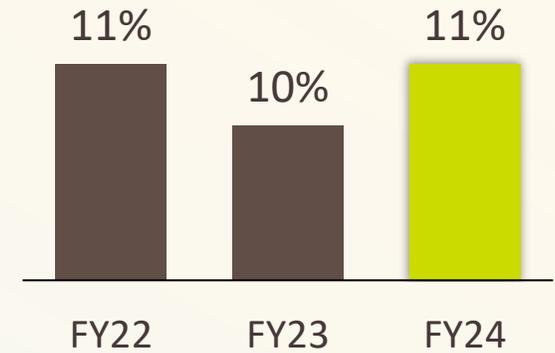
Interest-Bearing Debt



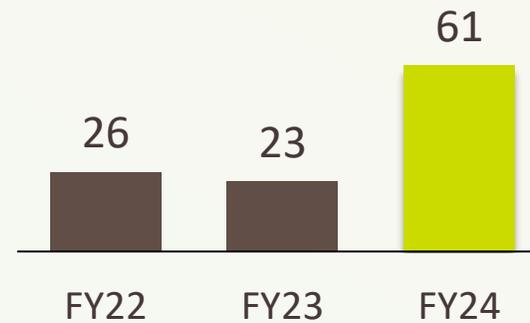
OCF (bn)



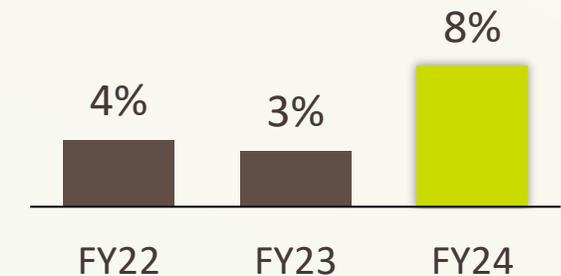
ROIC (%)



FCFF (bn)

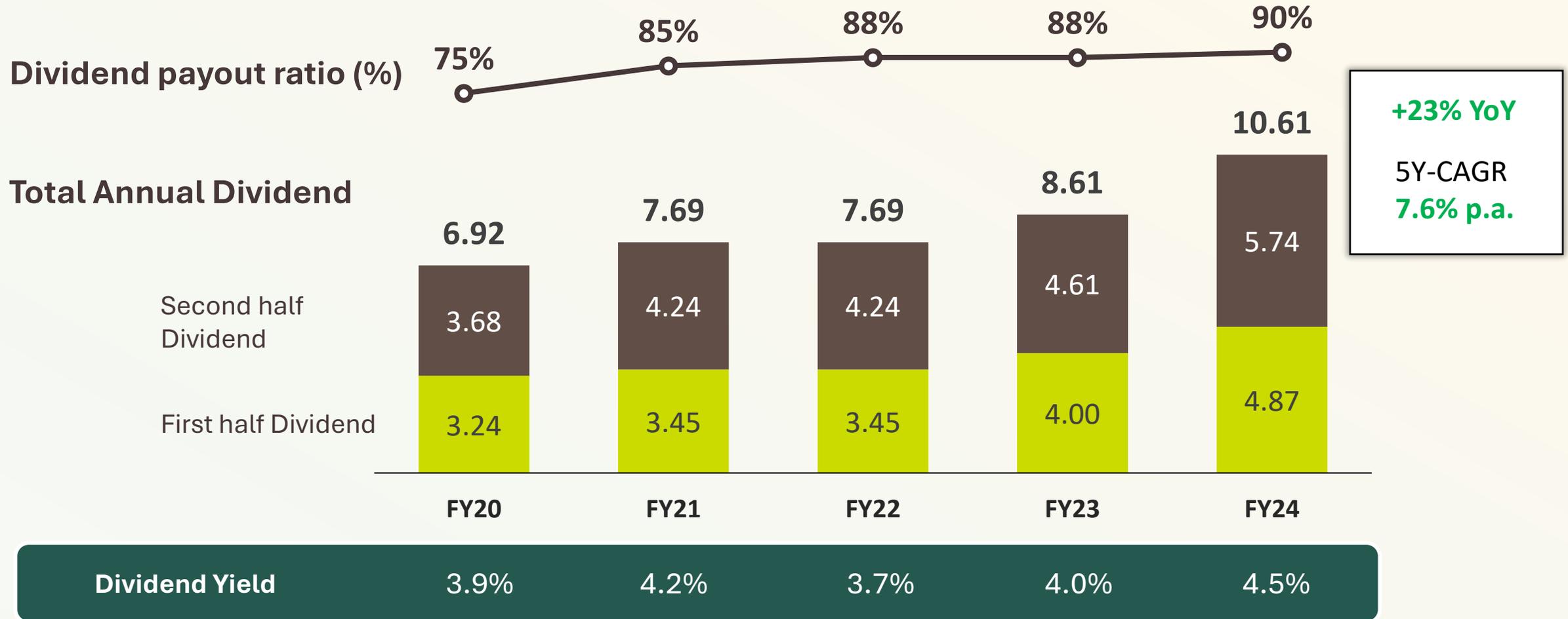


FCF Yield (%)



