KTC PERFORMANCE 9M2026

AGENDA

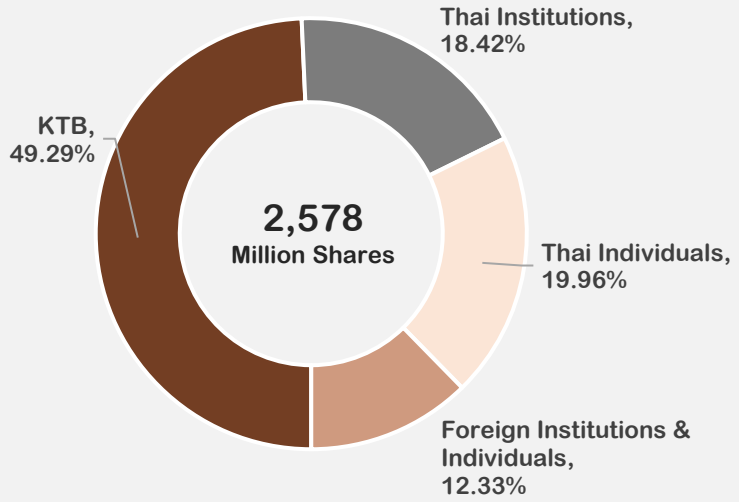
1	**KTC Overview & Key Highlights**
2	Financial Results
3	Consumer Finance Industry & KTC Portfolio Performance
4	Target vs Actual
5	KTC Sustainability

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 Sep 2026)

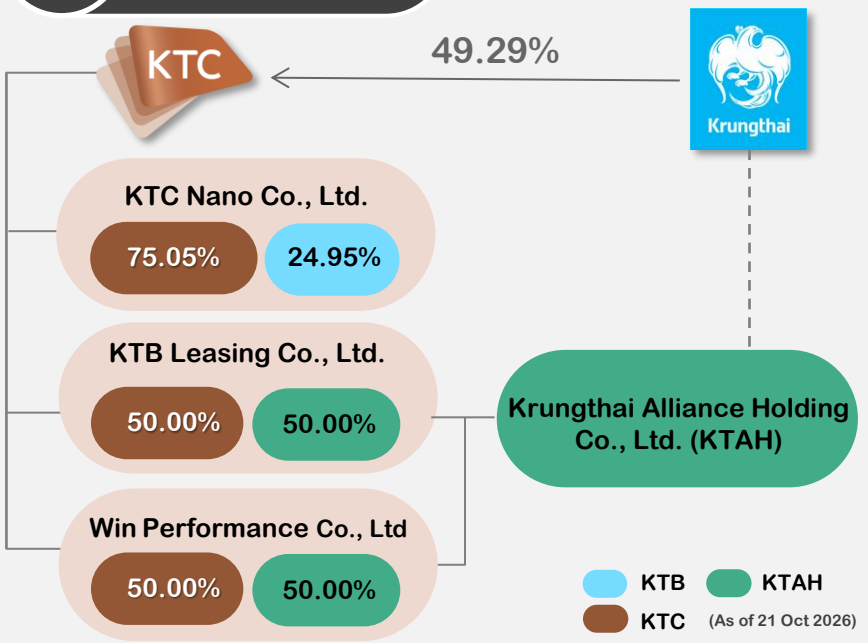


36,509
Shareholders

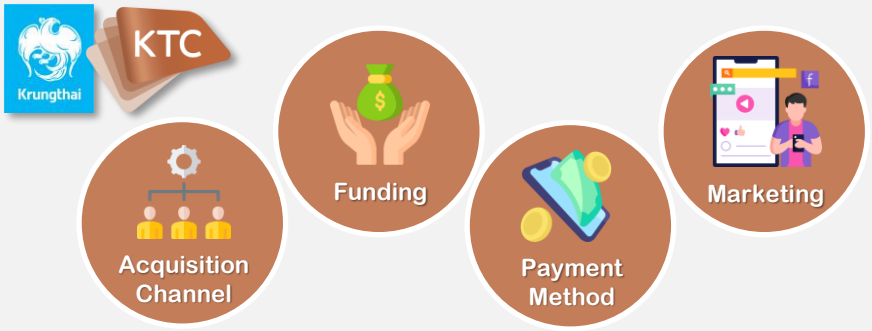
Top 5 Shareholders

1.	KRUNGTHAI BANK PUBLIC COMPANY LIMITED	49.29%
2.	THAI NVDR COMPANY LIMITED	6.79%
3.	MR. MONGKOL PRAKITCHAIWATTANA	4.83%
4.	SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	2.10%
5.	MS. CHANTANA JIRATTITEPAT	1.83%

KTC Holding Structure

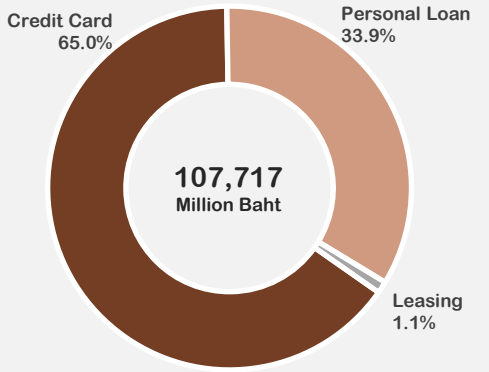


KTB & KTC Business Synergy



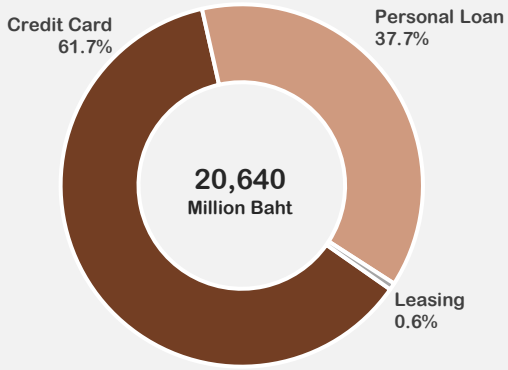
Business Structure & BOT Regulations

%Gross Receivables



(As of 30 Sep 2026)

%Total Revenue



(As of 30 Sep 2026)

	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	18% (Apr-04), 20% (Jul-07), 18% (Sep-17), 16% (Aug-20)	28% (Jul-05), 25% (Aug-20)	28% (Jan-19), 24% (Aug-20)

BOT Debt Relief Measure

2024 Severe 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)

2025 "You Fight, We Help" Program

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 Principal"

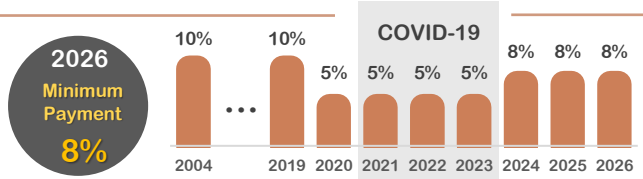
Unsecured bad loans with outstanding debts not exceeding 50,000 Baht per account, contracted before 1 January 2024
- Debt is restructured into a 3-year term loan with a minimum monthly payment of 2% of the outstanding principal.
- 100% principal reduction
- Interest is suspended for 3 years and will be completely waived, provided the debtor complies with the payment plan and incurs no new debt for 12 months post-enrollment.

