KTC PERFORMANCE 1H2026

AGENDA

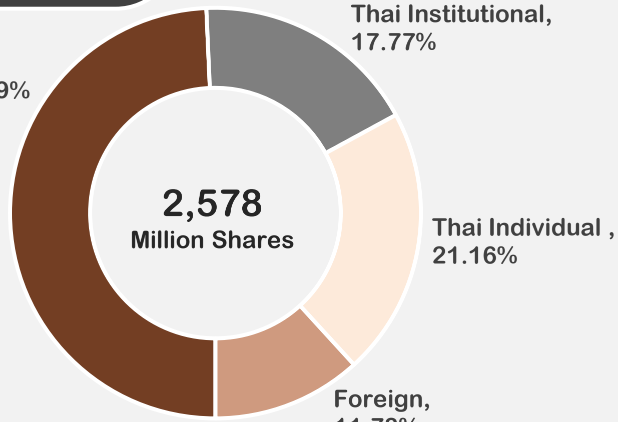
1. KTC Overview & Key Highlights
2. Financial Results
3. Consumer Finance Industry & KTC Portfolio Performance
4. Target vs Actual
5. KTC Sustainability

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 Jun 2026)



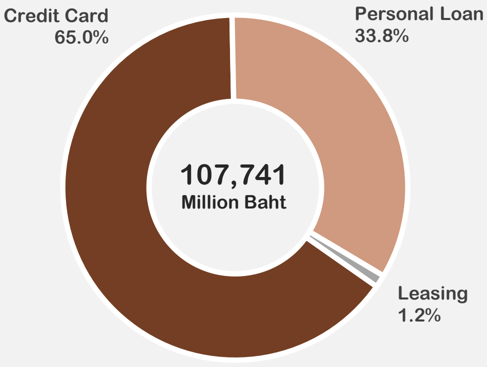
37,551
Shareholders

Top 5 Shareholders		
1.	Krungthai Bank Public Company Limited	49.29%
2.	Thai NVDR Company Limited	7.08%
3.	Mr. Mongkol Prakitchaiwattana	5.01%
4.	South East Asia UK (Type C) Nominees Limited	2.04%
5.	Vayupak Fund 1	1.74%

KTB & KTC Business Synergy

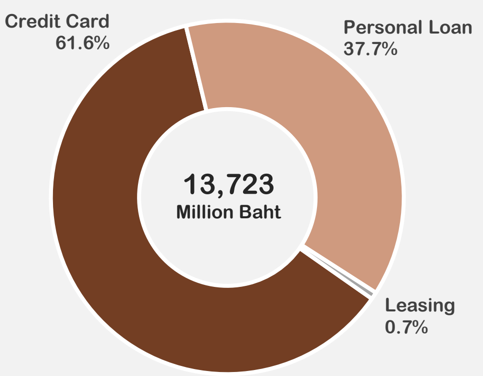
Business Structure & BOT Regulations

%Gross Receivables



(As of 30 Jun 2026)

%Total Revenue



(As of 30 Jun 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 Principle"

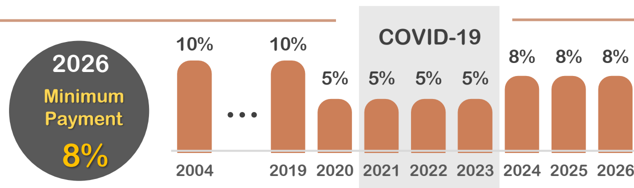
Unsecured bad loans with outstanding debts not exceeding 50,000 Baht per account, contracted before 1 January 2024
- Debt is restructured into a 3-year term loan with a minimum monthly payment of 2% of the outstanding principal.
- 100% principal reduction
- Interest is suspended for 3 years and will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

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

Key Highlights
1H2026

Unit: THB Million

		YoY
Total Revenue	13,723	▲ 0.6%
Net Profit (The Owner of the Parent)	4,397	▲ 17.1%
Credit Card Spending	153,421	▲ 4.7%

		YoY
Total Portfolio (Gross A/R)	107,741	▲ 0.6%
Credit Card	70,005	▲ 0.1%
Personal Loan	36,474	▲ 3.0%
Leasing	1,262	▼ 29.2%

