



KTC PERFORMANCE Y2025



MSCI
ESG RATINGS



SET AAA
ESG Ratings 2024

ESG100
2025
Environmental • Social • Governance



CAC
COLLECTIVE ACTION AGAINST
CORRUPTION

TRIS
RATING
A Strategic Partner of S&P Global

AA
Since
Apr- 2025

AGENDA



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KTC Overview & Key Highlights

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Financial Results

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Consumer Finance Industry &
KTC Portfolio Performance

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Target vs Actual 2025

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KTC Sustainability

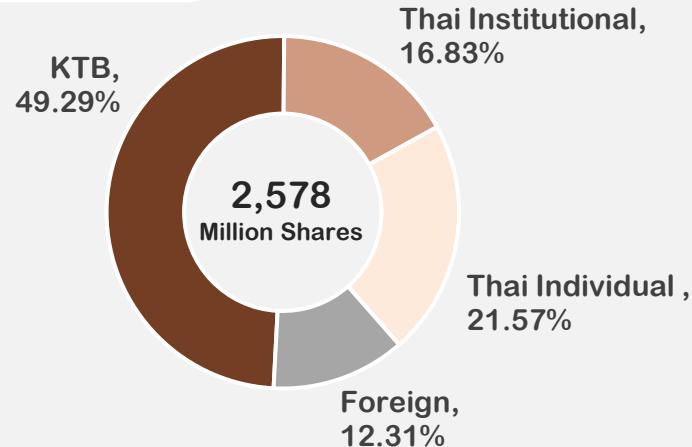
KTC Overview



- Incorporated in 1996 as a credit card servicing subsidiary company of Krunthai Bank PLC
- In July 2002, KTB sold the credit card portfolio to KTC which subsequently transformed KTC into a full consumer finance company



Shareholder Structure



37,648 Shareholders

Top 5 Shareholders

1. KRUNGTHAI BANK PUBLIC COMPANY LIMITED	49.29%
2. THAI NVDR COMPANY LIMITED	6.90%
3. MR. MONGKOL PRAKITCHAIWATTANA	5.64%
4. KKP CAPITAL PUBLIC COMPANY LIMITED	2.37%
5. SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	1.96%



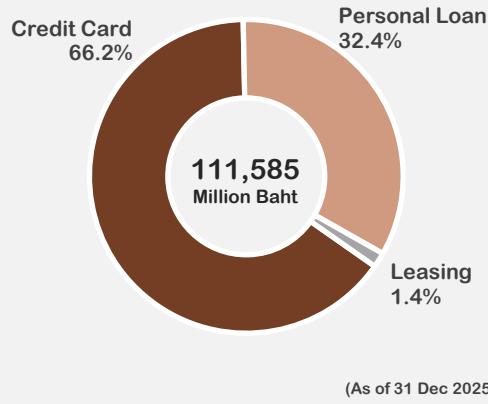
KTB & KTC Business Synergy



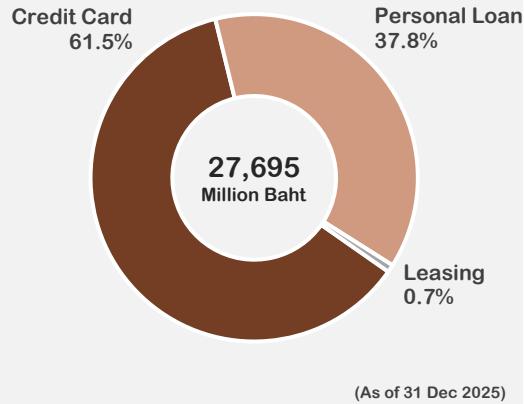
Business Structure & BOT Regulations



%Gross Receivables



%Total Revenue



Credit Card

Type of Loan

Multipurpose
Unsecured
Nationwide

Minimum Income (THB)

15,000

Maximum Credit Line (THB)

1.5x (income < 30K)
3x (income 30 – 50K)
5x (income ≥ 50K)



Personal Loan

Multipurpose
Unsecured
Nationwide

-



Auto Title Loan

Multipurpose
Secured or Unsecured
Nationwide

-

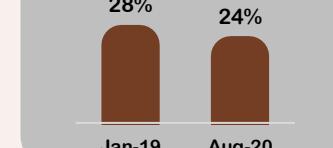
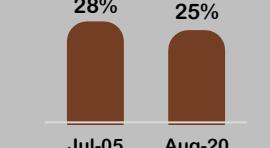
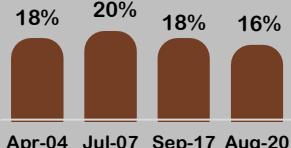
Maximum Interest Rate & Fee

16%

25%

24%

Rate Cap History



BOT Debt Relief Measure

Responsible Lending



2024 Debt Restructuring / Persistent Debt



Eligibility

- Not classified as NPL
- Paid more interest than principal over the past 5 years
- Monthly income below THB 20,000

Measure

- Convert revolving to term loan
- Interest rate: 15% p.a.
- Tenor: 60 or 84 months
- Borrowers may continue using available credit line (Case-by-Case)

For further information, please visit <https://www.ktc.co.th/about/news/measure>

2025 "You Fight, We Help" Program

2026 "Clear Debt, Move Forward" Scheme

BOT Program "You Fight, We Help" Phase II



Measure 1 (Both Performing and Non-Performing Loans)

"Direct Payment, Retain Assets"

3-Year Relief Terms:

- Payments: Reduced to 50%/70%/90% of original over 3 years; all payments apply to principal.
- Interest: Suspended for 3 years and waived upon meeting all terms, including no new debt for 12 months post-enrollment.



Measure 2 (Non-Performing Loans)

"Pay, Close, Finish"

Debtors are allowing partial payments expedites bad debt closure.



- Total outstanding debt must be under 5,000 Baht per account.
- Unsecured loan balances must be under 10,000 Baht per account.
- Secured loan balances (in enforcement) must be under 30,000 Baht per account.



