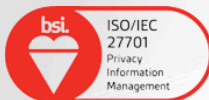




KTC PERFORMANCE Y2025



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KTC Overview

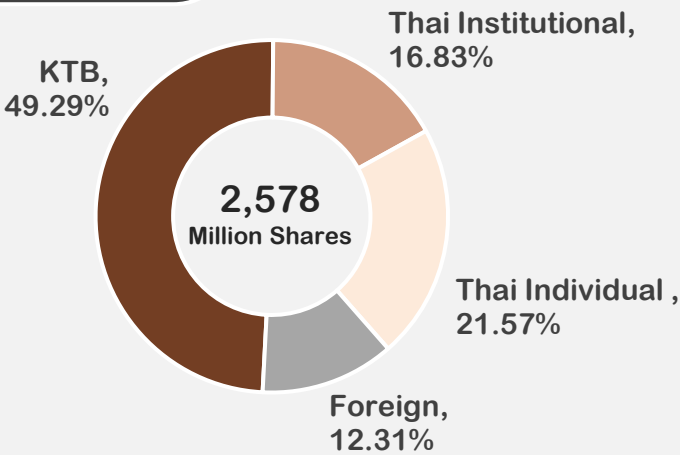


- Incorporated in 1996 as a credit card servicing subsidiary company of Krungthai Bank PLC
- In July 2002, KTB sold the credit card portfolio to KTC which subsequently transformed KTC into a full consumer finance company



Shareholder Structure

(As of 30 Dec 2025)



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

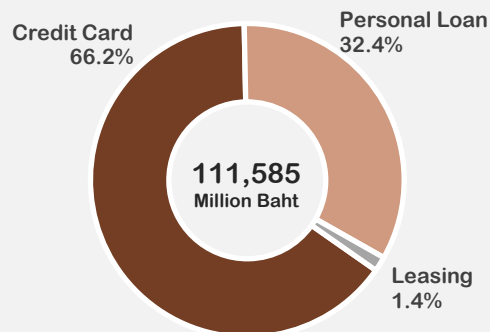


Business Structure & BOT Regulations

KTC



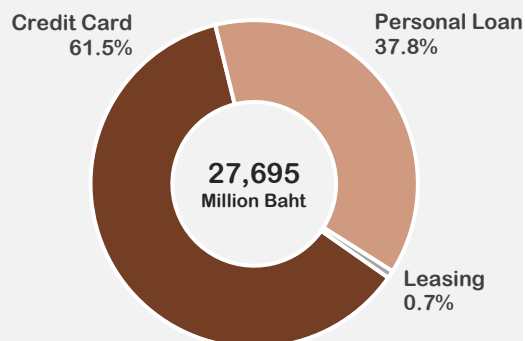
%Gross Receivables



(As of 31 Dec 2025)



%Total Revenue



(As of 31 Dec 2025)



Credit Card



Personal Loan



Auto Title Loan

Type of Loan

Multipurpose
Unsecured
Nationwide

Multipurpose
Unsecured
Nationwide

Multipurpose
Secured or Unsecured
Nationwide

Minimum Income (THB)

15,000

-

-

Maximum Credit Line (THB)

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

1.5x (income < 30K)
5x (income ≥ 30K)

Automotive Value

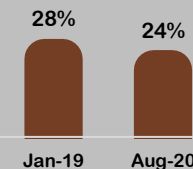
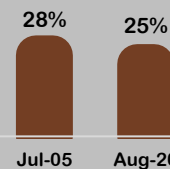
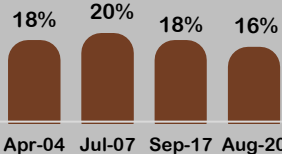
Maximum Interest Rate & Fee

16%

25%

24%

Rate Cap History



BOT Debt Relief Measure

Responsible Lending



2024 Debt Restructuring / Persistent Debt



Severe Persistent Debt

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)

Eligibility

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

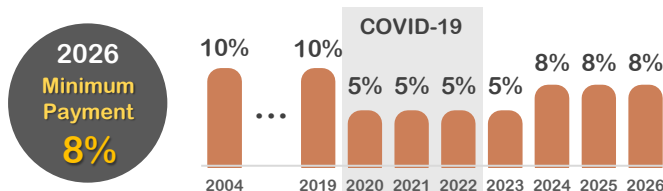
For further information, please visit <https://www.ktc.co.th/about/news/measure>

BOT Program “Clear Debt, Move forward”

- KTC has joined the “Clear Debt, Move Forward” as a Non-Bank financial services provider under the Krungthai Bank Group
- The initiative aims to accelerate NPL resolution, reduce household debt stress, and support customers’ financial recovery
- Program targets **unsecured retail borrowers classified as NPL**, with principal or interest overdue more than 90 days
- Eligibility is determined using each **customer’s debt status as of 30 September 2025**
- Qualified borrowers must have total NPL exposure across all financial institutions **not exceeding THB 100,000 per person**
- KTC will transfer qualifying unsecured NPL accounts to Sukhumvit Asset Management (SAM) for centralized workout
- SAM will offer restructured repayment plans, flexible terms, and negotiated debt reduction, enabling customers to sustainably rehabilitate debt
- Registration opens via Bank of Thailand channels **beginning 5 January 2026**

Minimum Payment

- Minimum credit card payment at 8% **extended from 1 January 2026 to 31 December 2026**.