Net Interest Margin

13.3%

	Total NPL	NPL Coverage
Consolidated	1.86%	426.3%
Separate	1.62%	459.6%

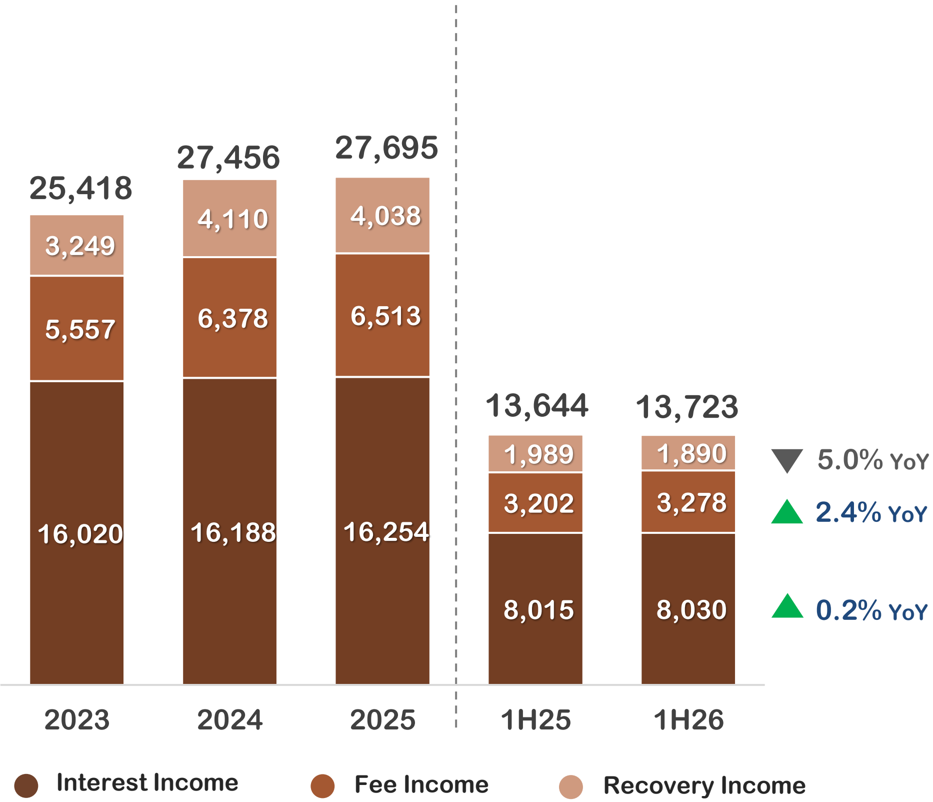
AGENDA

Financial Result 1H2026

Total Revenue

13,723 MB ▲0.6% YoY

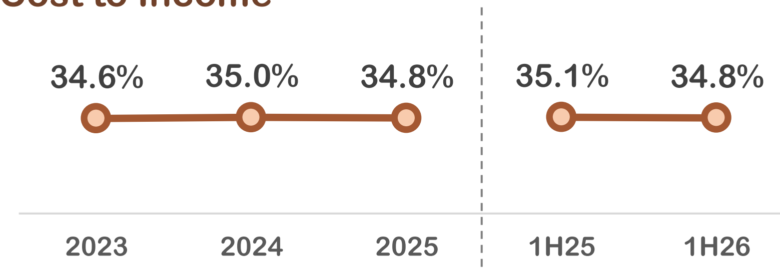
Unit: THB Million



Total Expense

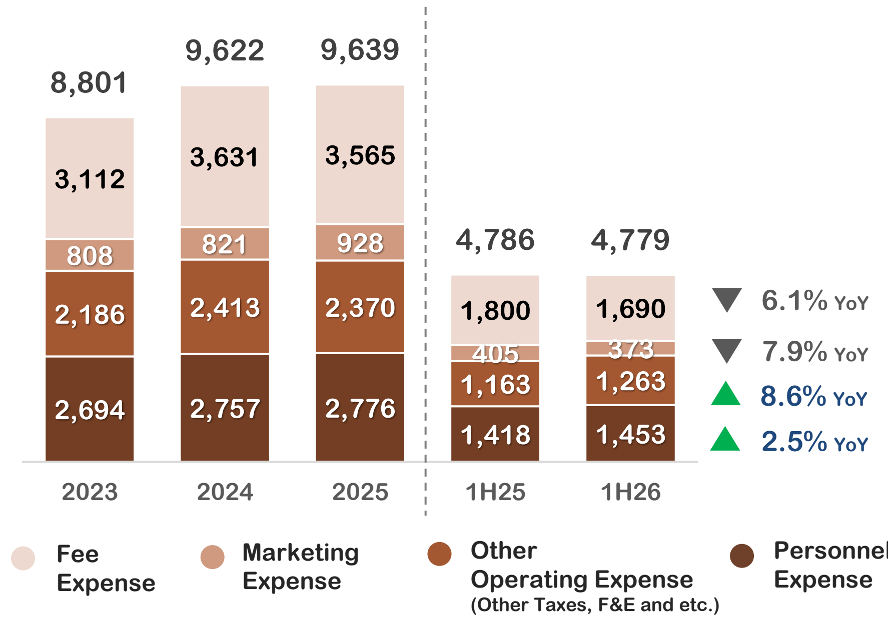
8,208 MB ▼6.4% YoY

Cost to Income



Total Operating Expense 4,779 MB ▼0.2% YoY