Debt Profile (bn)

Sustained and growing shareholder return



THRIVING IN A GREENER AND INCLUSIVE DIGITAL WORLD



Drive Digital Economy

Enable people and businesses to grow
in the digital economy



Promote Digital Inclusion

Build inclusive and responsible digital
access in our products & services



Act on Climate

Shape a greener future of life for
consumers and society

FIGHTING SCAM **PROTECTING** OUR CUSTOMER

NETWORK FIREWALL

REPORTING CHANNEL

IDENTITY VERIFICATION

DETECTING UNAUTHORIZED EQUIPMENT



Proactive protection by detecting suspicious profile & usage

Fast and convenient customer reporting system to screen and block suspicious numbers

Comply with regulator on personal identification

Observe abnormal network disruption and collaborate with cyber police to identify scammer

Sustainability Highlights: *1185# “Aunjai Report End of Scammer”



Focus areas to secure network & protect customers

1. Support and collaborate with the police and government agencies to monitor and block suspicious numbers.
2. Develop tools that empower customers to protect their usage, such as the AIS Spam Report Center (1185).
3. Build digital usage skills through the Aunjai Cyber projects to raise awareness on cyber threats and scams.



Dial *1185#

Within 5 minutes after a suspicious number calling



AIS Receives Notification



Number Screening



Sent Report to Police to Investigate



If Identified as a Scam Number

The number is blocked by AIS and other networks



Police Action

Police proceed with a deeper investigation, leading to the arrest and prosecution.

Sustainability Highlights:

Sustainability Financing Initiative

In 3Q24, AIS committed to driving positive change through our sustainable financing initiatives. By integrating Environmental, Social, and Governance criteria into our financial strategies