Measure 3 (Non-Performing Loans)

"Pay, Cut Principle"

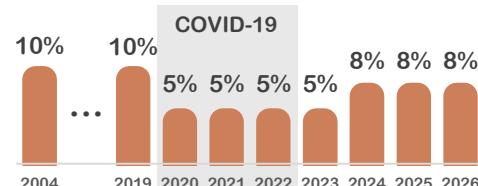


Unsecured bad loans with outstanding debts not exceeding 50,000 Baht per account, contracted before 1 January 2024



- Debt is restructured into a 3-year term loan with a minimum monthly payment of 2% of the outstanding principal.
- 100% principal reduction
- Interest is suspended for 3 years and will be completely waived, provided the debtor complies with the payment plan and incurs no new debt for 12 months post-enrollment.

Debtors interested in participating in the measures under the "You Fight, We Help" project, Phase 1 and Phase 2, can study the details and apply to join the project at <https://www.bot.or.th/khunsoo> or visit KTC website for further information at <https://www.ktc.co.th/khunsoo> until 30 September 2025.

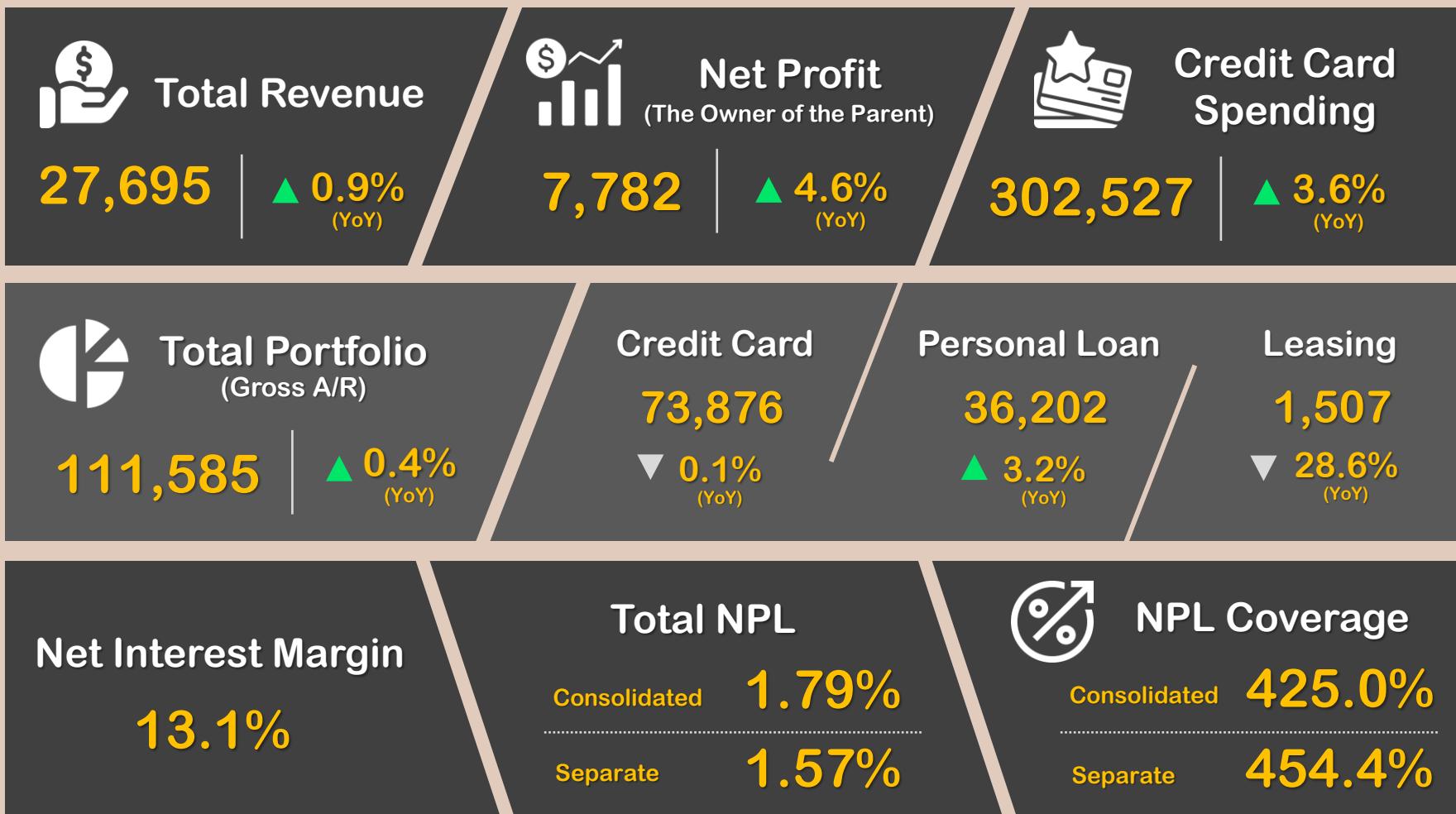


▪ Pay 8% or more monthly to earn 0.25% cashback of outstanding balance, which will be disbursed quarterly during 2026.