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

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 expedite 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.

Key Highlights Y2025

KTC

Unit: THB Million



Total Revenue

27,695 | ▲ 0.9%
(YoY)



Net Profit
(The Owner of the Parent)

7,782 | ▲ 4.6%
(YoY)



Credit Card
Spending

302,527 | ▲ 3.6%
(YoY)



Total Portfolio
(Gross A/R)

111,585 | ▲ 0.4%
(YoY)

Credit Card

73,876

▼ 0.1%
(YoY)

Personal Loan

36,202

▲ 3.2%
(YoY)

Leasing

1,507

▼ 28.6%
(YoY)

Net Interest Margin

13.1%

Total NPL

Consolidated 1.79%

Separate 1.57%



NPL Coverage

Consolidated 425.0%

Separate 454.4%

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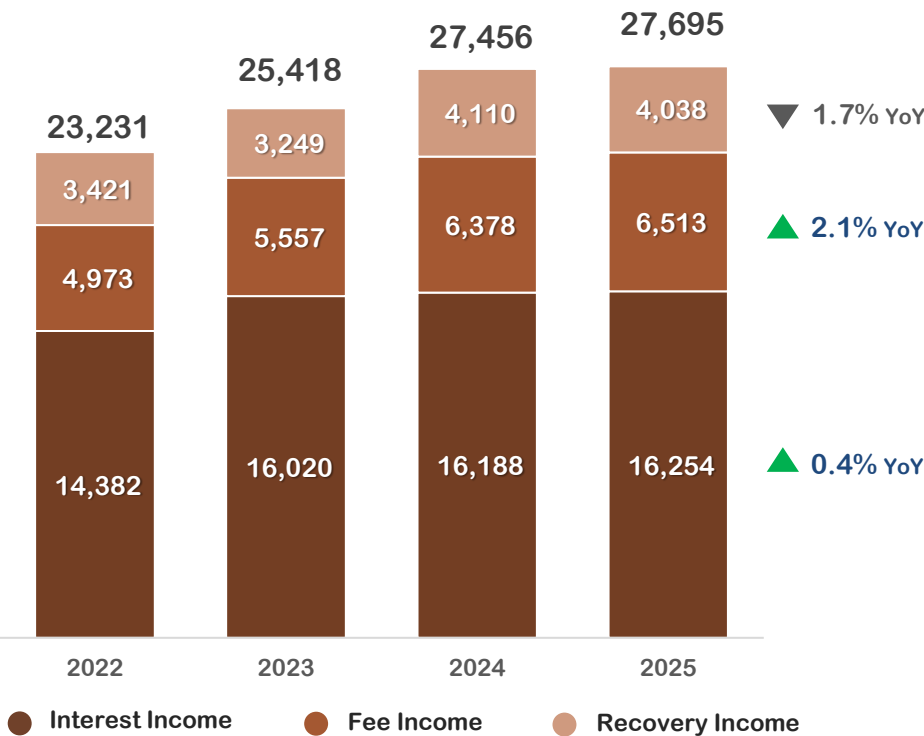
KTC Sustainability