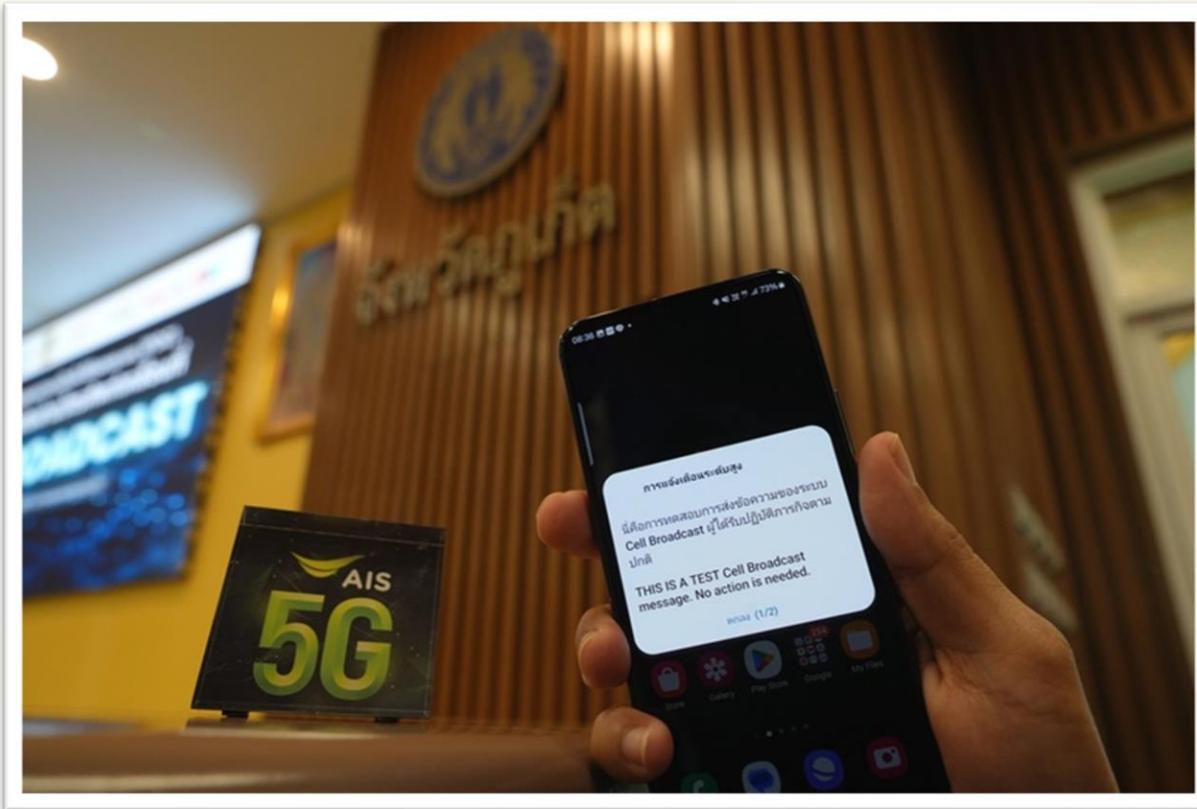


In 3Q24, AIS started green funding initiatives, including a Green Bond and Green Loan, aimed at supporting sustainability-related projects, such as the expansion of 5G network in upcountry areas.

For further detail regarding Sustainable Finance please visit : investor.ais.co.th/sustainable_finance

Sustainability Highlights: Cell Broadcast Service

In 4Q24, AIS implemented a Cell Broadcast Service for emergency alerts. This tool enhances emergency response efficiency, positively impacting economic confidence, tourism, and national safety.



In 4Q24, AIS collaborated with National Broadcasting and Telecommunications Commission (NBTC) to implement a Cell Broadcast Service for emergency alerts. The system targets specific areas affected by crises, connecting with the government's command center.

For further detail regarding Cell Broadcast Service please visit : investor.ais.co.th/cell_broadcast

Driving Long-term Sustainable Business Operation



2024 SUSTAINABILITY HIGHLIGHTS



DRIVE DIGITAL ECONOMY

Digital Product & Services

3.8% of revenue generated from new digital service

Cybersec & Data Privacy



CSA STAR
Certification in
personal data
protection standard

Enhancing cybersecurity system with the

Zero-trust Model



Digital Skills

AIS Academy provides training digital knowledge assessments for **61% of Employees**

PROMOTE DIGITAL INCLUSION

Social inclusion

Improving the socio-economic Condition **3.46 M People**

Expanded 5G coverage
More than 95% population

Digital wellness

AUNJAI CYBER
enhancing digital skill
for **403,700 People**



Creating **Thailand Cyber Wellness Index** as a standard to build digital citizenship for Thais

ACT ON CLIMATE

Emission

Reducing GHG emission by **42,108 tCO₂e**



Installed and used alternative energy at **13,414 Sites**

Waste

Transforming operation into **Hub of E-Waste**

With collaboration **235 organizations**



Expanding drop point to **2,700 locations nationwide**

1 Drive Digital Economy: Enable people and businesses to grow in the digital economy

Digital Products and Services
Drive digital services for both consumers & enterprises

Data Privacy & Cybersecurity
Maintain resiliency for data security and privacy

Human Capital Development
Nurture AIS human capital to support business growth



2024 Progress

3.8% of revenue generated from new digital services

Assessed risks and monitored performance of third-party service providers with access to the Company's critical data and computer system

AIS Academy provides training to enhance the digital skills and capabilities of employees, covering of 61%

2

Promote Digital Inclusion: Build inclusive and responsible digital access

Social inclusion
 Enriching Thai people's knowledge of total 3.46 million people in 2024



Digital wellness
 Empower digital citizenship by providing digital solutions and tools in total 0.79 million people



Digital Health Check



AUNJAI CYBER Syllabus

3 Act on climate: Shape a greener future of life for consumers and society

Climate actions
Manage our own network, operation and supply chain to be light to the environment

Waste Management
Promote proper waste disposal



Waste separation at office building

Expanding collaboration with public and private sector partners to strengthen its role as HUB of E-Waste

Raising awareness



Non-recyclable E-waste from network operation

0%

E-waste collected from customers

163,396* pcs.

Accumulated >760,000 pcs.

*Data as of 1 Jan - 31 Dec 2024

An Affirmation of Our Determination Towards Sustainable Business



Global Level

MSCI
ESG RATINGS



CCC B BB BBB A **AA** AAA



FTSE4Good

FTSE 4 Good Index Series 10th Consecutive Years

In 2024, AIS received a rating of AA in the MSCI ESG Rating Assessment

Rated



MORNINGSTAR | SUSTAINALYTICS

In 2024, AIS received an ESG Risk Rating from Sustainalytics. Copyright ©2024 Sustainalytics. All rights reserved.