Key Highlights Y2025



Unit: THB Million



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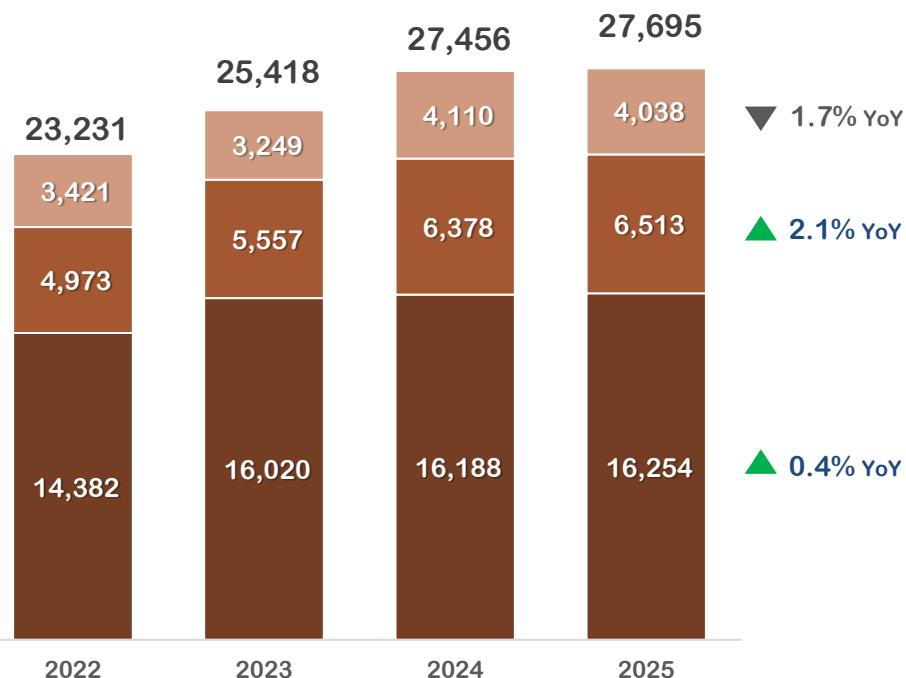
Financial Result Y2025



Total Revenue

27,695 MB ▲ 0.9% YoY

Unit: THB Million

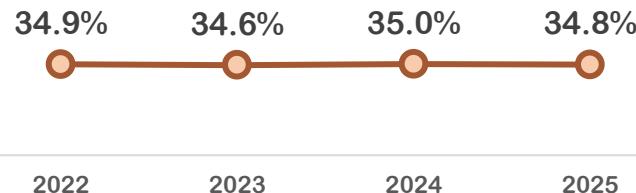


Total Expense

Total Expense

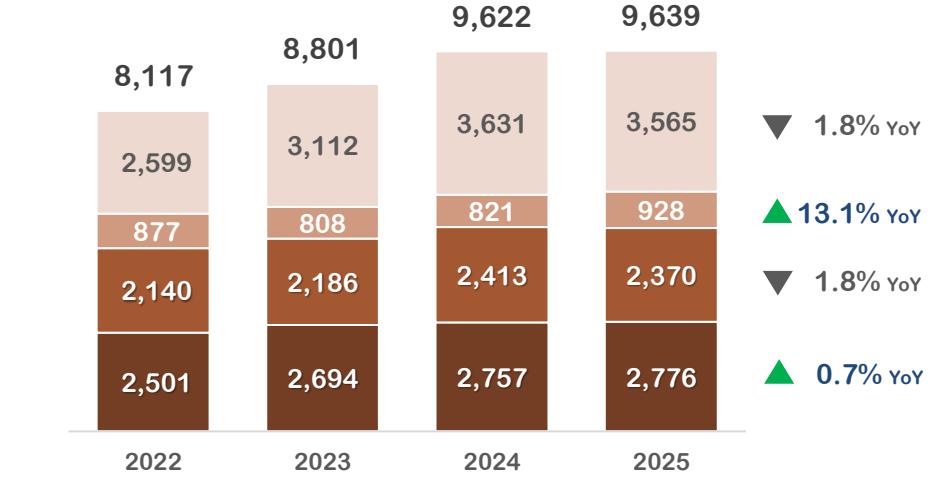
17,239 MB ▼ 5.2% YoY

Cost to Income



Total Operating Expense 9,639 MB ▲ 0.2% YoY

Unit: THB Million



● Interest Income

● Fee Income

● Recovery Income

● Fee Expense

● Marketing Expense

● Other Operating Expense (Other Taxes, F&E and etc.)

● Personal Expense

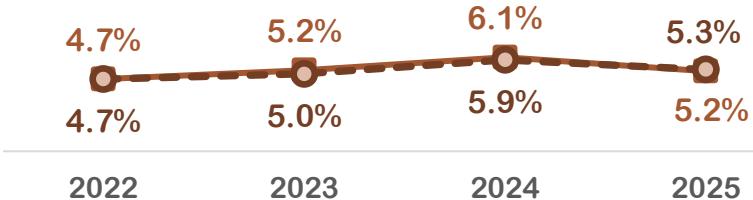
Expected Credit Loss



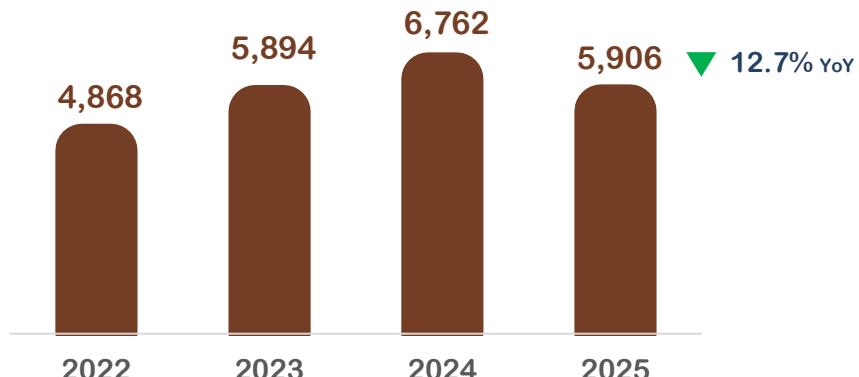
Expected Credit Loss
5,906 MB ▼ 12.7% YoY