2026 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
- 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
- The transfer of qualifying unsecured NPL accounts to Sukhumvit Asset Management (SAM) was completed since 1 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.



2026 Credit Card Cash Advance Fee

- Reduce the credit card cash advance fee from
- Effective from 1 July 2026, onwards

3% to 2.5%
of the withdrawn amount

(Reviewed as of 15 Oct 2026)

Key Highlights 9M2026

Unit: THB Million

Total Revenue

20,640 | ▲ 0.4% (YoY)

Net Profit (The Owner of the Parent)

6,521 | ▲ 14.3% (YoY)

Credit Card Spending

229,884 | ▲ 4.7% (YoY)

Total Portfolio (Gross A/R)

107,717 | ▲ 0.8% (YoY)

Credit Card

70,055

▲ 0.9% (YoY)

Personal Loan

36,533

▲ 1.9% (YoY)

Leasing

1,130

▼ 30.6% (YoY)

Net Interest Margin

13.5%

Total NPL

Consolidated	1.92%
Separate	1.70%

NPL Coverage

Consolidated	413.4%
Separate	438.8%

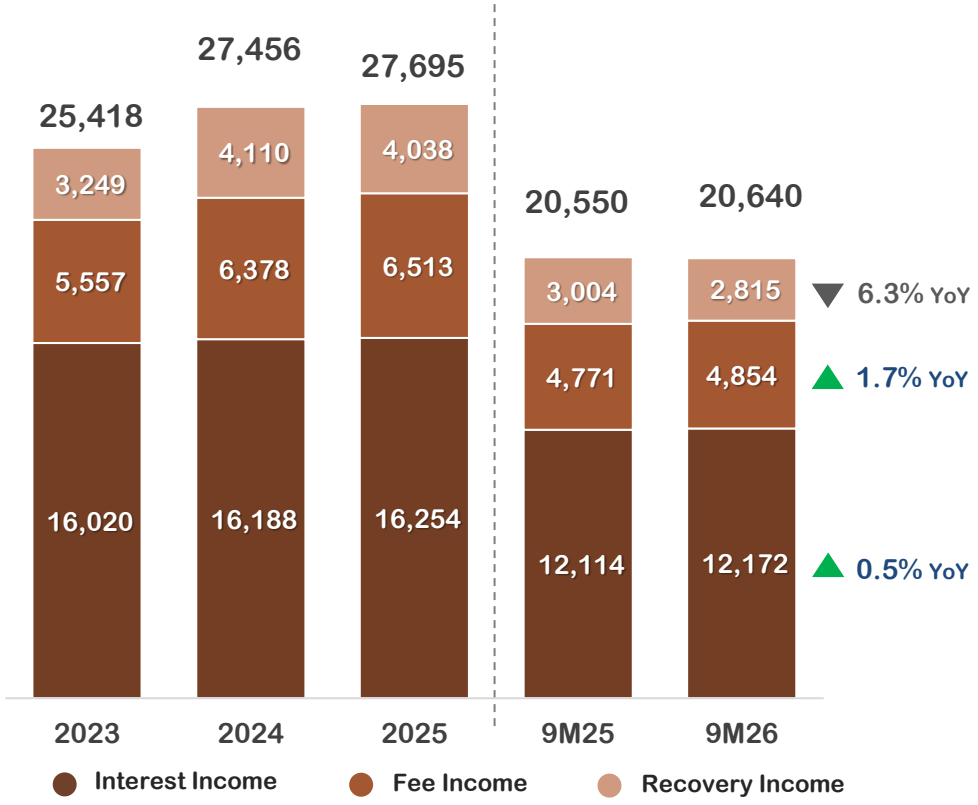
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Financial Result 9M2026