Winner of WSIS Prizes 2024 in the category of Action Lines C7 E-Environment by ITU and UNDP



WSIS+20 FORUM
HIGH-LEVEL EVENT 2024

3 Global Awards from HR Asia 2024

- Best Companies to Work for in Asia 2024
- HR Asia DEI Award
- HR Asia Sustainable Workplace Award



HR Asia
BEST COMPANIES
TO WORK FOR
IN ASIA 2024

National Level



ESG rating of AA or 89 out of 100 points from the Stock Exchange of Thailand



ESG100 for 10th consecutive years by Thaipat Institute



“Excellence”, based on Corporate Governance Report of Thai Listed Companies by Thai Institute of Directors Association



AIS received Creative Social Impact in Creativity Equality Award from Creative Economy Agency (Public Organization)



AIS received the Gold-Level Recognition for the Zero Workplace Accident Campaign from the Institute for Occupational Safety, Health, and Work Environment Promotion (Public Organization)

Disclosure Standards



Global Reporting Initiative



Sustainability Accounting Standards Board



Carbon Disclosure Project



Task Force on Climate-Related Financial Disclosures

Appendix



Financial Highlights

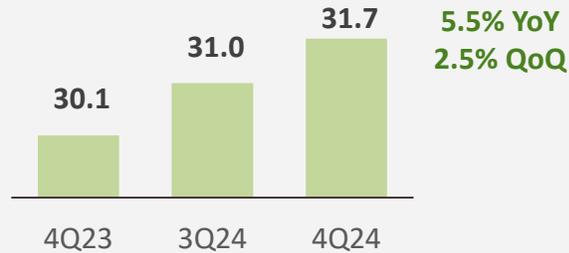
Bt mn	4Q23	3Q24	4Q24	%YoY	%QoQ	FY23	FY24	%YoY
Mobile revenue	30,065	30,962	31,726	5.5%	2.5%	118,130	123,803	4.8%
FBB revenue	5,033	7,437	7,602	51%	2.2%	13,621	29,441	116%
Other revenues	1,957	2,399	2,571	31%	7.1%	6,819	9,120	34%
Core service revenue	37,055	40,799	41,898	13%	2.7%	138,569	162,363	17%
IC and NT partnership	3,371	3,177	3,351	-0.6%	5.5%	13,352	13,130	-1.7%
Service revenue	40,426	43,977	45,250	12%	2.9%	151,921	175,493	16%
SIM and device sales	10,892	8,232	11,486	5.5%	40%	36,952	38,076	3.0%
Total revenue	51,318	52,209	56,736	11%	8.7%	188,873	213,569	13%
Cost of service	23,036	24,849	24,800	7.7%	-0.2%	89,110	99,434	12%
SG&A	7,438	7,365	7,962	7.0%	8.1%	22,978	27,791	21%
EBITDA	24,233	28,058	28,958	20%	3.2%	94,404	113,243	20%
EBIT	10,205	12,221	13,176	29%	7.8%	40,508	50,384	24%
NPAT	7,003	8,788	9,259	32%	5.4%	29,086	35,075	21%
Sales margin	2.3%	5.6%	6.0%			1.8%	5.6%	
EBITDA margin	47.2%	53.7%	51.0%			50.0%	53.0%	
Operative profit margin	19.9%	23.4%	23.2%			21.4%	23.6%	
NPAT margin	13.6%	16.8%	16.3%			15.4%	16.4%	

*EBITDA definition is revised to include other income, finance income, and share of profit. Hence, the previous reported numbers have been restated with the new definition.

4Q24 & FY24 Revenue Breakdown

Mobile Revenue

(Bt bn)



- Continued growth momentum, aligned with data demand and recovery in the tourist segment both inbound and outbound.



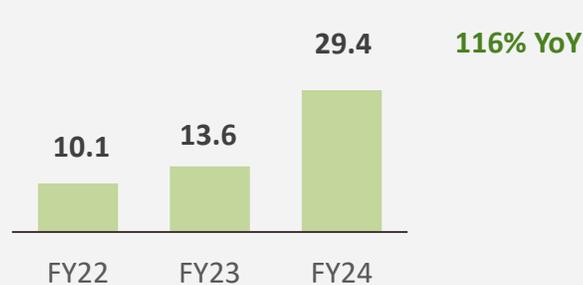
- Increasing by 4.8% YoY driven by ARPU improvements through cross-selling and upselling value-added services, boosted by higher domestic and international tourism.

Fixed broadband Revenue

(Bt bn)



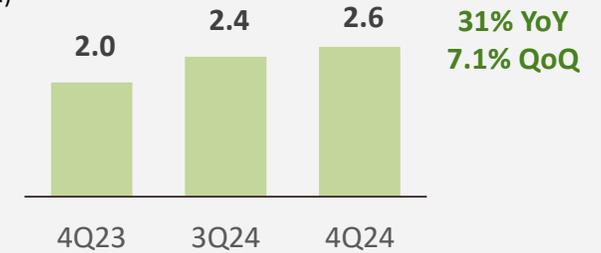
- Consolidation of TTTBB's revenue.
- Continued expanding high-quality subscriber base and higher ARPU from new subscribers.