Financial Result Y2025



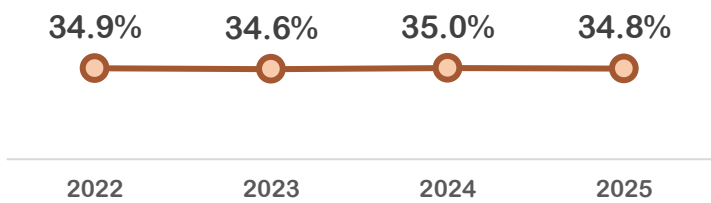
Total Revenue
27,695 MB ▲ 0.9% YoY

Unit: THB Million

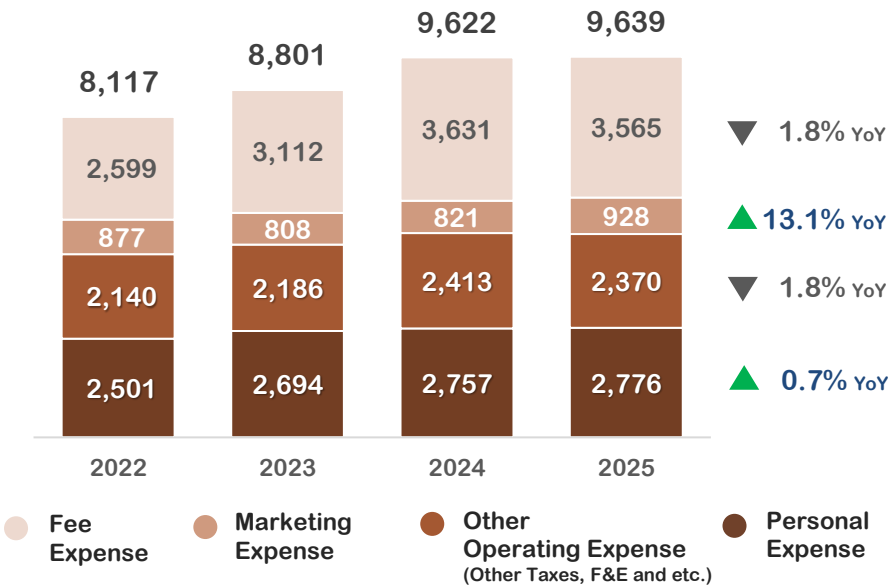


Total Expense
17,239 MB ▼ 5.2% YoY

Cost to Income



Total Operating Expense 9,639 MB ▲ 0.2% YoY
Unit: THB Million



Expected Credit Loss



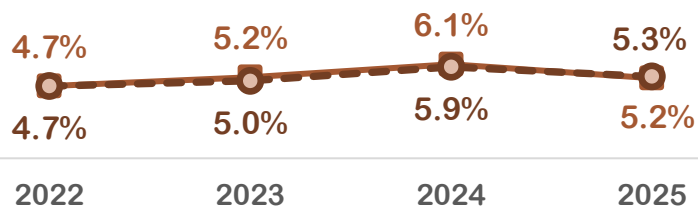
Expected Credit Loss

5,906 MB ▼ 12.7% YoY

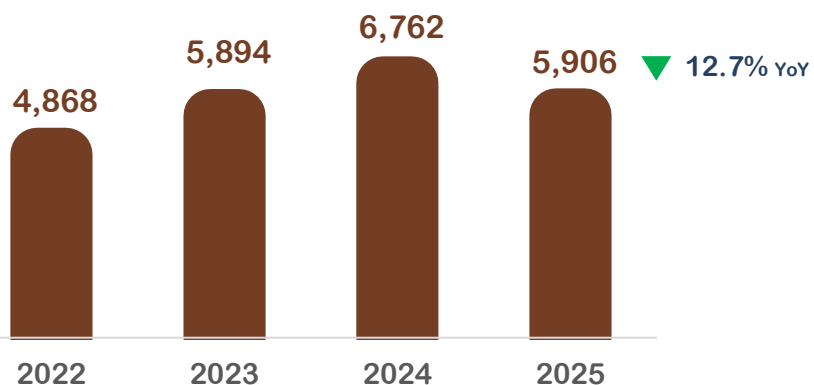
Credit Cost

—●— Separate

—■— Consolidated



Unit: THB Million



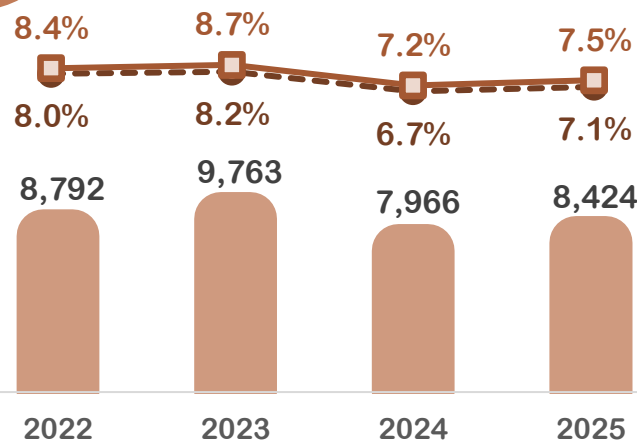
● Expected Credit Loss (Consolidated)