Unit: THB Million

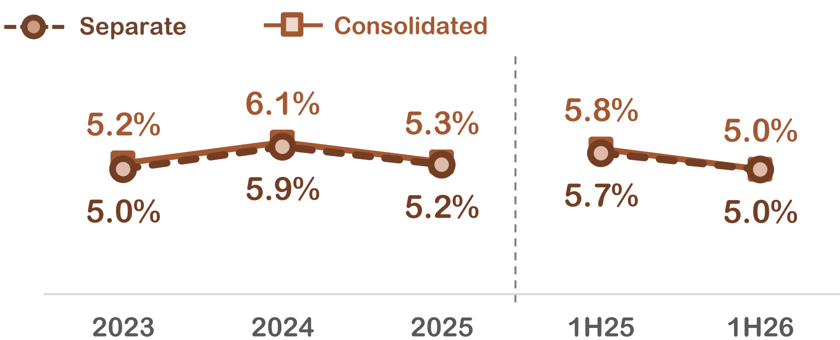


Expected Credit Loss

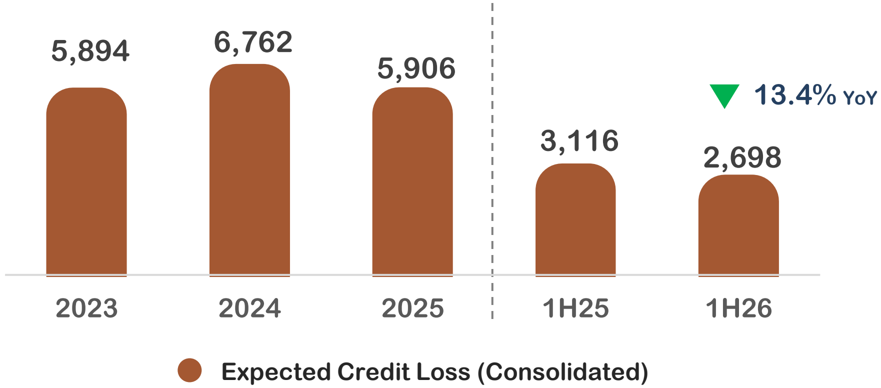
Expected Credit Loss

2,698 MB ▼ 13.4% YoY

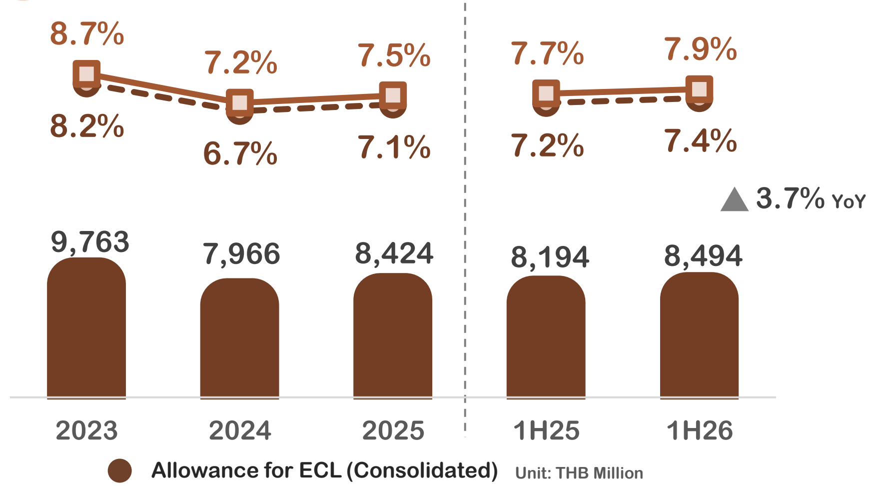
Credit Cost



Unit: THB Million

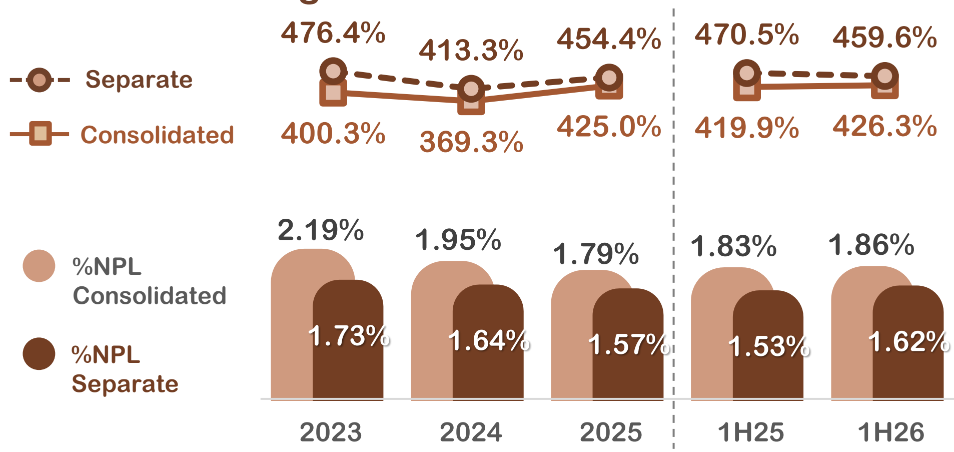


Allowance for ECL



Unit: THB Million

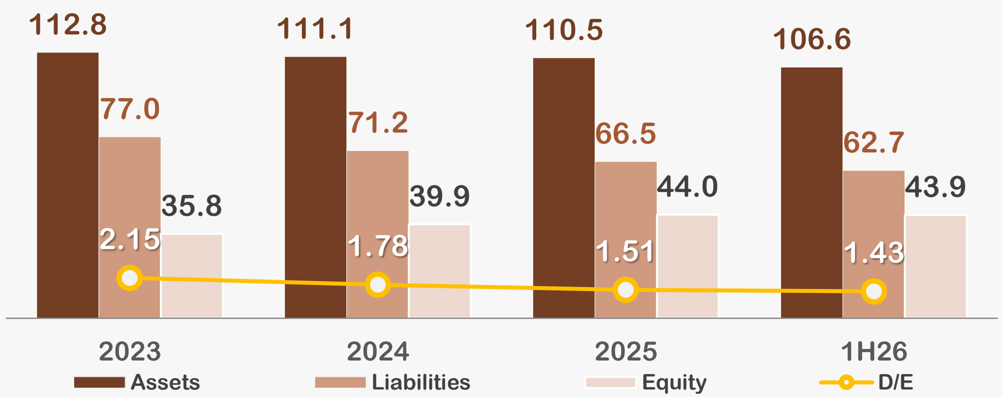
%NPL & Coverage Ratio



Financial Position & Funding