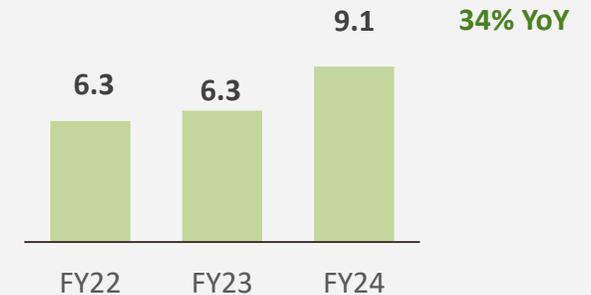
- Increasing 116% YoY from the consolidation of TTTBB revenue, organic growth through upselling higher-value services to existing subscribers and acquiring new subscribers with higher ARPU via bundled packages.

Enterprise and Other Revenues

(Bt bn)



- Continual demand in EDS and cloud services from digital transformation trend.
- Consolidation of TTTBB's revenue.
- Higher other revenue related to the NT 700MHz agreement.

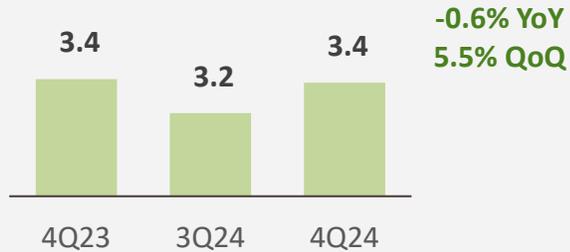


- Increasing 34% YoY led by core connectivity services, including enterprise data services (EDS) and cloud products, along with TTTBB revenue consolidation. Other revenue increased due to a roaming agreement with NT.

4Q24 & FY24 Revenue Breakdown

IC and NT Partnership

(Bt bn)



- Higher NT partnership revenue due to higher network traffic with NT.

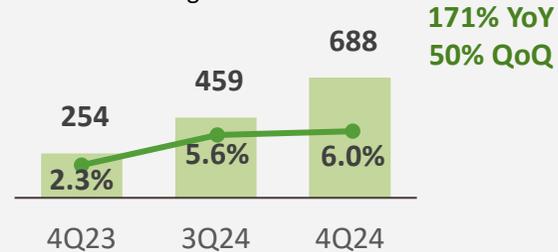
-1.7% YoY



- Decreasing -1.7% YoY due to lower interconnection rate and lower network traffic with NT.

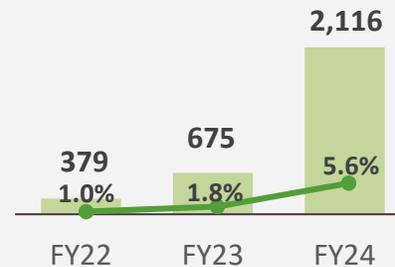
Net Sales & Margin

(Bt mn) — % Sale margin



- Continued growth momentum due to government stimulus and the new iPhone16 launch.

213% YoY



- Increasing 213% YoY with sales margin significantly increased from 1.8% in FY23 to 5.6% in FY24 due to handset subsidy optimization.

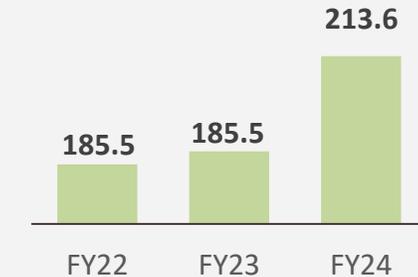
Total Revenue

(Bt bn)



- Revenue growth in all core business with TTTBB consolidation and higher device sales.

13% YoY

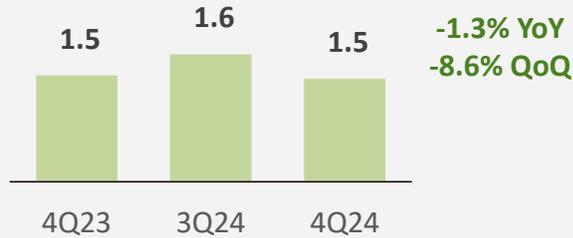


- Increasing 13% YoY due to the consolidation of TTTBB's revenue, continued growth of mobile and FBB businesses, along with higher device sales revenue.