Credit Cost

—●— Separate —□— Consolidated



Unit: THB Million

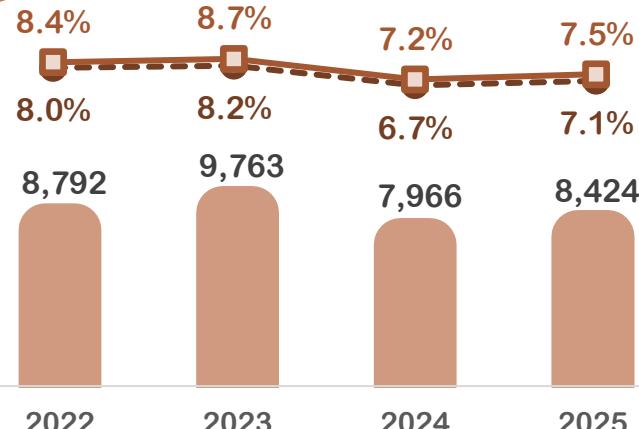


● Expected Credit Loss (Consolidated)



Allowance for ECL

—●— Separate —□— Consolidated



● Allowance for ECL (Consolidated) Unit: THB Million

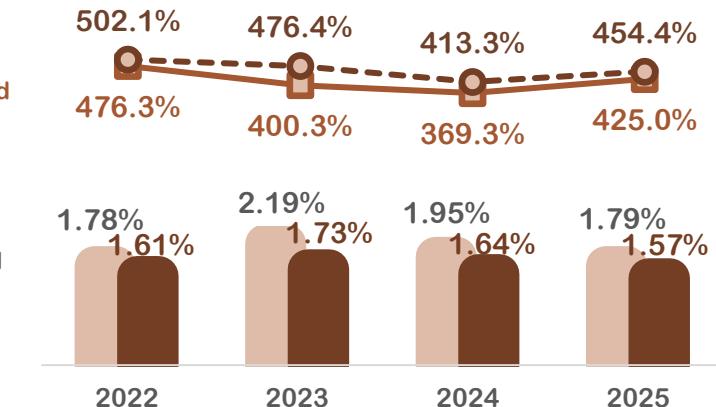
%NPL & Coverage Ratio

—●— Separate

—□— Consolidated

● %NPL
Consolidated

● %NPL
Separate

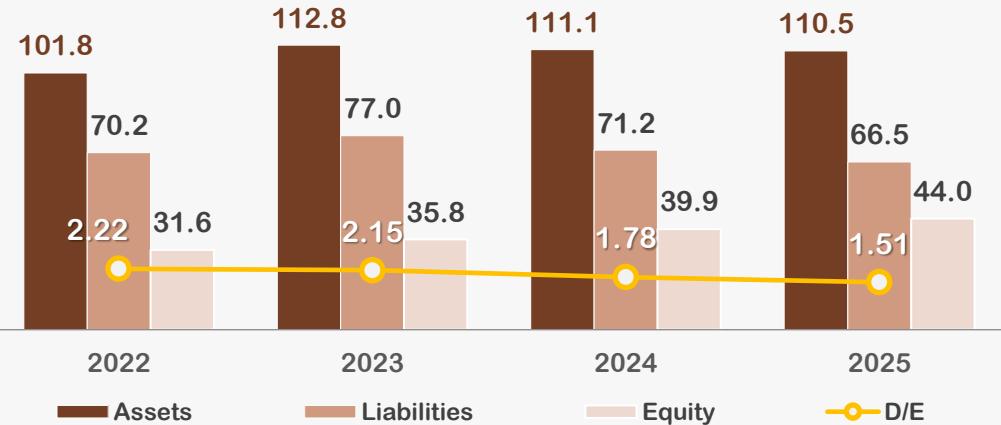


Financial Position & Funding



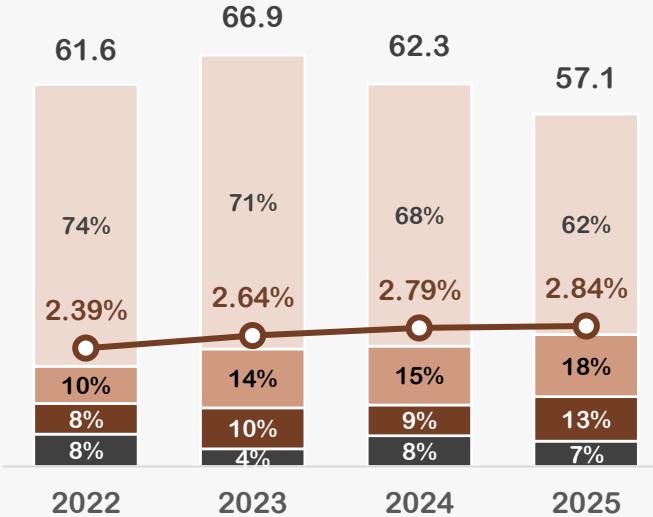
Balance Sheet Highlight

Unit: THB Billion



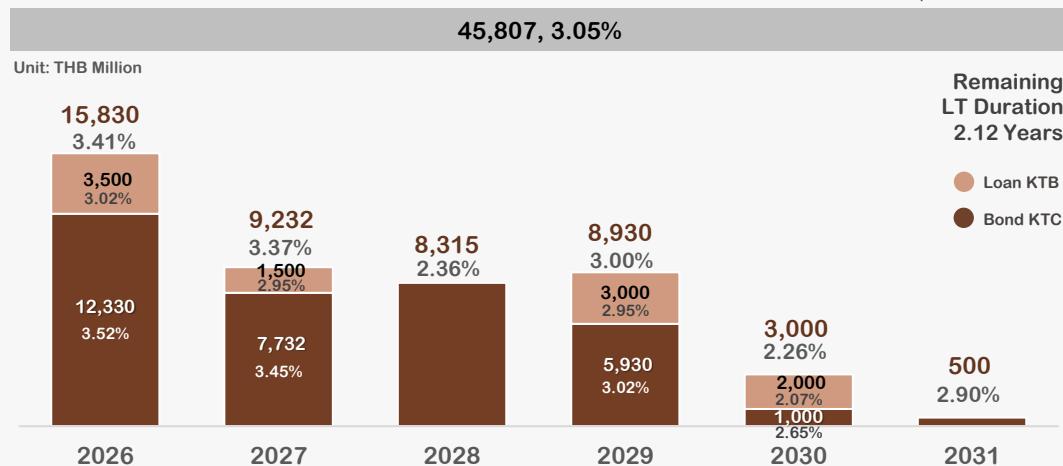
Interest Bearing Debt (Original Term)