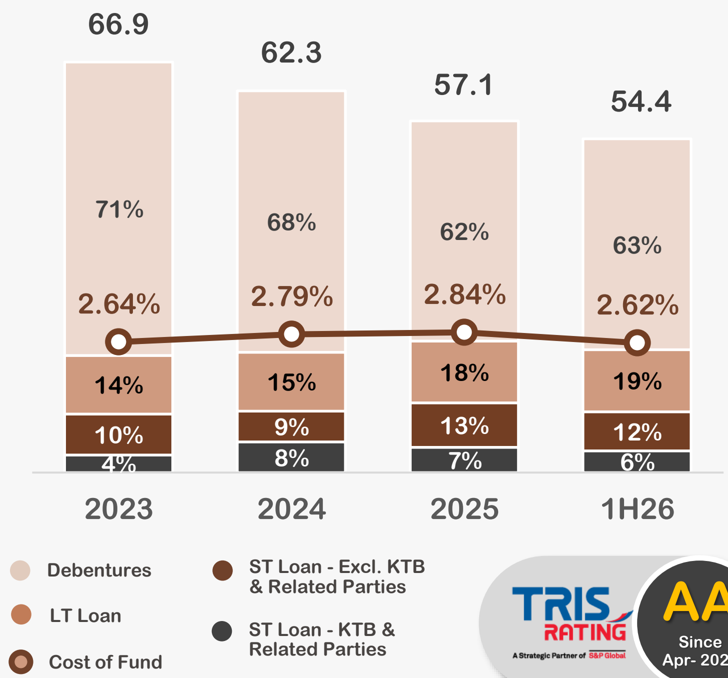
Balance Sheet Highlight

Unit: THB Billion



Interest Bearing Debt
(Original Term)

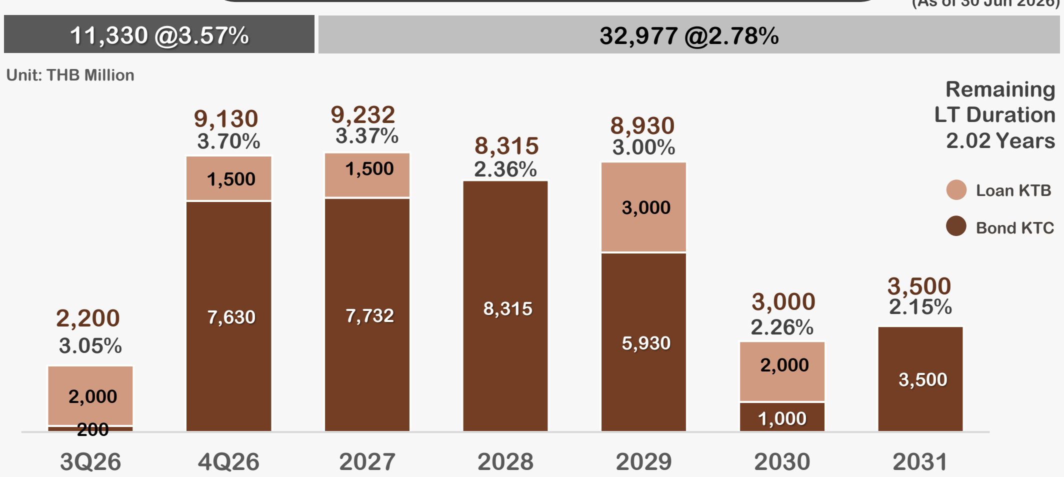
Unit: THB Billion



TRIS RATING AA
Since Apr- 2026

Maturity Profile

(As of 30 Jun 2026)



Utilized

Unit: THB Million

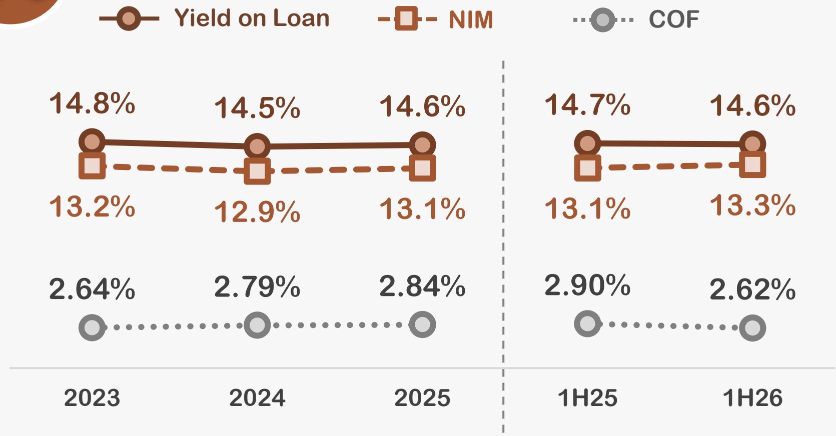
	Utilized	Available Credit Line
ST Credit Line 31,140	9,750	21,390