4Q24 & FY24 Cost and Expense Breakdown

Regulatory

(Bt bn)



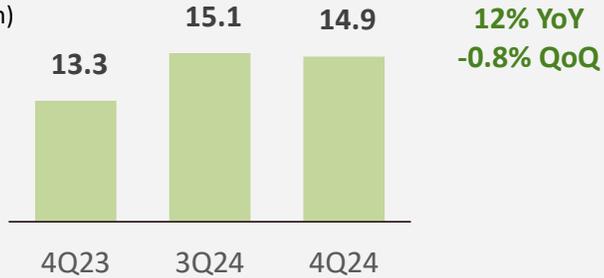
- Decreasing QoQ due to deduction fees from USO projects.
- The regulatory fee as a percentage of core service revenue was at 3.6%.



- Increasing 10% YoY, in line with an increase in core service revenue. The regulatory fee as a percentage of core service revenue was 3.9%.

Depreciation & Amortization

(Bt bn)



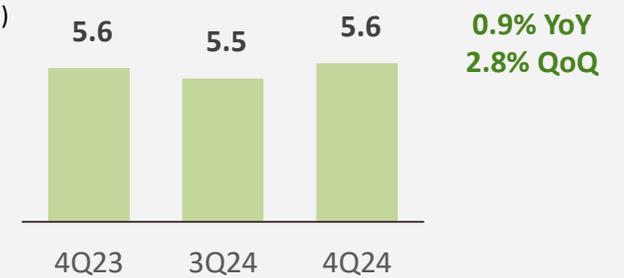
- Growth YoY due to consolidation of right-of-use assets from TTTBB's acquisition.
- Decreasing -0.8% QoQ from lower right-of-use asset.



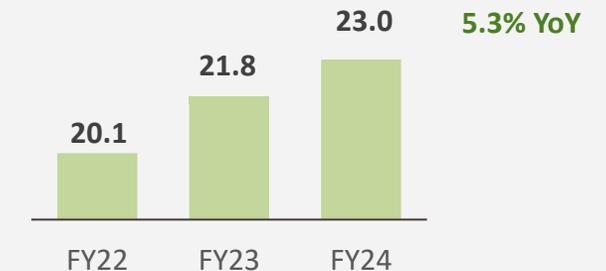
- Increasing 16% YoY due to consolidation of right-of-use assets from TTTBB's acquisition, ongoing 5G network expansion, and acquisition of 700MHz from NT.

Network OPEX and NT partnership

(Bt bn)



- Increasing 0.9% YoY due to higher utility cost offset by lower cost of NT partnership



- Increasing 5.3% YoY from TTTBB associated costs offset with cost efficiency measures.

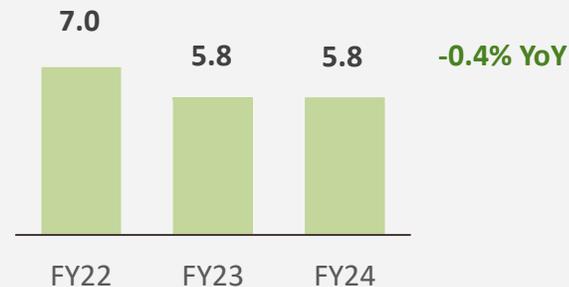
4Q24 & FY24 Cost and Expense Breakdown

Marketing expense

(Bt bn)



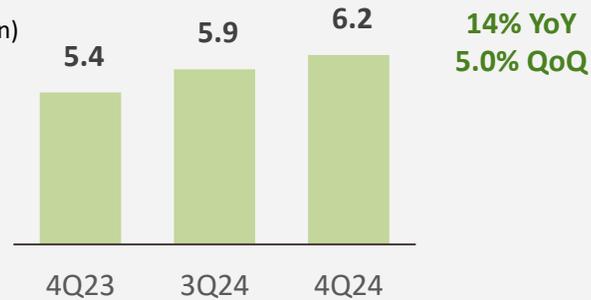
- Increased by 21% QoQ driven by seasonal marketing efforts.
- The marketing expense was at 3.1% of total revenue.



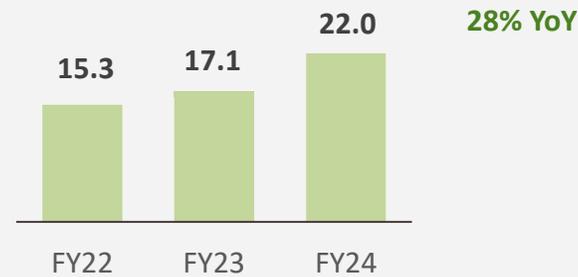
- In absolute term, decreasing -0.4% YoY from continuous cost optimization. The marketing expense was at 2.7% of total revenue, lower from FY23 at 3.1%.