Unit: THB Billion



Maturity Profile

(As of 31 Dec 2025)



AA
Since Apr- 2025

ST Credit Line

31,740

(ST: KTB = 18,030 MB, Others = 13,710 MB)

LT Loan
10,000

Unit: THB Million

Utilized

11,270

Available Credit Line
20,470

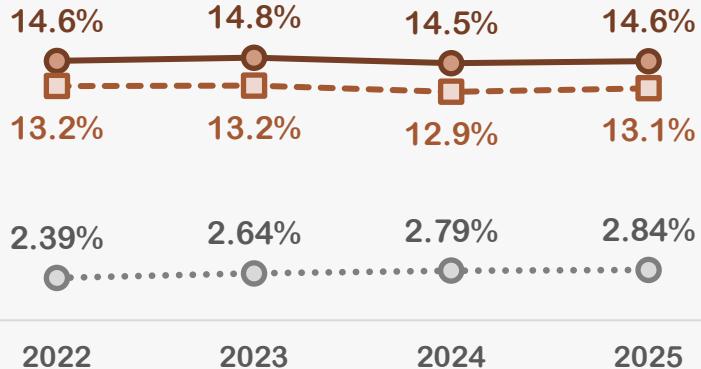
10,000

Key Financial Ratio



Yield on Loan & NIM & COF

—●— Yield on Loan -□- NIM ...○... COF



Net Profit Margin

—●— Separate -□- Consolidated



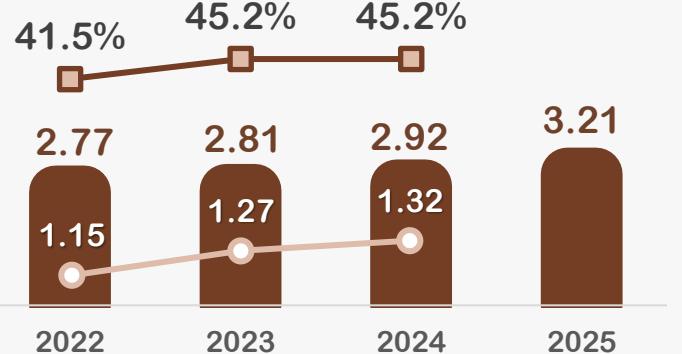
ROE & ROA

—●— Separate -□- Consolidated



EPS & Dividend Payout (Separate)

—■— Dividend Payout Ratio ●— Earning Per Share (THB/Share) ○— Dividend Per Share (THB/Share)



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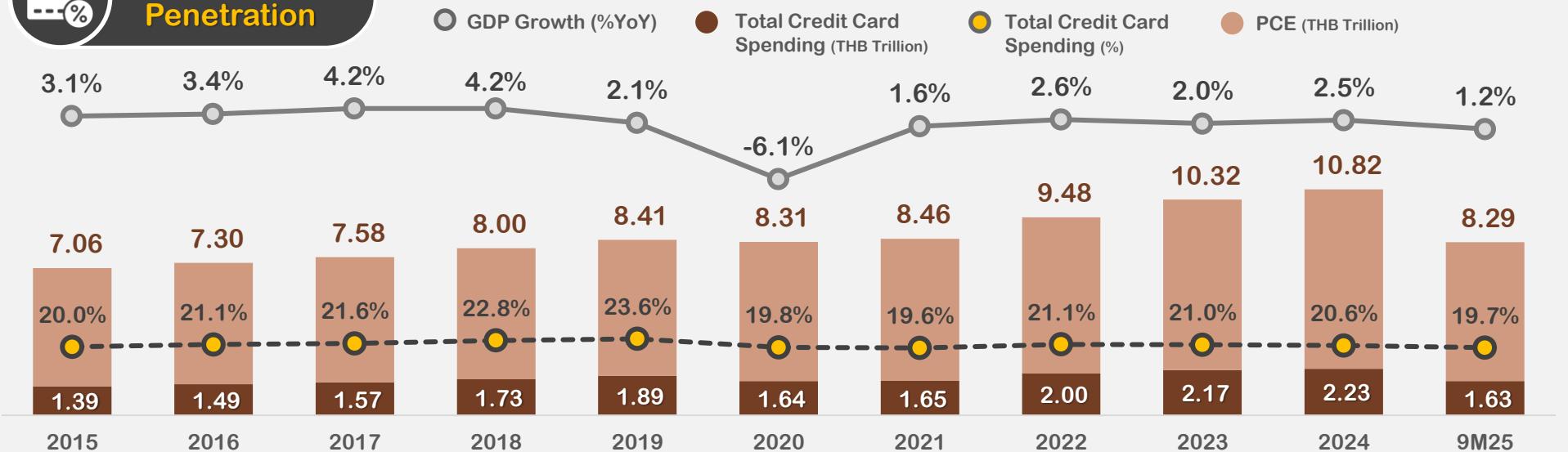


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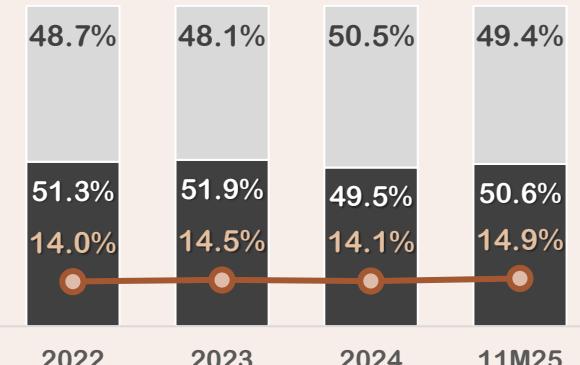
Credit Card Industry & Market Share