(ST: KTB = 18,030 MB, Others = 13,110 MB)

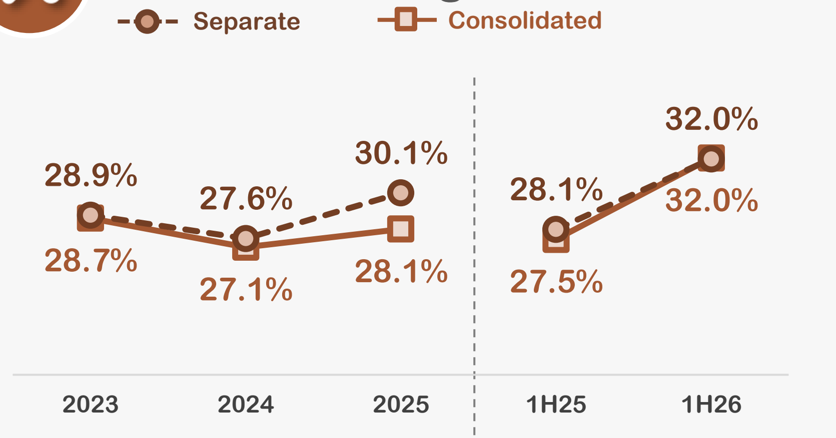
LT Loan 10,000	10,000

Key Financial Ratio

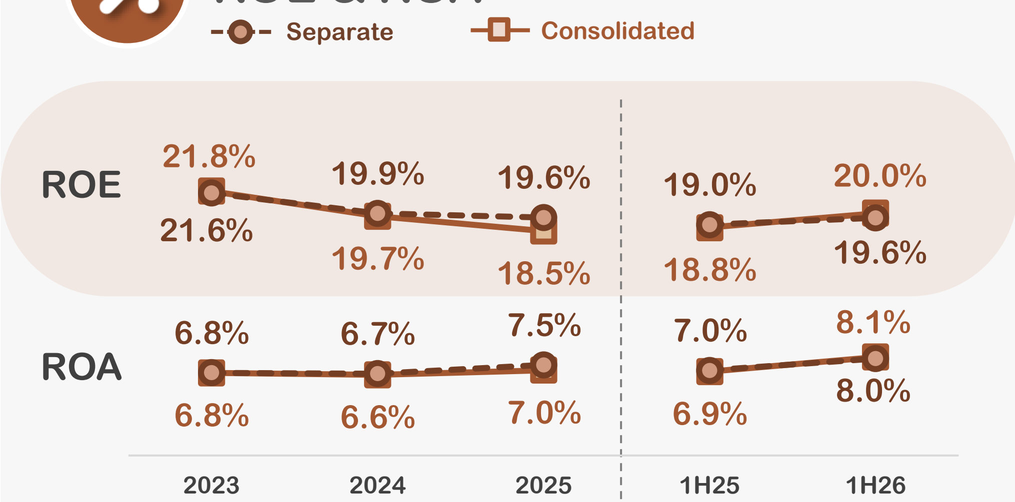
Yield on Loan & NIM & COF



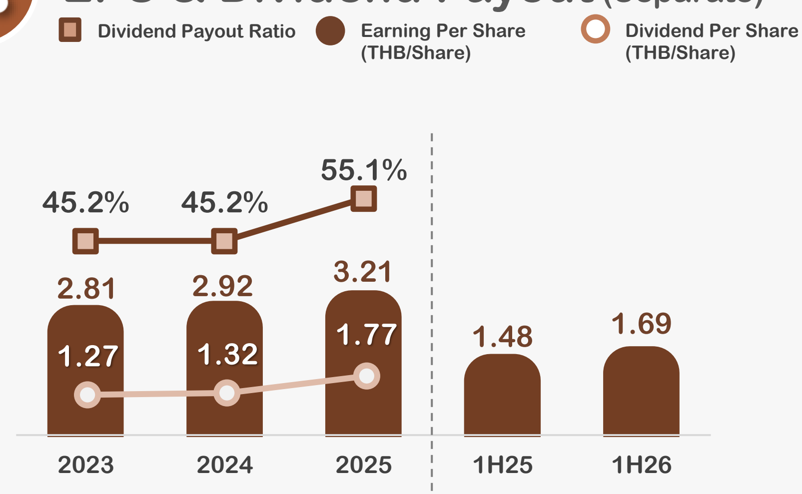
Net Profit Margin



ROE & ROA



EPS & Dividend Payout (Separate)