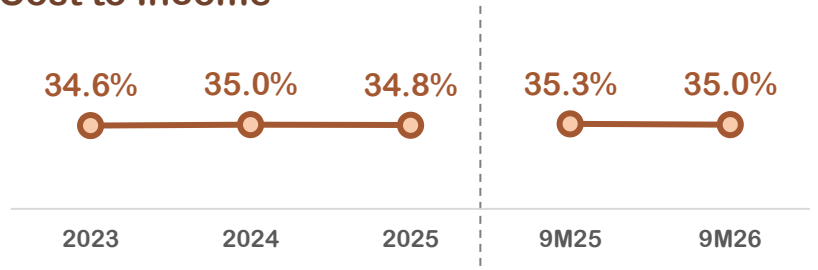
Total Revenue
20,640 MB ▲0.4% YoY

Unit: THB Million



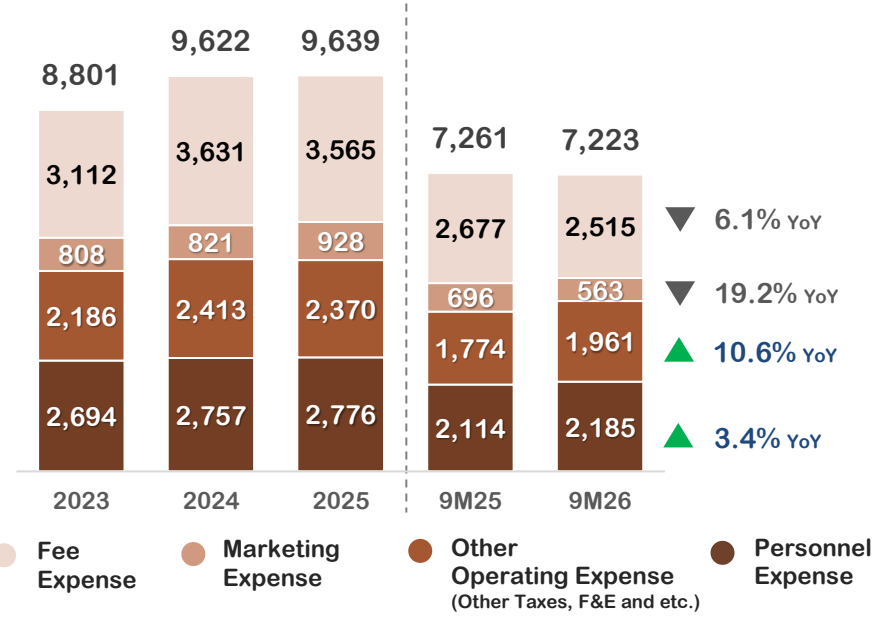
Total Expense
12,463 MB ▼5.0% YoY

Cost to Income



Total Operating Expense 7,223 MB ▼0.5% YoY

Unit: THB Million

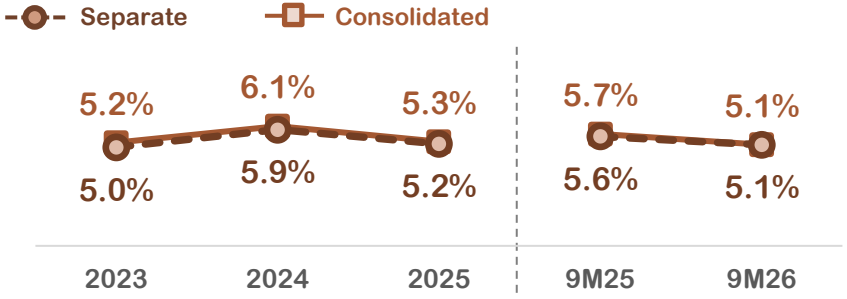


Expected Credit Loss

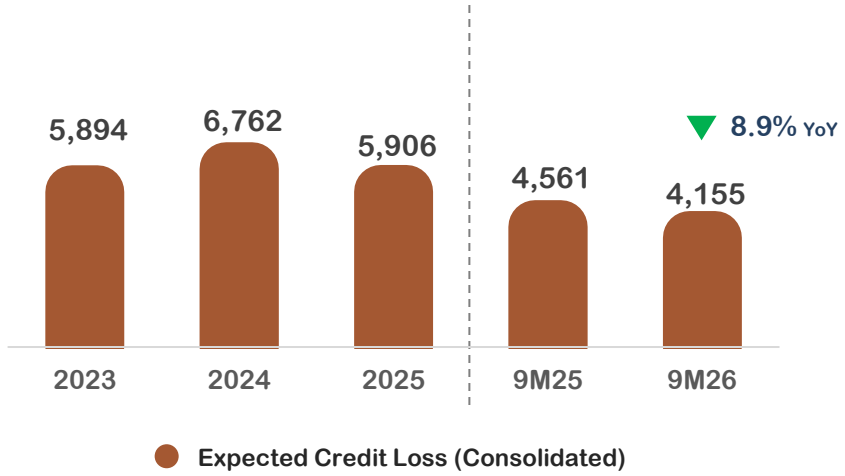
Expected Credit Loss

4,155 MB ▼ 8.9% YoY

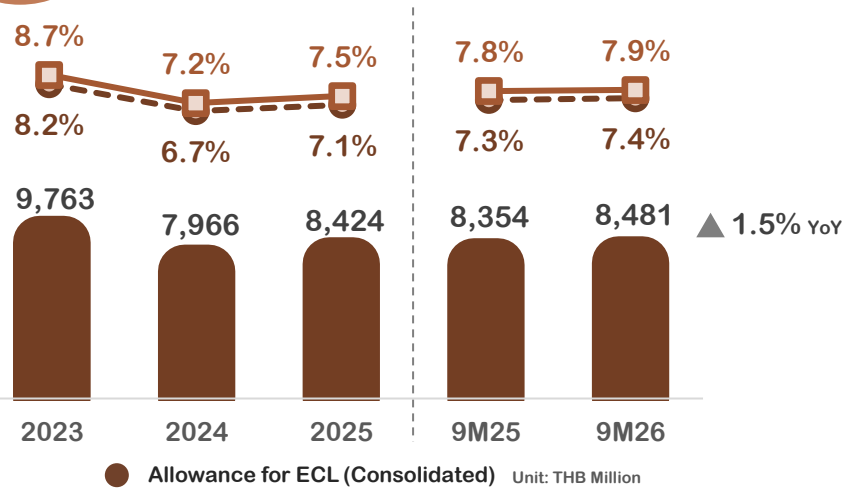
Credit Cost



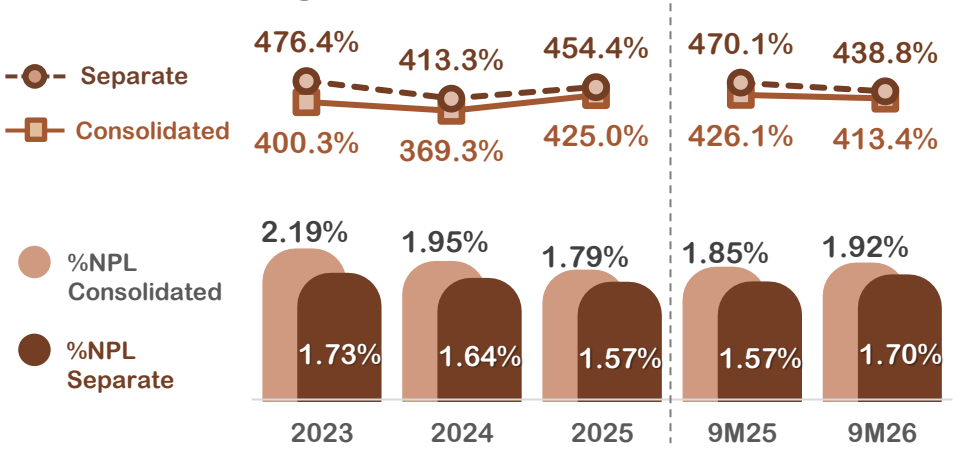
Unit: THB Million



Allowance for ECL