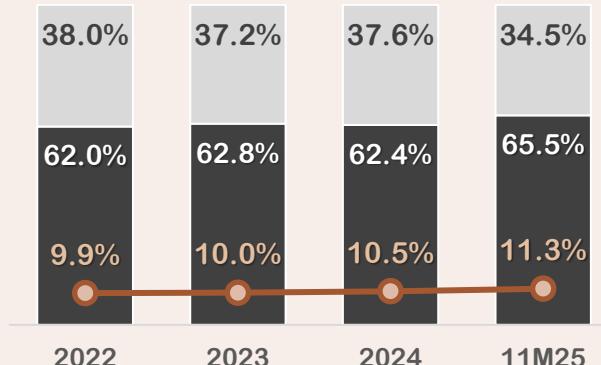
Credit Card Penetration



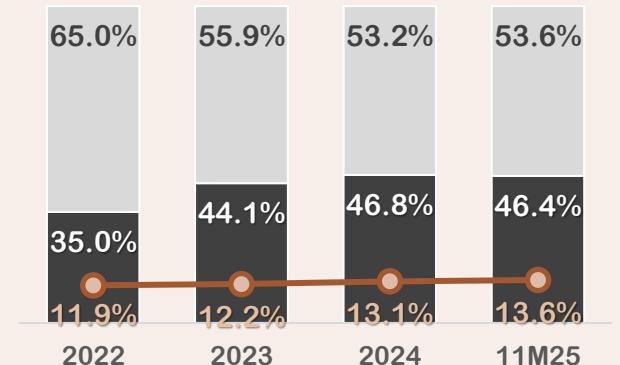
Credit Card Portfolio



No. of Credit Cards