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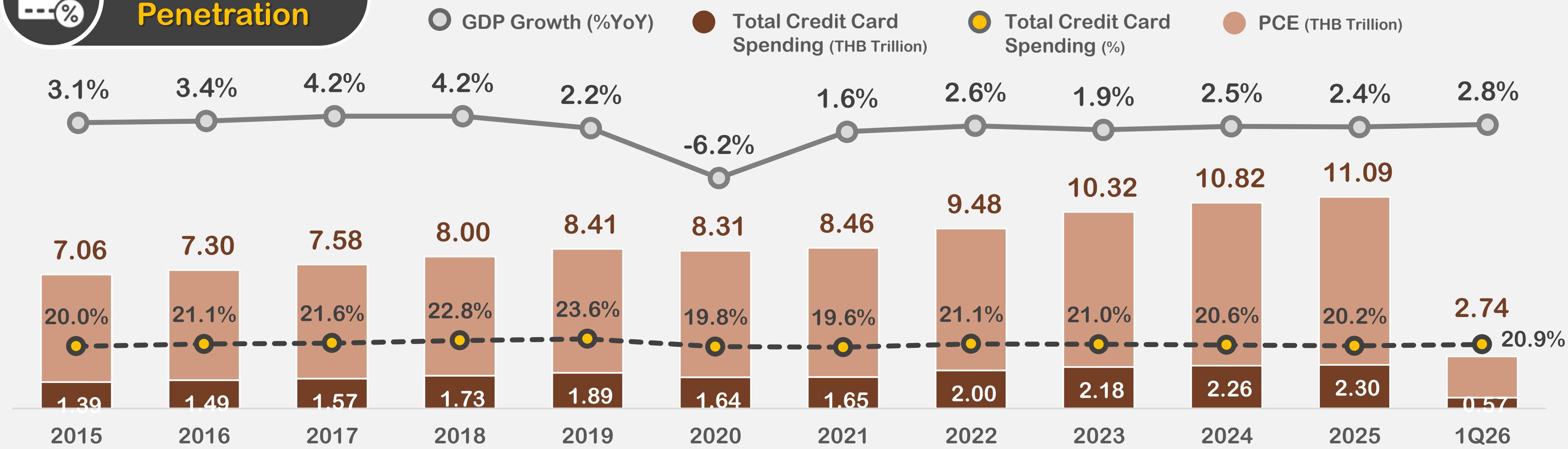
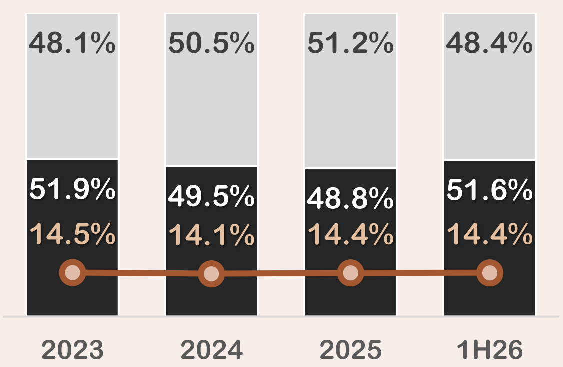
3. **Consumer Finance Industry & KTC Portfolio Performance**
4. Target vs Actual
5. KTC Sustainability