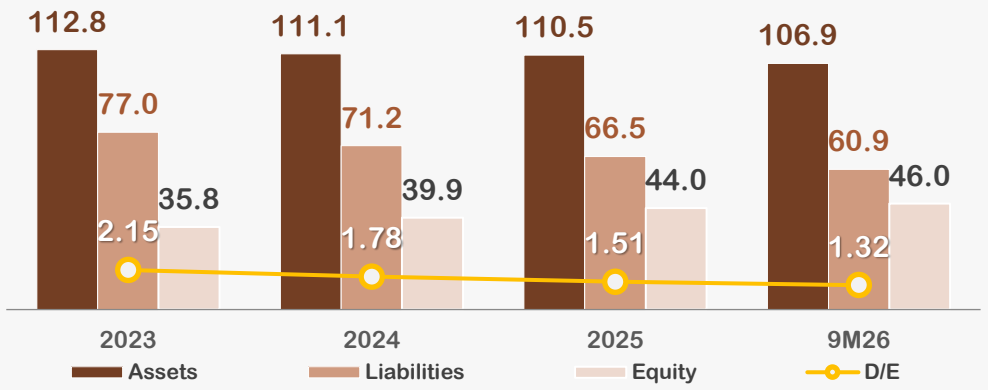
%NPL & Coverage Ratio



Financial Position & Funding

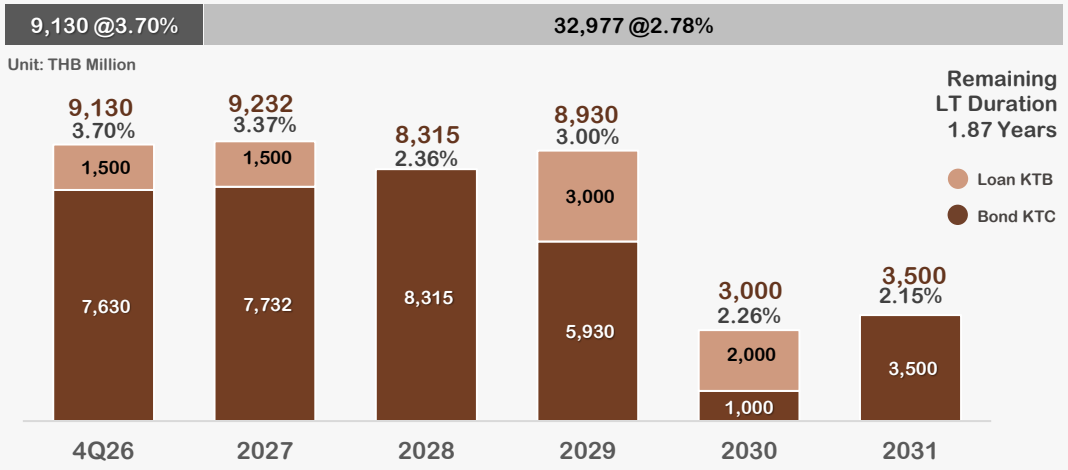
Balance Sheet Highlight

Unit: THB Billion



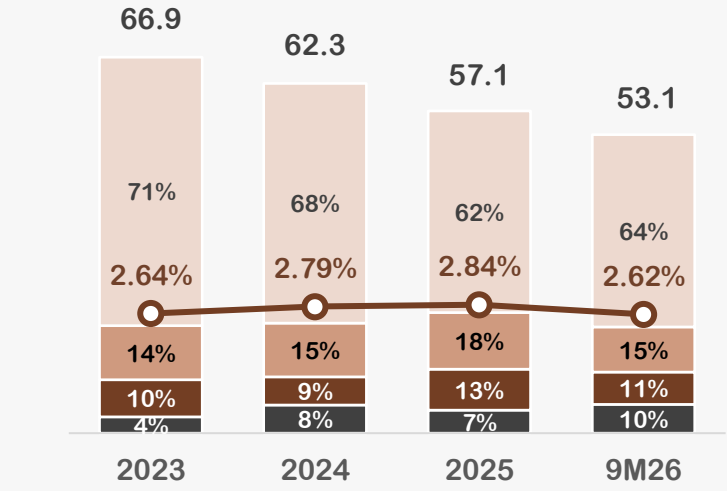
Maturity Profile

(As of 30 Sep 2026)



Interest Bearing Debt (Original Term)

Unit: THB Billion



TRIS RATING AA

A Strategic Partner of S&P Global

Unit: THB Million

Utilized

ST Credit Line 30,640

10,760 | Available Credit Line 19,880

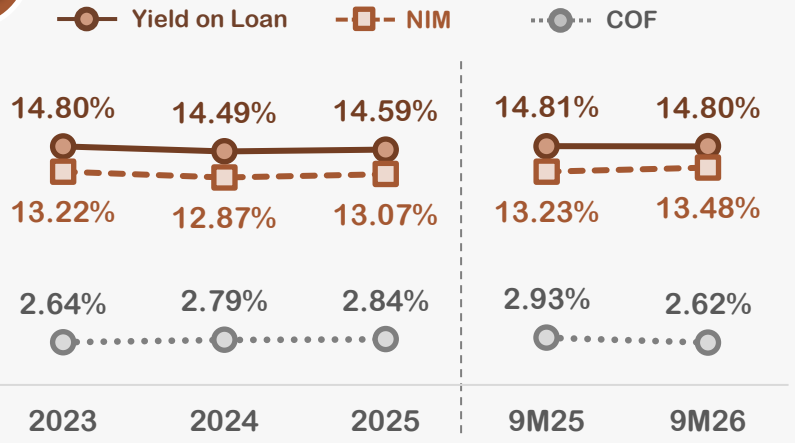
(ST: KTB = 18,030 MB, Others = 12,610 MB)