Allowance for ECL

—●— Separate

—■— Consolidated



● Allowance for ECL (Consolidated) Unit: THB Million

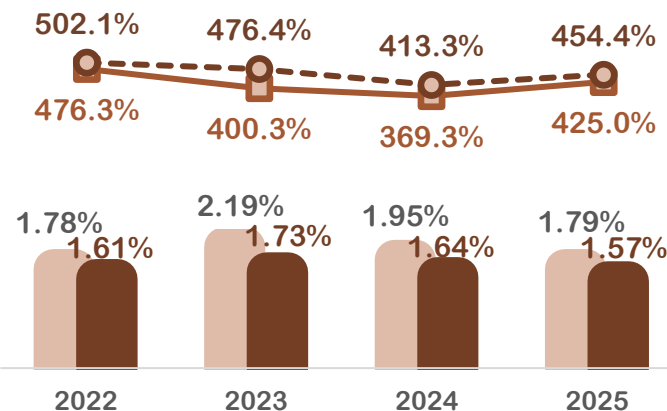
%NPL & Coverage Ratio

—●— Separate

—■— Consolidated

● %NPL Consolidated

● %NPL Separate

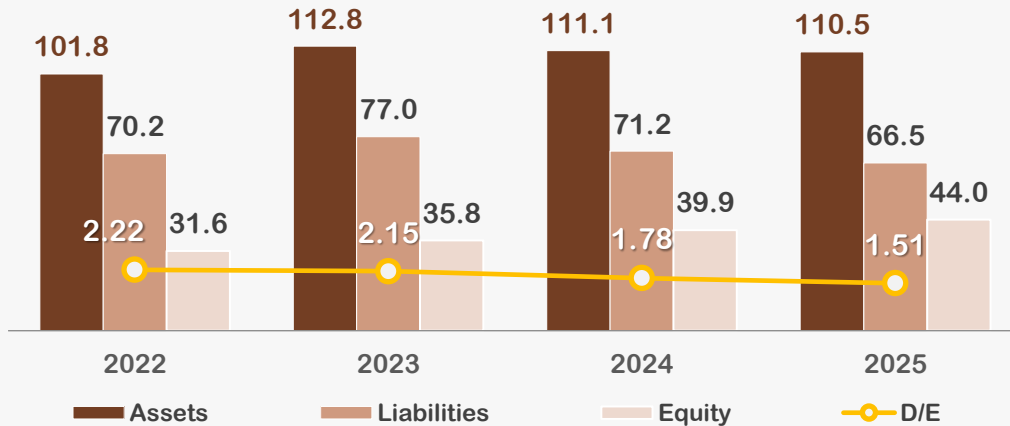


Financial Position & Funding

KTC

Balance Sheet Highlight

Unit: THB Billion

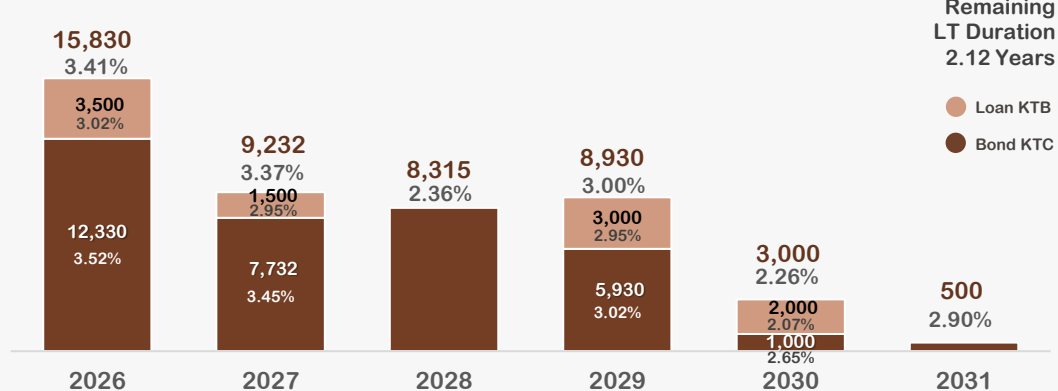


Maturity Profile

(As of 31 Dec 2025)

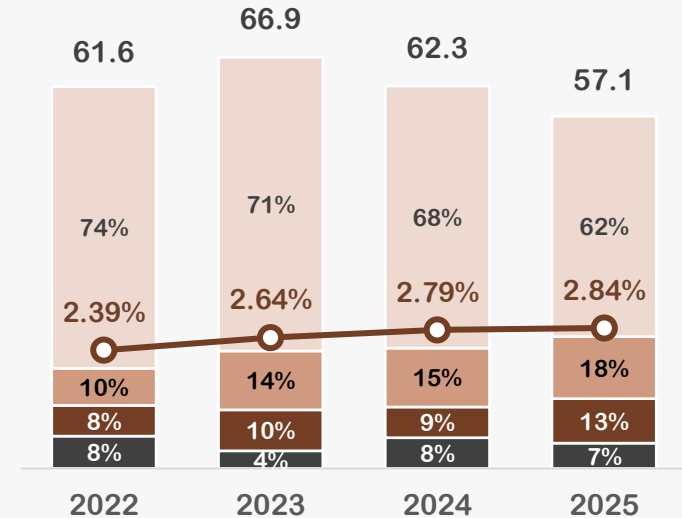
45,807, 3.05%

Unit: THB Million



Interest Bearing Debt (Original Term)

Unit: THB Billion



- Debentures
- LT Loan
- Cost of Fund
- ST Loan - Excl. KTB & Related Parties
- ST Loan - KTB & Related Parties