Admin & Others

(Bt bn)



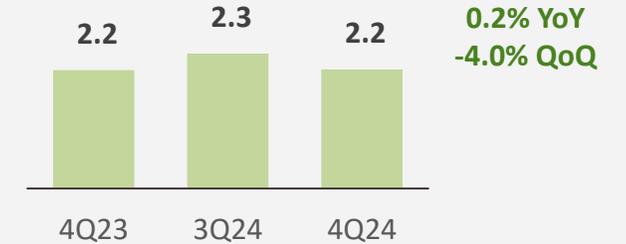
- Increased by 5.0% QoQ due to 1bn provision for obsolete equipment, offset by lower staff costs.
- The provision for bad debts as a percentage of postpaid and broadband revenue was at 1.7%.



- Increasing 28% YoY due to increased performance-based staff cost, impact from TTTBB consolidation and provision for obsolete asset.

Finance cost

(Bt bn)

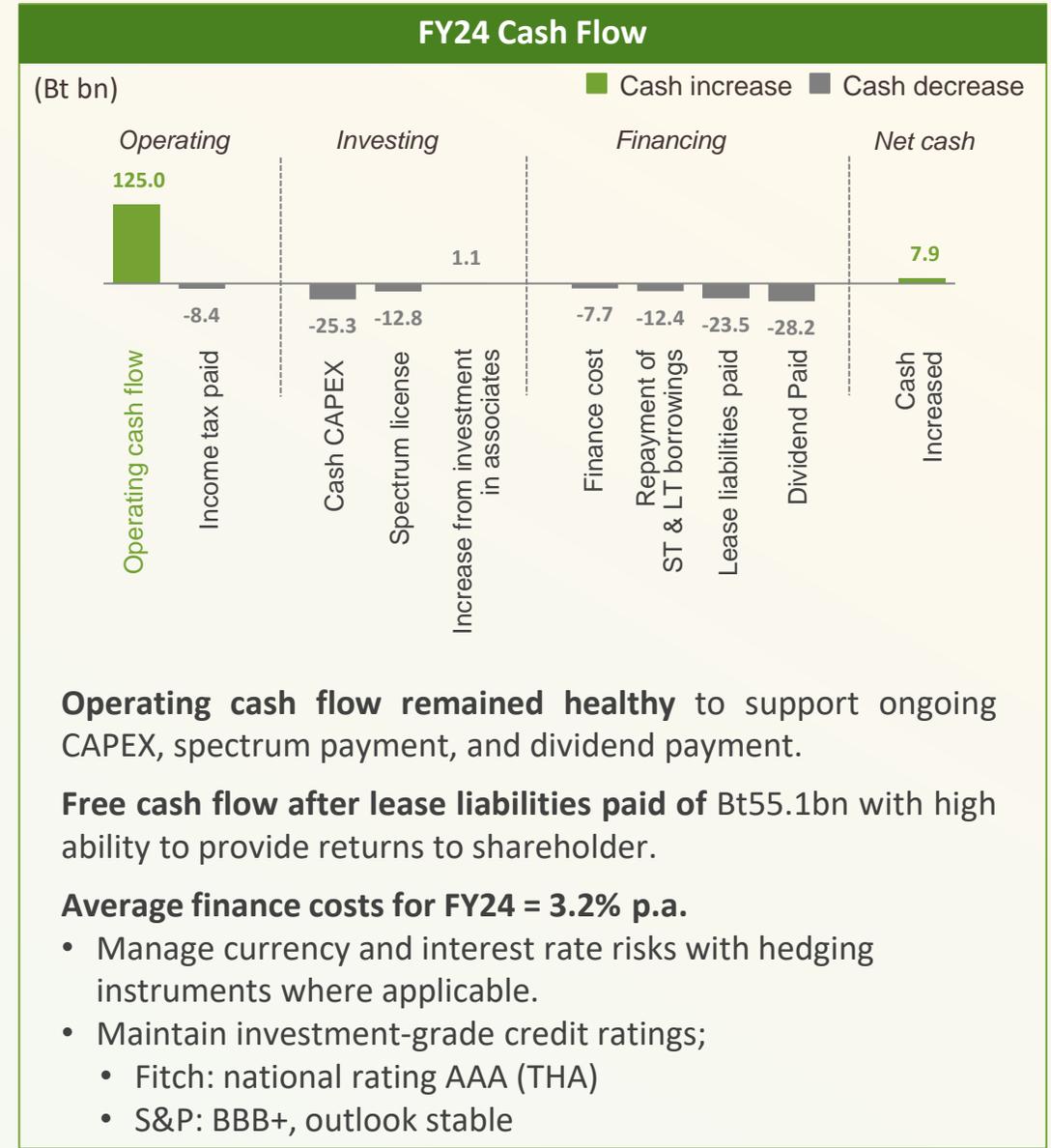