LT Loan 8,000

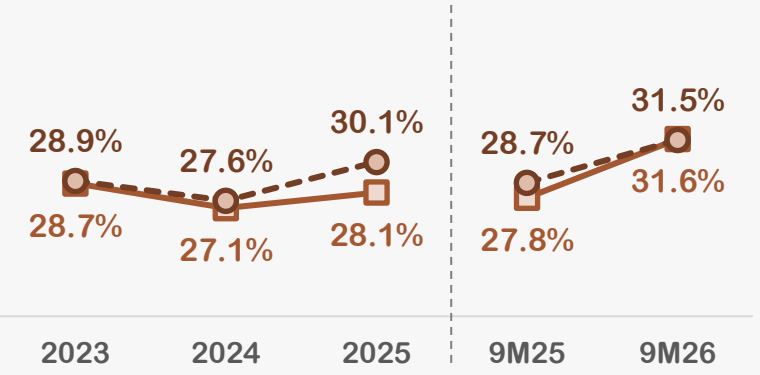
8,000

Key Financial Ratio

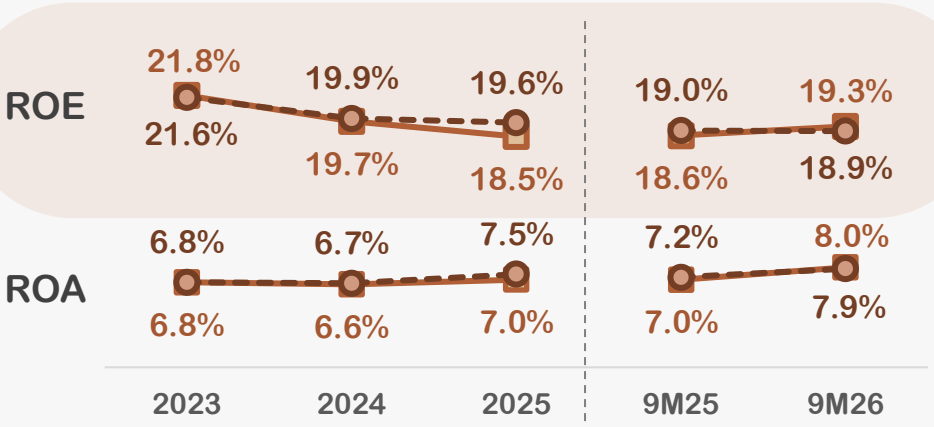
Yield on Loan & NIM & COF



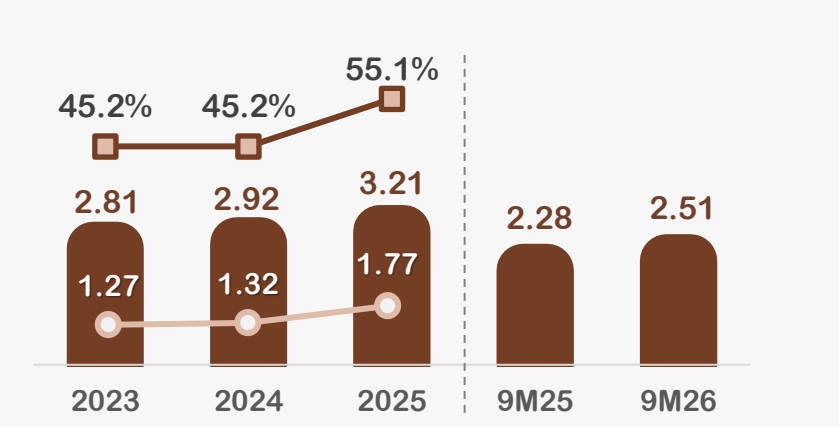
Net Profit Margin



ROE & ROA



EPS & Dividend Payout (Separate)

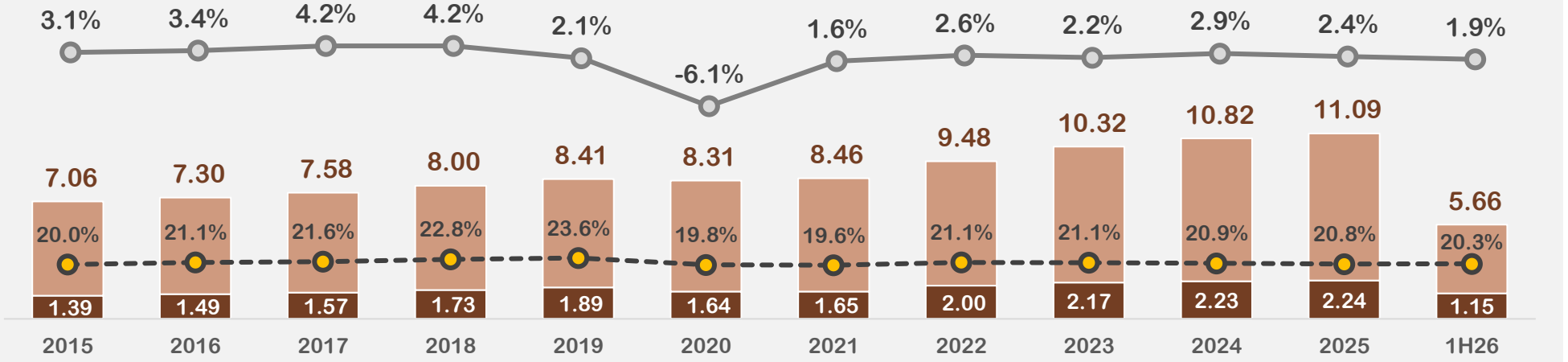


AGENDA

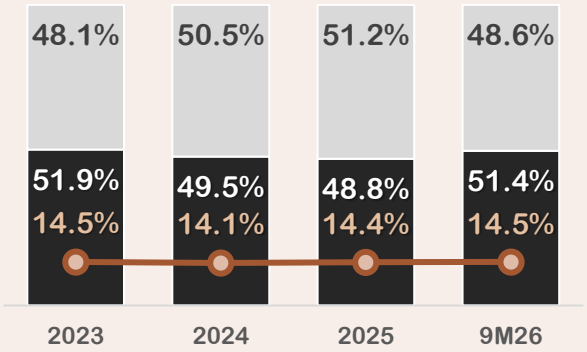
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Credit Card Industry & Market Share