ST Credit Line
31,740

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

LT Loan
10,000

Utilized

11,270

Unit: THB Million

Available Credit Line
20,470

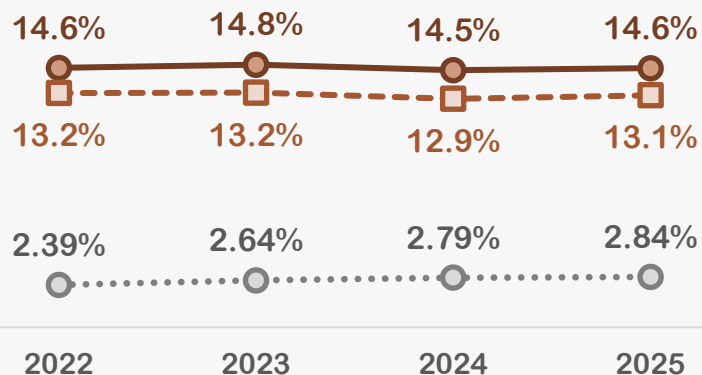
10,000

Key Financial Ratio



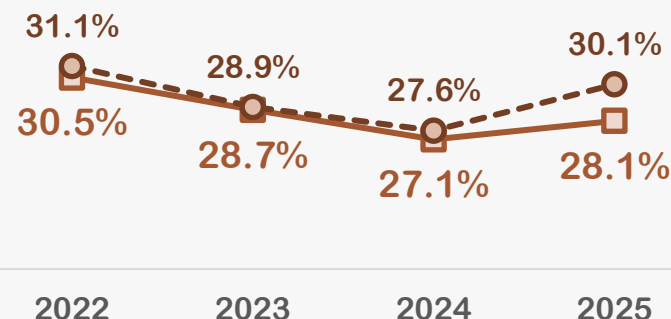
Yield on Loan & NIM & COF

—●— Yield on Loan -□- NIM ..●.. COF



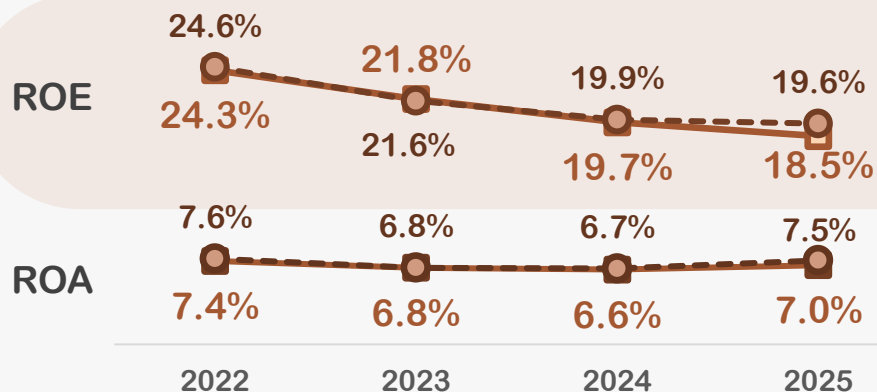