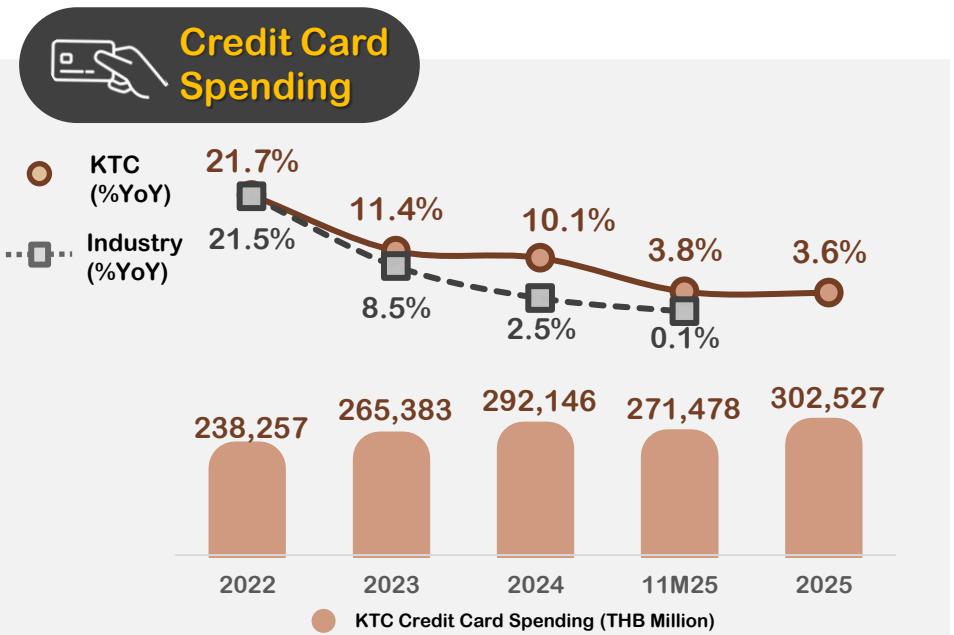
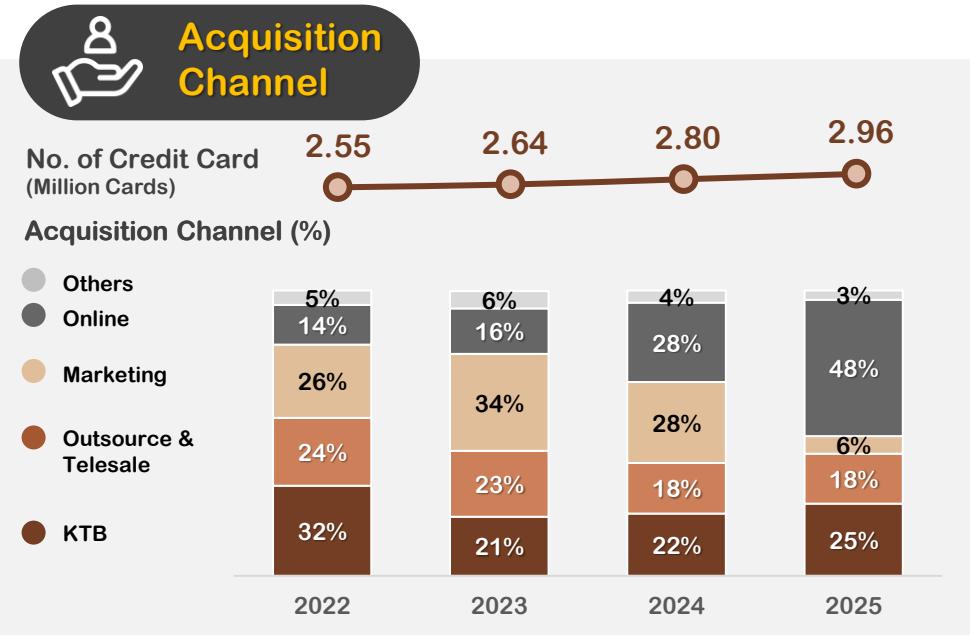
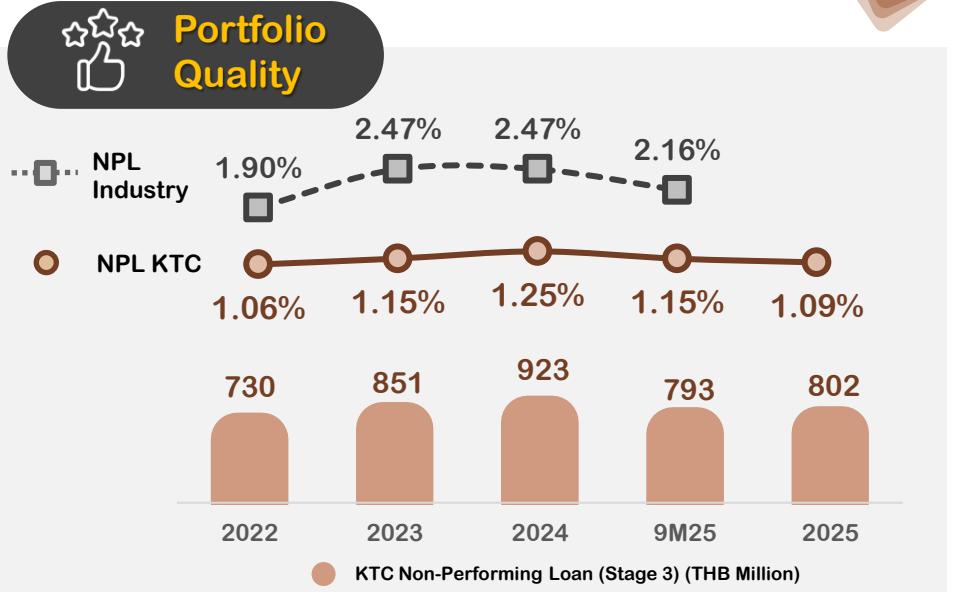
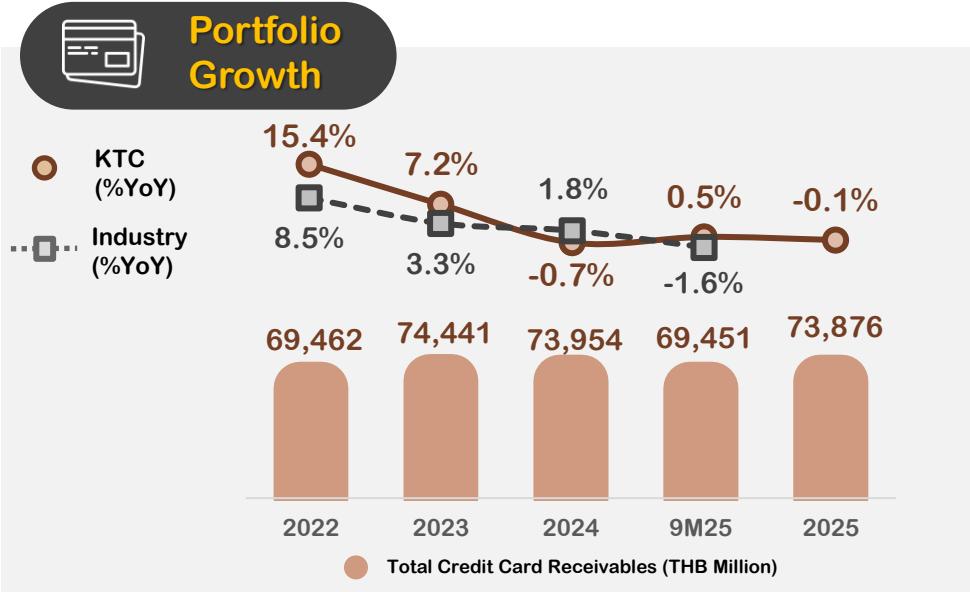