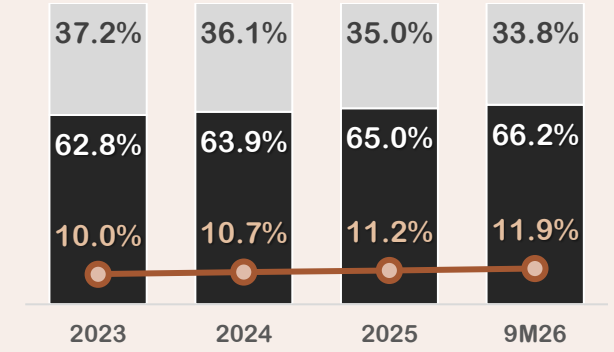
Credit Card Penetration



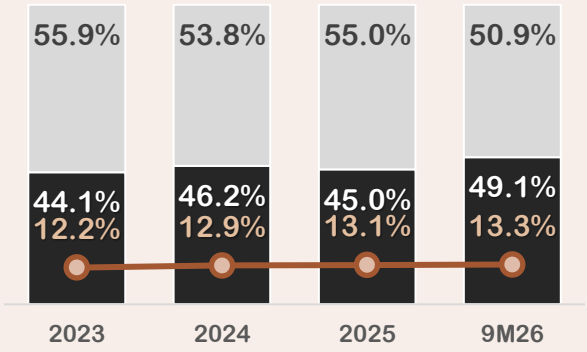
Credit Card Portfolio



No. of Credit Cards



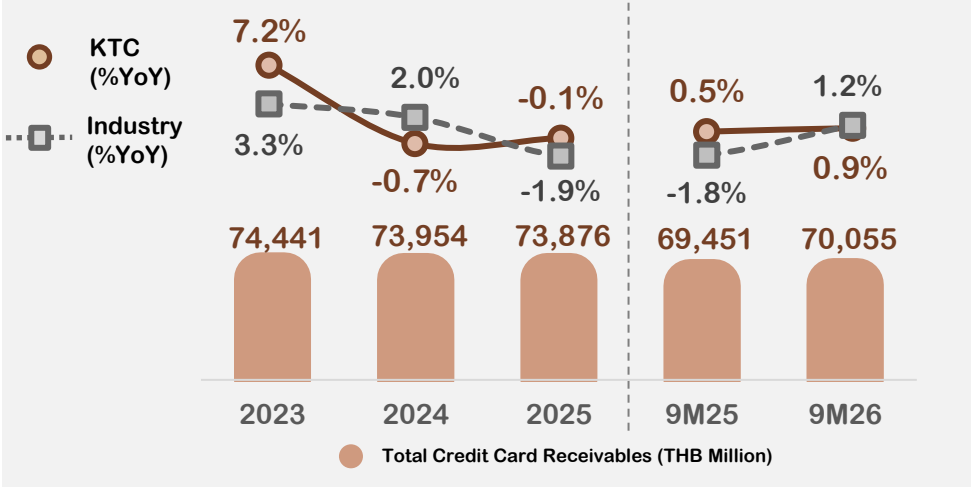
Credit Card Spending



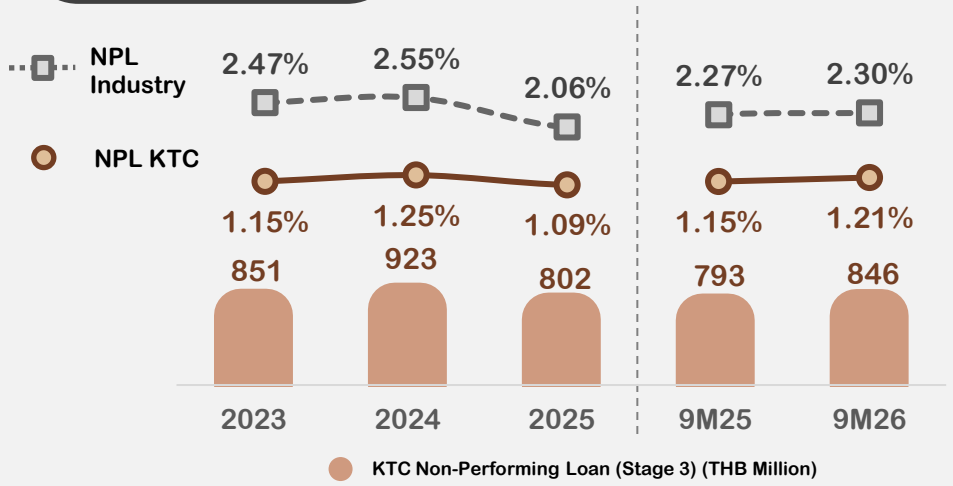
Commercial Bank Non-Commercial Bank KTC

Credit Card Performance

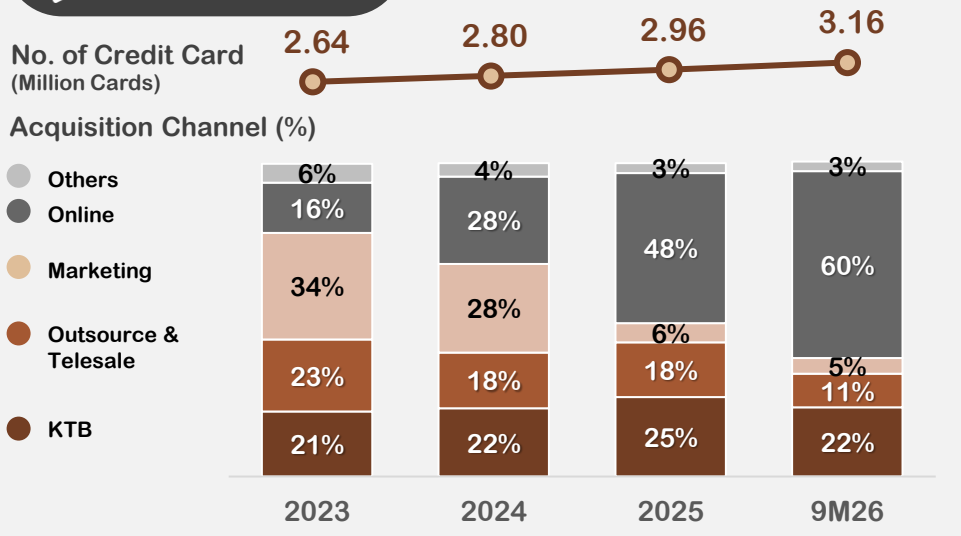
Portfolio Growth



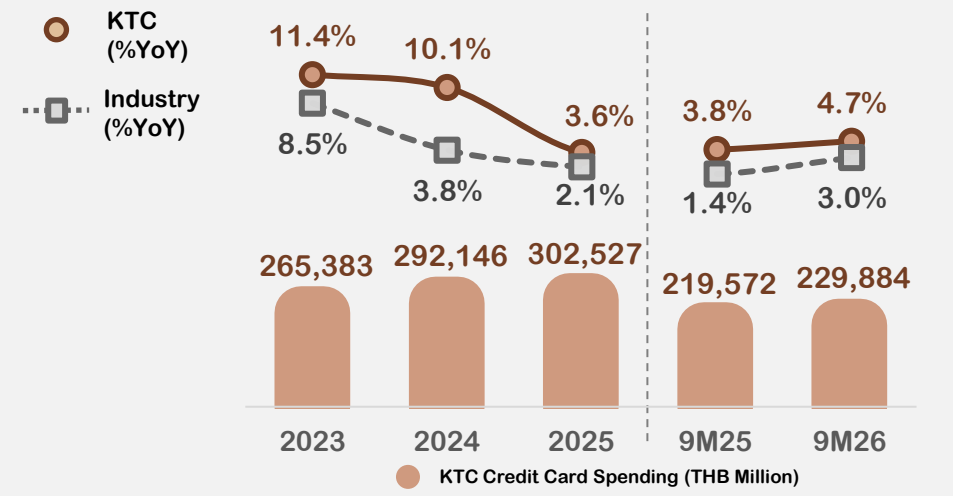
Portfolio Quality



Acquisition Channel



Credit Card Spending



Credit Card Business

2026 Year-end Marketing Activities

- **Maintaining spending momentum, with lifestyle promotions across key spending categories.**
- **Driving customer value through KTC FOREVER redemption campaigns, deliver attractive value and rewarding customers for continued spending with KTC**
- **Capturing year-end spending opportunities: focus on insurance payments and festive season spending to drive card usage**
- **Seamless digital onboarding by adding ThaiD Identity verification to e-App services on the KTC Mobile app**













2027 Credit Card Business