Net Profit Margin

—●— Separate -□- Consolidated



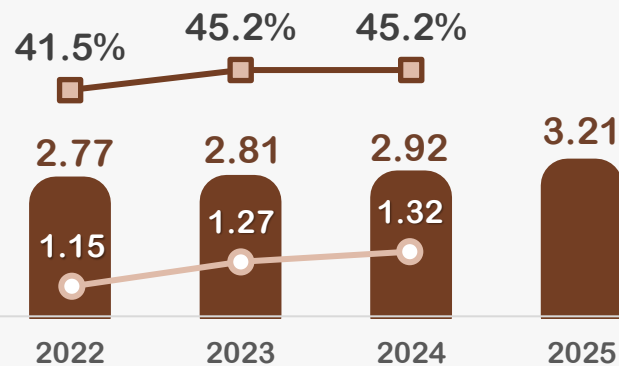
ROE & ROA

—●— Separate -□- Consolidated



EPS & Dividend Payout (Separate)

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



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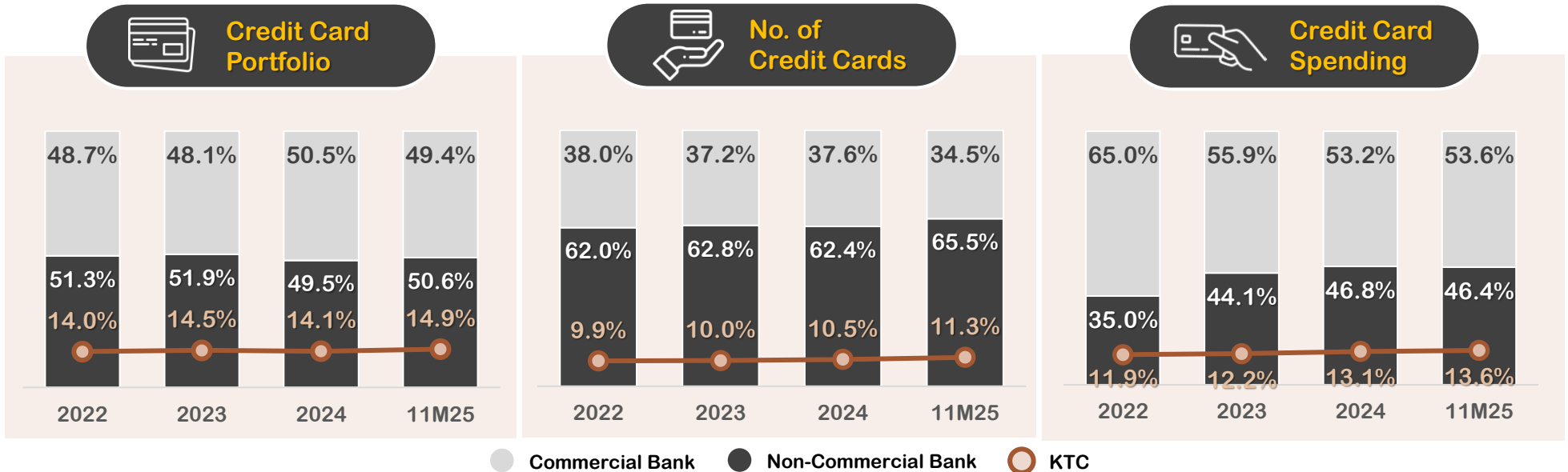
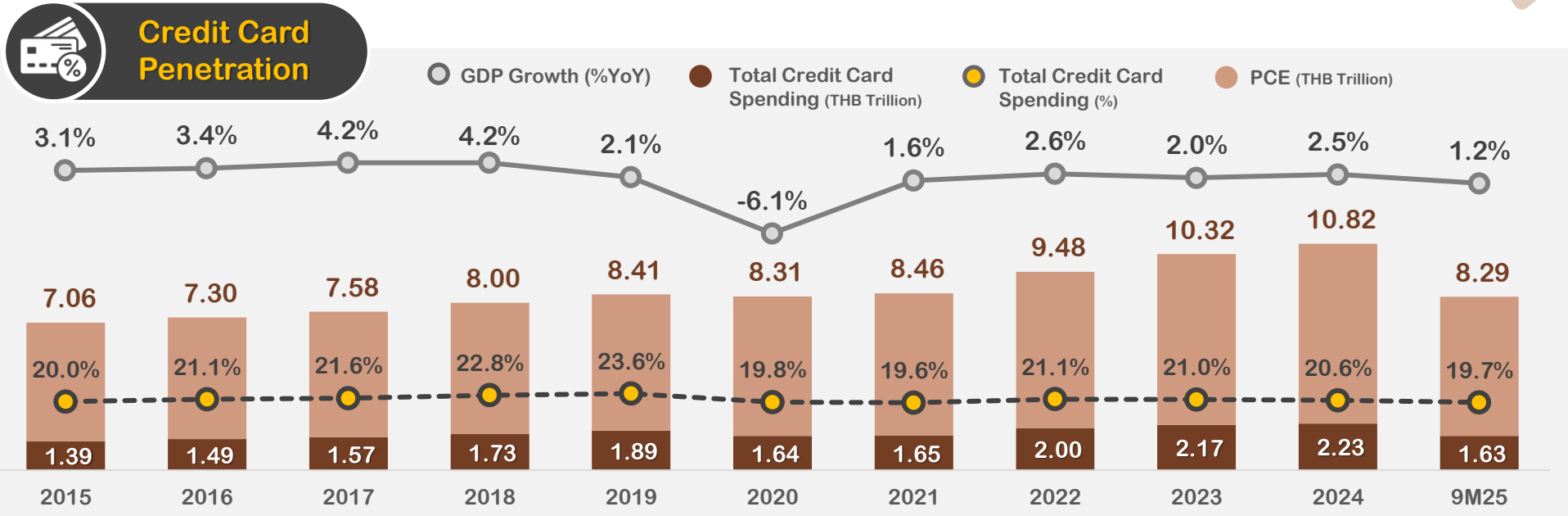
Target vs Actual 2025