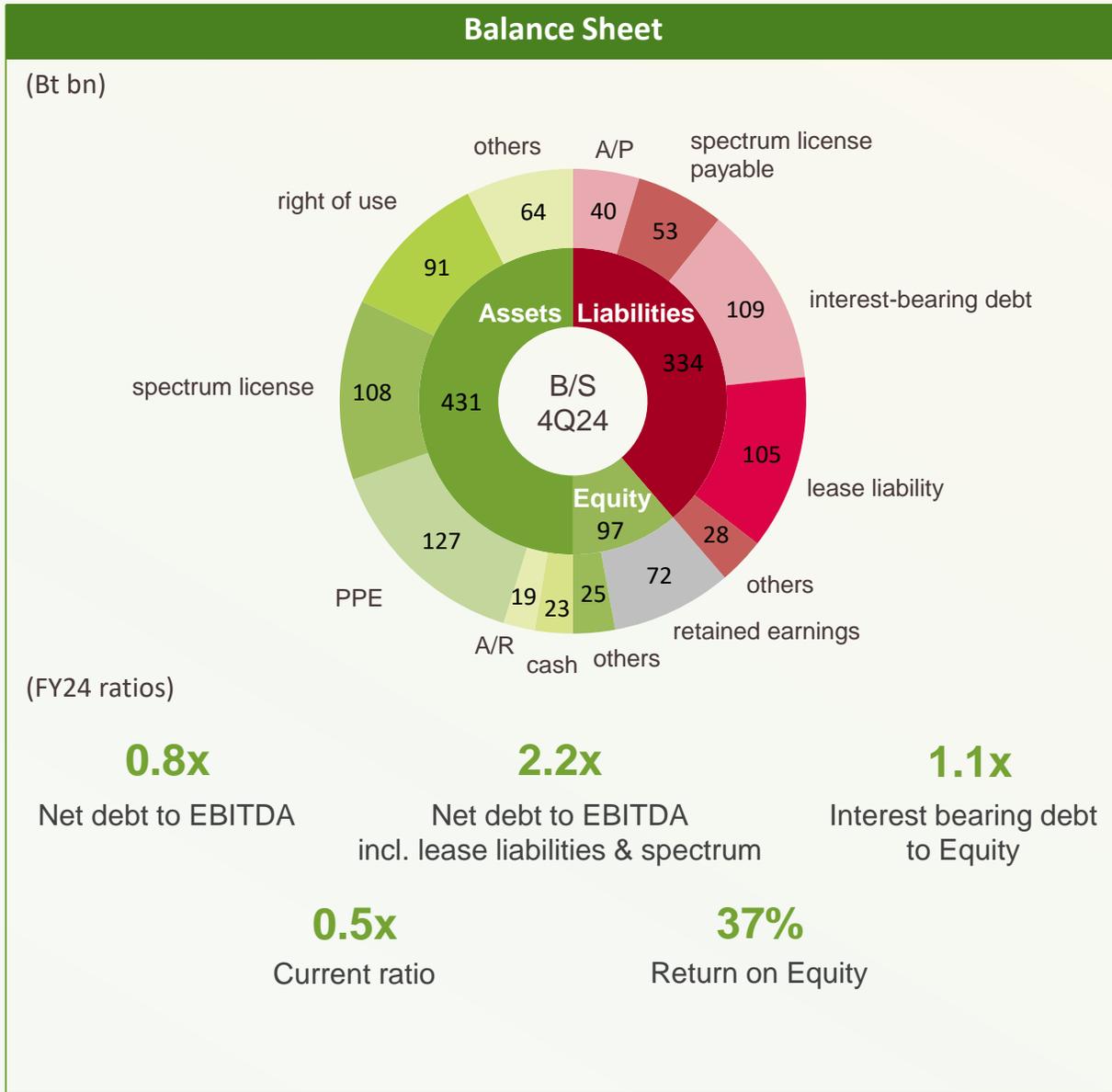


- Decreased by 4.0% QoQ following partial debt repayment and a reduction in the average cost of borrowing in line with the downward trend in interest rates.



- Increasing 49% YoY, due to higher interest from TTTBB acquisition loan and deferred interest from 3BBIF right-of-use asset.
- The average cost of borrowing was at 3.2% in FY24.

Healthy balance sheet and cash flow to support investment





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