Driving Sustainable Growth and Grow Quality Customer Portfolio

Target



Credit Card Spending Growth 8-10%

Strategic Priorities :

1. **Grow Quality Customer Portfolio:**

   Focus on Gen Z and high-income customers to drive sustainable spending growth and strengthen portfolio quality

2. **Maximize Customer Lifetime Value (CLV):**

   Leverage customer segmentation and CLV insights to identify high-value customers and drive long-term profitability through targeted marketing campaigns

3. **Strengthen Digital Customer Experience:**

   Continuously enhance digital acquisition through KTC Mobile and personalized communication to improve conversion, efficiency, and customer experience

4. **Continue Developing Insurance Brokerage as a New Growth Opportunity:**

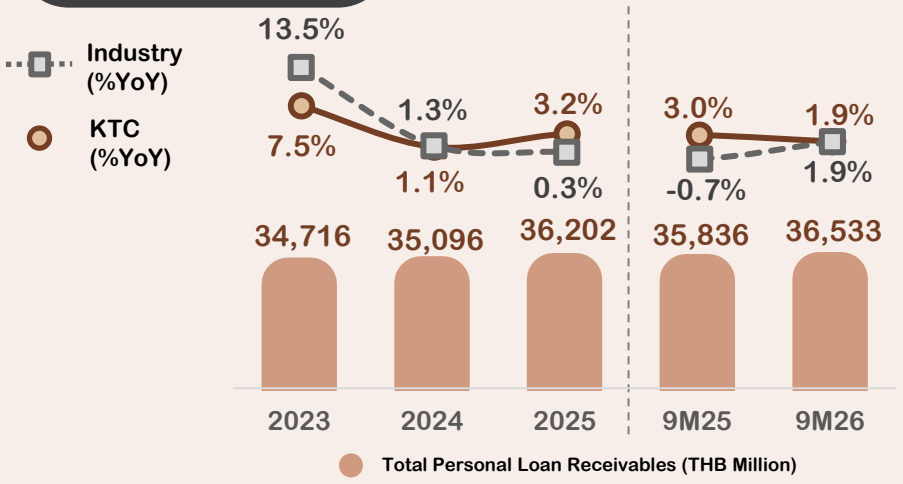
   Improving business capabilities while pursuing a digital insurance brokerage license to expand future distribution opportunities

5. **Leverage Krungthai Bank Synergies:**

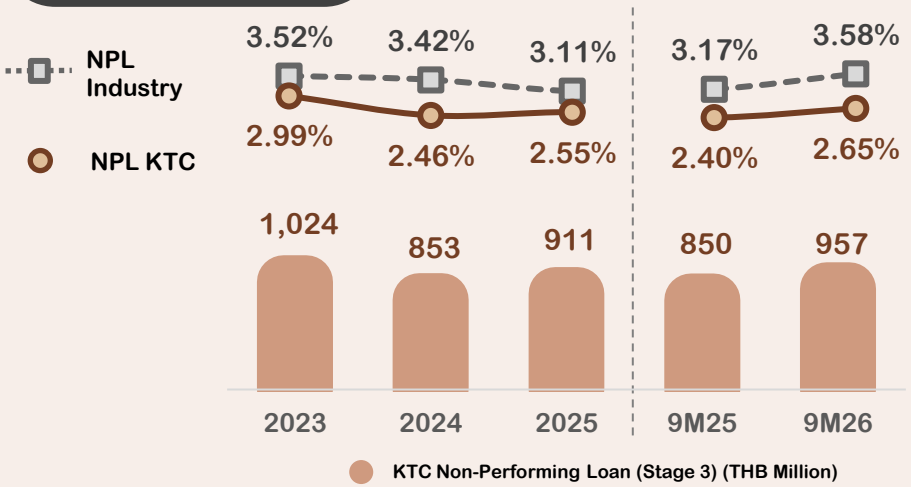
   Strengthen collaboration to broaden customer reach and explorenew growth opportunities