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KTC Sustainability

Credit Card Industry & Market Share

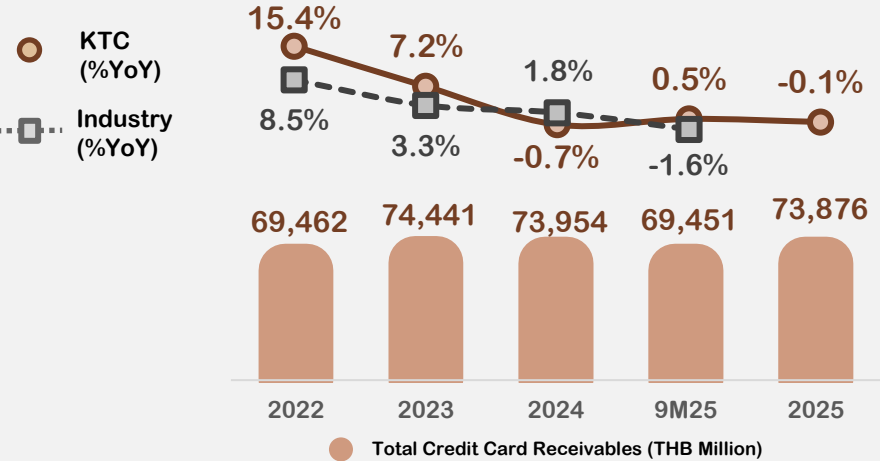
KTC



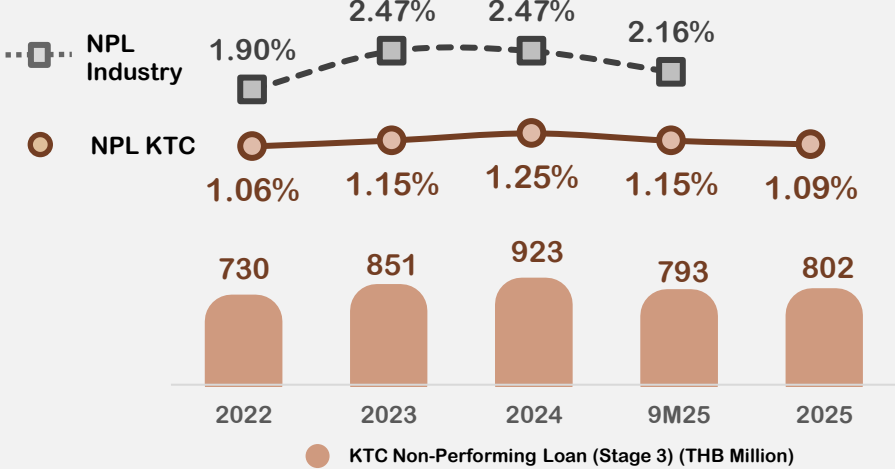
Credit Card Performance



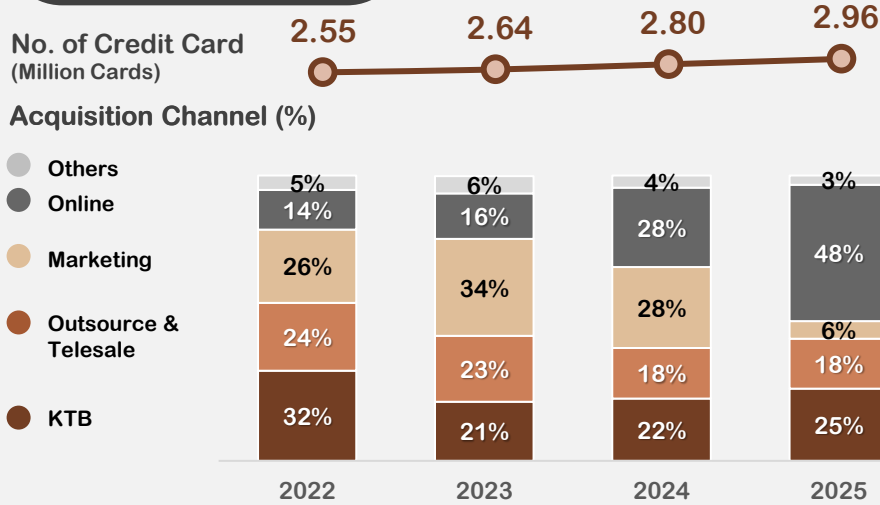
Portfolio Growth



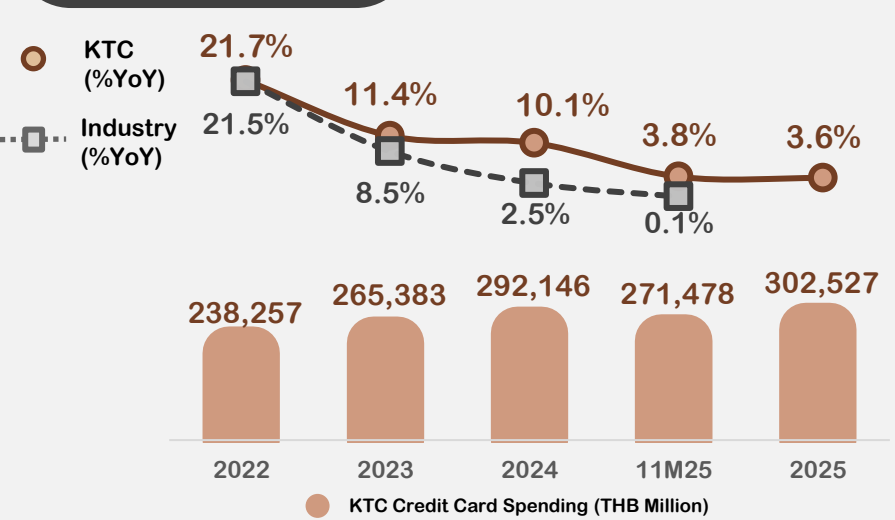
Portfolio Quality



Acquisition Channel



Credit Card Spending

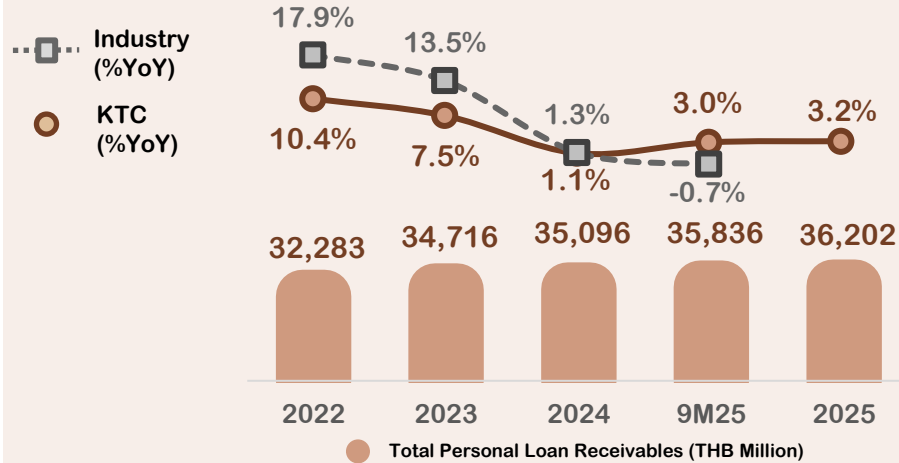


Personal Loan Performance

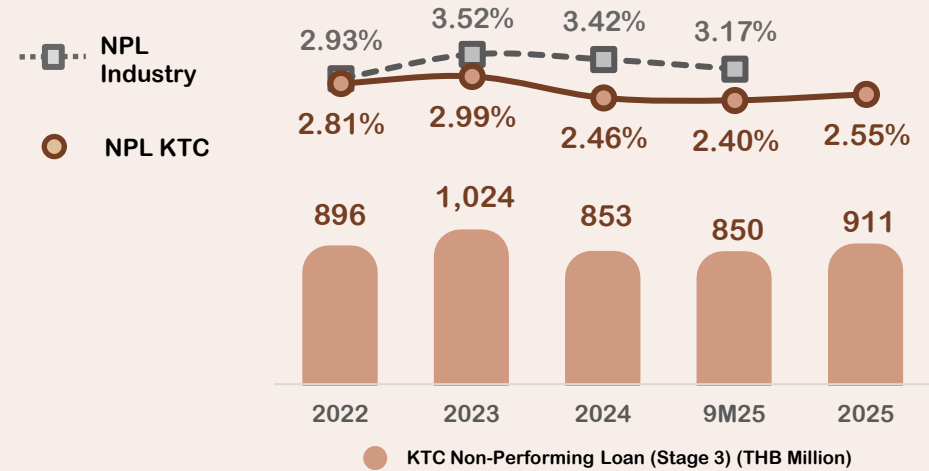
KTC



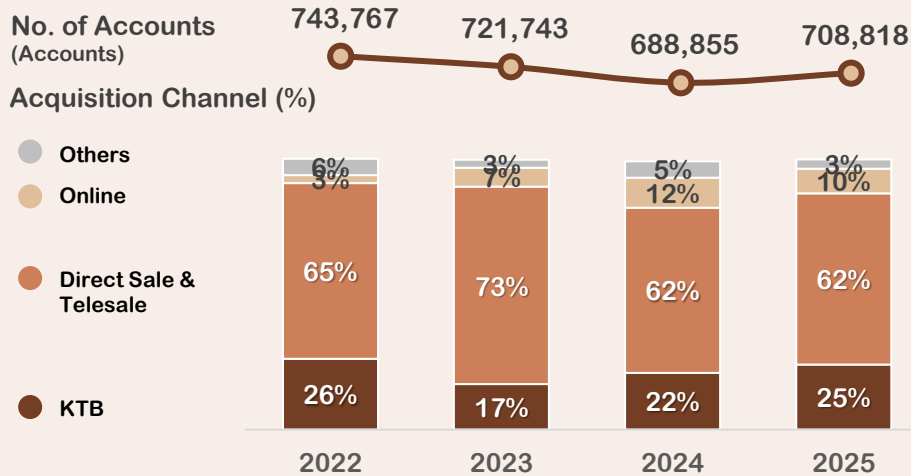
Portfolio Growth



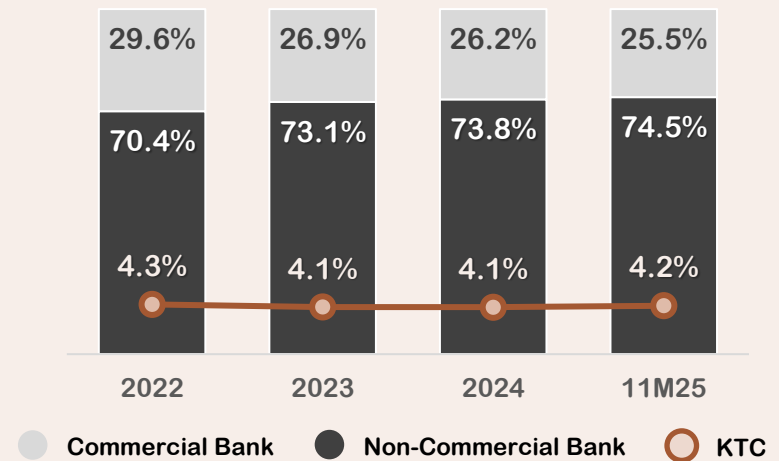
Portfolio Quality



Acquisition Channel



Market Share



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Target vs Actual 2025

KTC

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

>Y2025



**Total
Portfolio
Growth**

1-2%



**Portfolio
Quality
(%NPL)**

≤ 2.0%



**Credit Card
Spending
Growth**

5%



**Personal Loan
Portfolio
Growth**

2%

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KTC Sustainability

Vision

KTC is a member company in the payment and retail lending business with an emphasis on being a trusted organization with sustainable growth

Purpose

To provide better financial products and services to enhance quality of life for all Thais

Activities

Economic Dimension

Better Products & Services



KTC promotes health check-ups for Thais to detect risks with cost efficiency by offering 0% installment plans, cashback rewards, and exclusive privileges from our nationwide hospital network.



KTC launches '60+ Stay Free' Campaign, targeting silver economy and multi-generational travel demand by offering up to 30% discount on room bookings, 15% discount on food and beverages and complimentary stay with breakfast.

Social Dimension

Better Quality of Life



KTC expands financial access for Lalamove Driver partners with P' BERM' loans, no guarantor needed.



KTC donates computers and IT equipment to support sustainable learning and public healthcare services.