Credit Card Spending

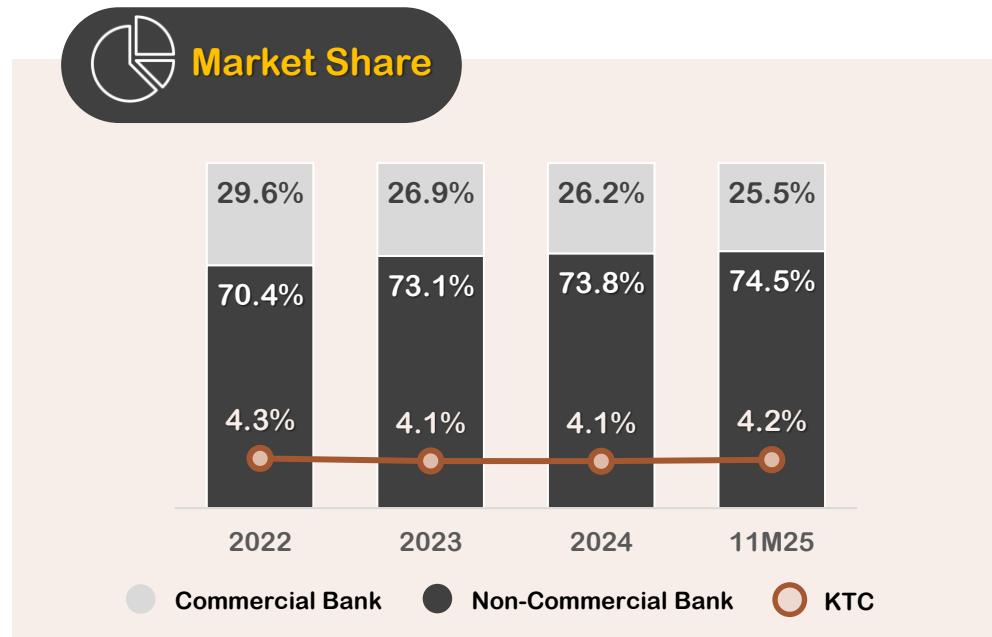
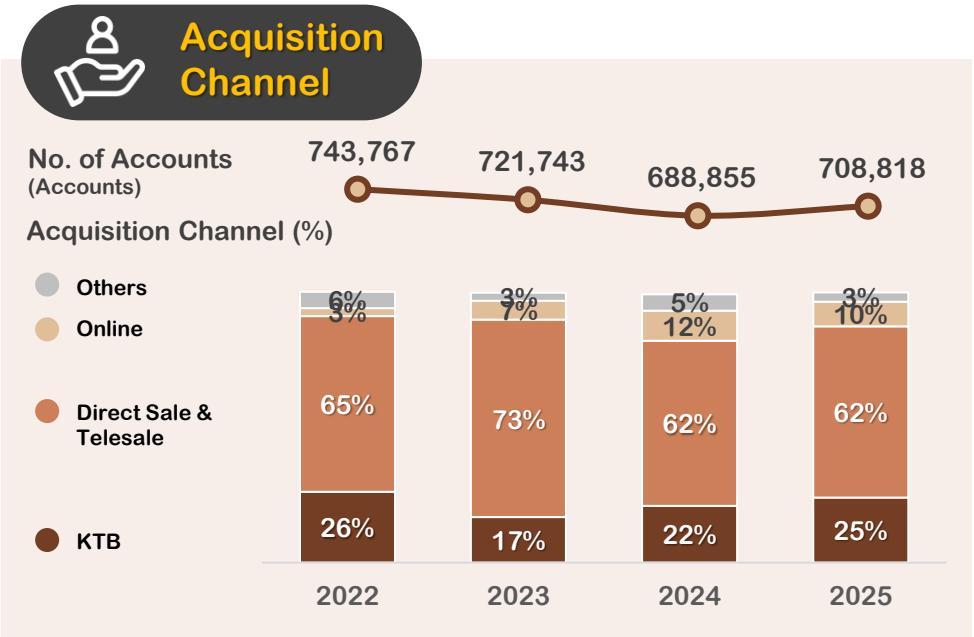
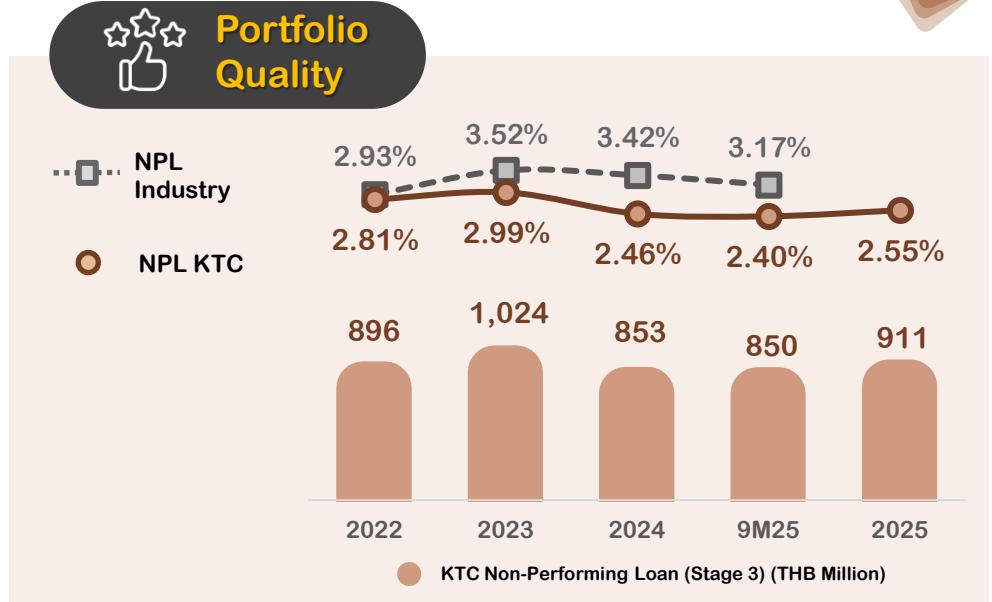


● Commercial Bank ● Non-Commercial Bank ● KTC

Credit Card Performance



Personal Loan Performance



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Target vs Actual 2025



Unit: THB Million

	Actual Y2024	Target Y2025	Actual Y2025
Net Profit	7,437	> 7,437	7,782
Total Portfolio Growth	▼ 1.1%	4-5%	0.4%
Portfolio Quality (%NPL)	1.95%	≤ 2.0%	1.79%
Credit Card Spending Growth (%)	10.1%	10%	3.6%
KTC PROUD Portfolio Growth (%)	0.6% (0-90 Days)	3%	1.4%
New Booking of P BERM Car for Cash	2,437	3,000	2,313

Target 2026



Net Profit

>¥2025



Total
Portfolio
Growth

1-2%



Portfolio
Quality
(%NPL)

≤ 2.0%



Credit Card
Spending
Growth

5%



Personal Loan
Portfolio
Growth

2%

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Appendix | KTC Ratio Formula



Cost to Income	Total Operating Expense / Total Revenue
Credit Cost	Expected Credit Loss (ECL) / Total Gross A/R
%NPL	(Total Stage 3 (Excluding Accrued Interest)) / Total Gross A/R (Excluding Accrued Interest)
NPL Coverage Ratio	Total Allowance / (Total Stage 3 + NPL (Excluding Accrued Interest))
D/E	Total Liability / Total Equity
Yield on Loan	Interest Income / Average Gross A/R
Net Interest Margin	(Interest Income - Financial Costs) / Average Gross A/R
Cost of Fund	Finance Costs / Average Borrowing (Including Lease Liability)
Net Profit Margin	Profit Attributable to Owners of the Parent / Total Revenue
ROE	Profit Attributable to Owners of the Parent / Average Equity (Attributable to Owners of the Parent)
ROA	Profit Attributable to Owners of the Parent / Average Total Asset

Remark: Annualized income statement items: Multiply by 4 for 3-month, 2 for 6-month, and 4/3 for 9-month performance

Balance sheet items: Use the average of beginning and ending period balances (e.g., average total asset = (Dec 23 + Sep 24) / 2 for 9M24)

Visit our IRKTC Website



Thai Version



English Version

THANK YOU

For further info, please contact IR Team at +66 2 828 5067 or irktc@ktc.co.th

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