Credit Card Industry & Market Share

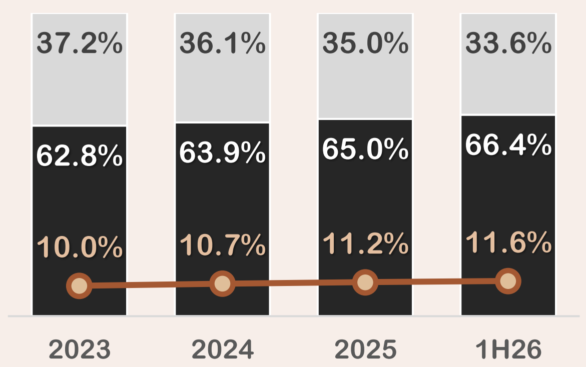
Credit Card Penetration



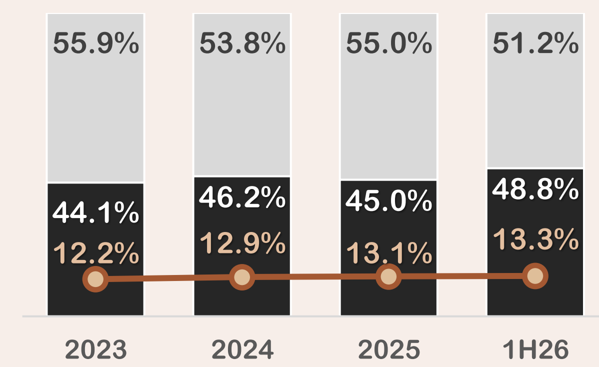
Credit Card Portfolio



No. of Credit Cards



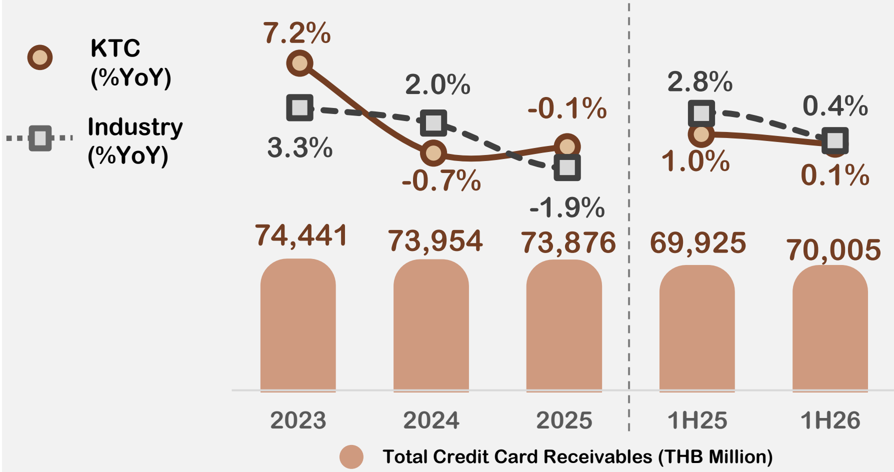
Credit Card Spending



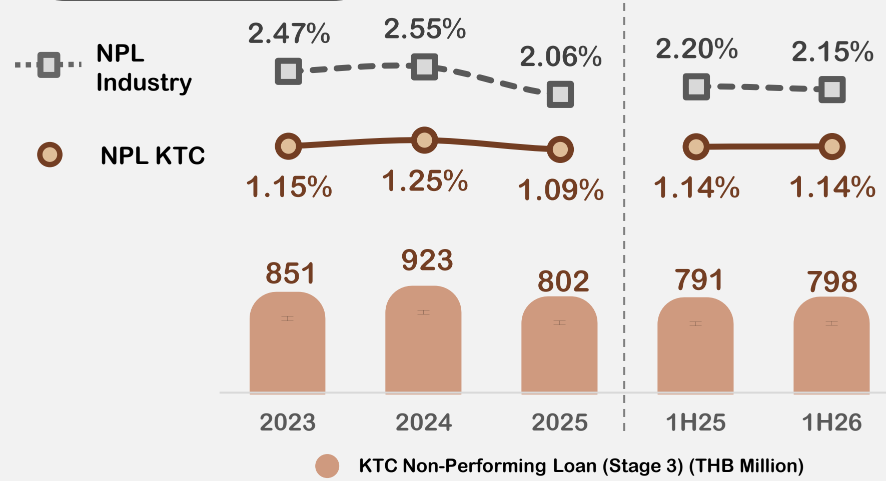
Commercial Bank Non-Commercial Bank KTC

Credit Card Performance

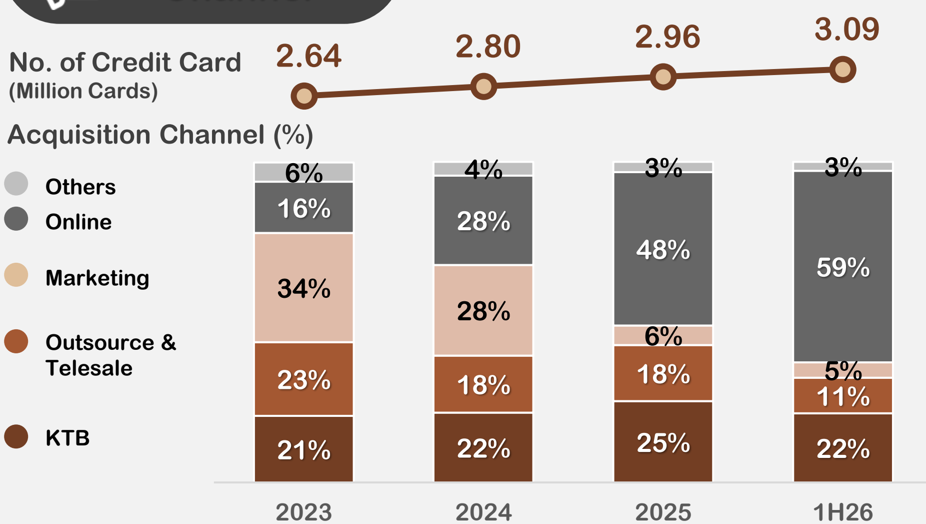
Portfolio Growth



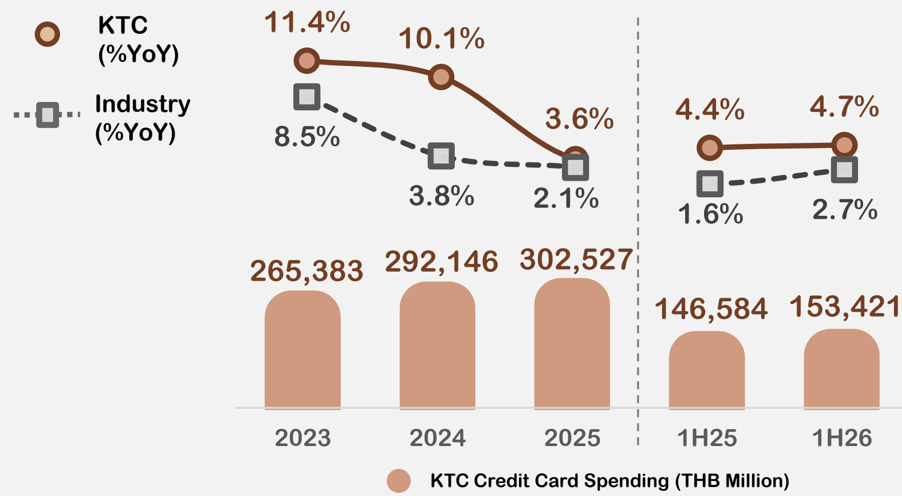
Portfolio Quality



Acquisition Channel



Credit Card Spending



2026 Credit Card Marketing

"Purchasing power shows steady, Gradual Growth"

Key highlights include:

- **Online shopping spending leads growth, followed by insurance and dining**
- **Travel Spending remains resilient**

Consumer continue to travel, while seeking greater value and choosing closer destinations within Asia, Japan remains the top travel destination , ,with Chaina showing the strongest growth.