Personal Loan Performance

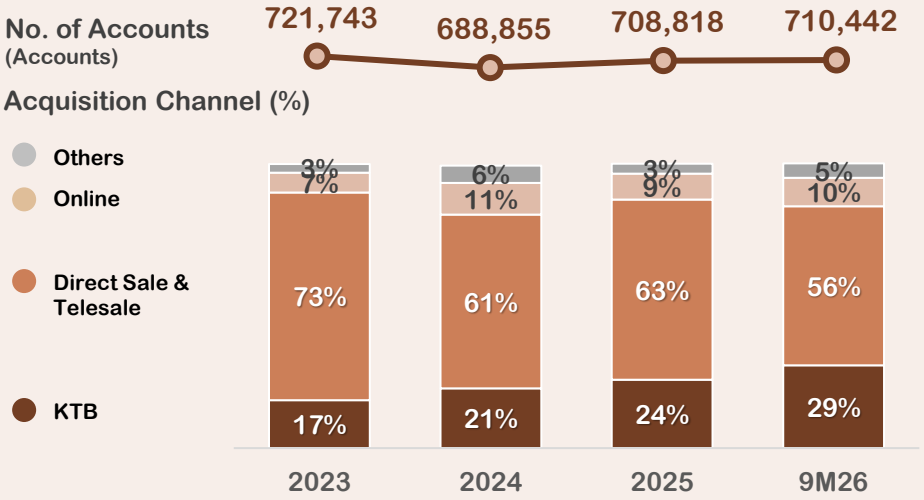
Portfolio Growth



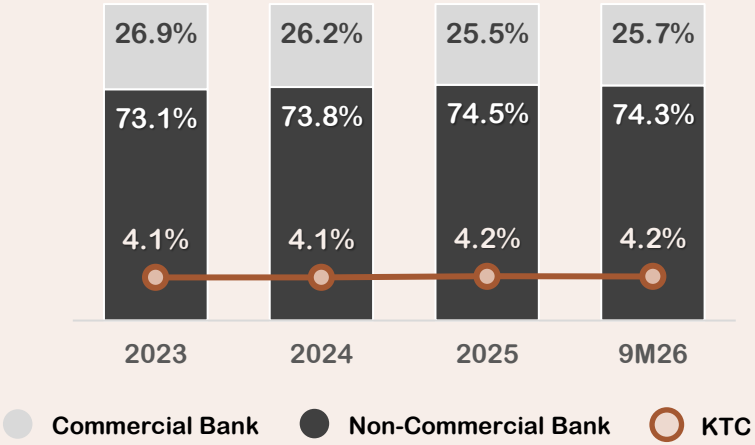
Portfolio Quality



Acquisition Channel



Market Share



Personal Loan Activities

KTC PROUD
4Q2026 : Making Credit Access Easier and Every Year-End Financial Need Manageable









Making Credit Access Easier Through Mobile Convenience

As consumers increasingly embrace mobile-first lifestyles, KTC PROUD continues to enhance its digital application journey through KTC Mobile, making loan applications easier, faster and more convenient anytime, anywhere. This enhanced experience strengthens readiness to capture rising financing demand during the year-end season, when customers seek additional financial flexibility for their needs and upcoming expenses.

Supporting Everyday Needs with Greater Financial Flexibility

For existing members, KTC PROUD provides flexible financial solutions to support diverse year-end spending needs, from ready-to-use cash for everyday expenses to special-rate financing and convenient installment plans for essential purchases. With attractive interest rates and manageable monthly payments, members can handle different financial needs and special occasions with greater confidence, keeping their lives moving without interruption.

Personal Loan Activities

KTC P BERM
4Q2026: Demand Generation & Customer Experience Enhancement





Customer Demand Generation

Launching a special promotional rate campaign (0.74%/month) targeting general customers seeking additional liquidity as a key marketing hook to boost application traffic and accelerate new booking growth in Q4.

Customer Experience Enhancement

Provide customers with an additional channel to apply for financing through KTC Mobile App, making it easier and more convenient to access our loan services.

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Target vs Actual 9M26

Unit: THB Million

	Actual Y2025	Target Y2026	Actual 9M26
Net Profit	7,782	>Y2025	6,521
Total Portfolio Growth	0.4%	1-2%	0.8%
Portfolio Quality (%NPL)	1.79%	≤ 2.0%	1.92%
 Credit Card Spending Growth (%)	3.6%	5%	4.7%
 Personal Loan Portfolio Growth	3.2%	2%	1.9%

Target 2027

Net Profit

>2026Y



Total Portfolio Growth

1-2%

Portfolio Quality (%NPL)

≤ 2%

Credit Card Spending

8-10%

Personal Loan Portfolio Growth

1-2%

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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

Governance and Economic Dimension
Better Products & Services



KTC continues to promote responsible access to formal credit by launching a special risk-based interest rate campaign for "KTC P BERM Car for Cash" to expand the customer base through referrals from Krungthai Bank.



KTC, Krungthai Bank and Sena Development Plc (SENA) have joined forces to help more Thais purchase homes and condominiums by combining payment solutions, mortgage financing and residential property offerings in a single program.

Social Dimension
Better Quality of Life



KTC, in collaboration with Thai Vietjet Air, organized the KTC FinLit Playground activity for students of Rajaprajanugroh 50 School in Khon Kaen Province.



KTC Joins Strategic Health Innovation Leadership Program for Medical Tourism in Thailand (SHIMT), Advancing Cross-Sector Collaboration. The program connects leaders from any organizations to exchange knowledge and networks into broader cross-sector collaboration.

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 has launched "KTC Closet" on the Loopers platform, a space for passing on quality clothing and household items to encourage the efficient use of resources and create shared value for society.



KTC became the first credit card provider to partner with BlueRing Energy, offering Thai consumers a new and more accessible way to adopt solar energy through a Solar Rooftop Subscription service.

National Awards

ESG100 2025 — Certified as an ESG100 company and recognized for outstanding sustainability performance by Thaipat Institute since 2016

CAC Collective Action Against Corruption — 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)



Best Public Company of the Year 2026 (FIN Sector award) at the Money & Banking Awards 2026



Credit strength reaffirmed at AA by TRIS Rating, outlook stable

International Awards



Member of S&P Global Sustainability Yearbook 2026 for the third consecutive year since 2024

FTSE4Good

Member of the FTSE4Good Index Series 2025 for the fifth consecutive year since 2021

Participation

WE SUPPORT UN GLOBAL COMPACT

Participant of the UN Global Compact since Sep 2025

World Class Standards

GRI STANDARDS : In accordance with — Adopting an International Sustainability Reporting Framework, the Global Reporting Initiatives Standards (GRI Standards) since 2019

bsi ISO/IEC 27001 Information Security Management CERTIFIED — The Information Security Management System ISO/IEC 27001:2022

bsi ISO/IEC 27701 Privacy Information Management CERTIFIED — The Privacy Information Management System ISO/IEC 27701:2019

ISO/IEC certified

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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