KTC facilitates donation for southern flood relief through credit card and reward points.

Environmental Dimension

Better Climate

With determinations to support the National Policy towards a low-carbon economy and the Country's Net Zero Emissions target by 2050



KTC joins with Tesla to offer exclusive EV perks: double points & 13% cashback



KTC promotes sustainable living with special offers:

- Redeem points for an instant 20% discount, 0% installment up to 10 months and get cashback up to 39,000 Baht for customers who install solar roof with GULF 1RTid

National Awards



In SETTHSI Index since 2020 & SET ESG Ratings AAA since 2023



Certified as an ESG100 company and recognized for outstanding sustainability performance by ThaiPat Institute since 2016



ASEAN Asset Class 2024 Certificate



Membership of the Thai Private Sector Collective Action Against Corruption since 2016



Excellence CG Scoring by Thai Institute of Directors Association (IOD) since 2016 (Based on OECD Principles of CG)



Outstanding Performance Awards 2025 since 2023



Thailand Corporate Excellence Awards 2025 since 2024

International Awards



Member of S&P Global Sustainability Yearbook 2025 for the second consecutive year since 2024



MSCI ESG Ratings BBB Since July 2023



FTSE Russell ESG Score 2025 at 4.0 (out of 5.0) SET in collaboration with FTSE Russell, elevate sustainability assessment to international standards

Participation



Participant of the UN Global Compact since Sep 2025

World Class Standards



Adopting an International Sustainability Reporting Framework, the Global Reporting Initiatives Standards (GRI Standards) since 2019



The Information Security Management System ISO/IEC 27001:2013



The Privacy Information Management System ISO/IEC 27701:2019

ISO/IEC certified

*PCI DSS Certification Version 3.2.1 has expired since Mar'25, and currently is on certifying process

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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