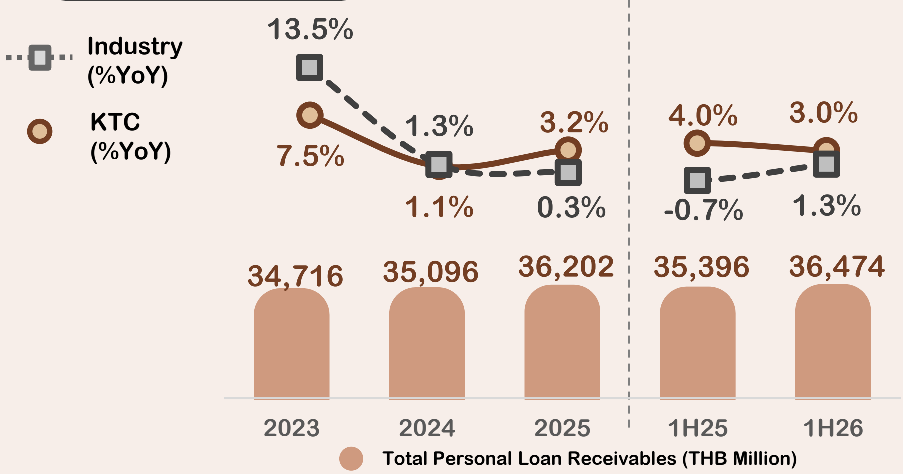
- **Higher- income 50,000 up continue to lead spending growth**

While lower-income segments show slower growth.

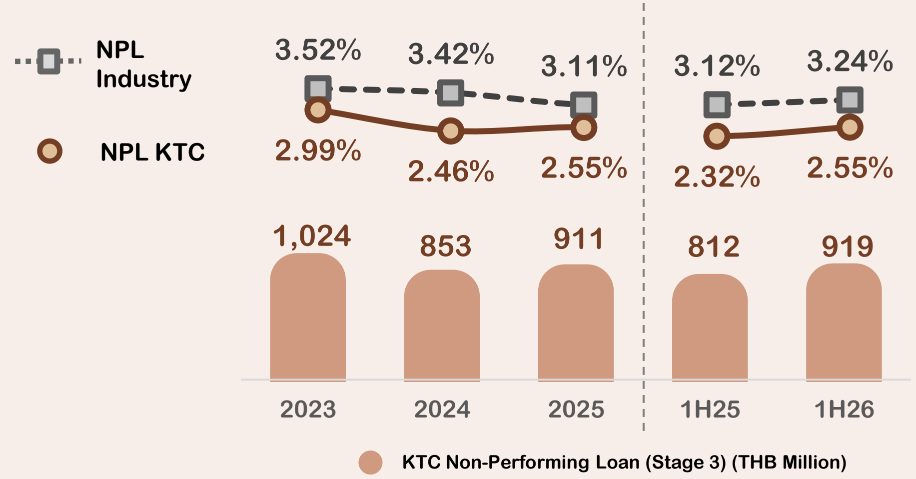
- **KTC continues to drive promotions across everyday spending categories, adding value to every purchase through rewards points. And strengthen engagement with affluent and high-spending customers who continue to lead spending growth through collaboration with KTB wealth**

Personal Loan Performance

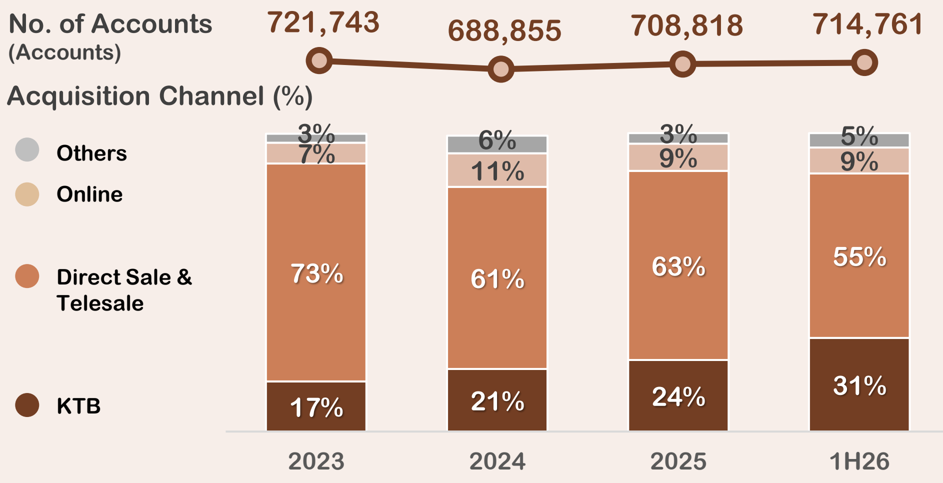
Portfolio Growth



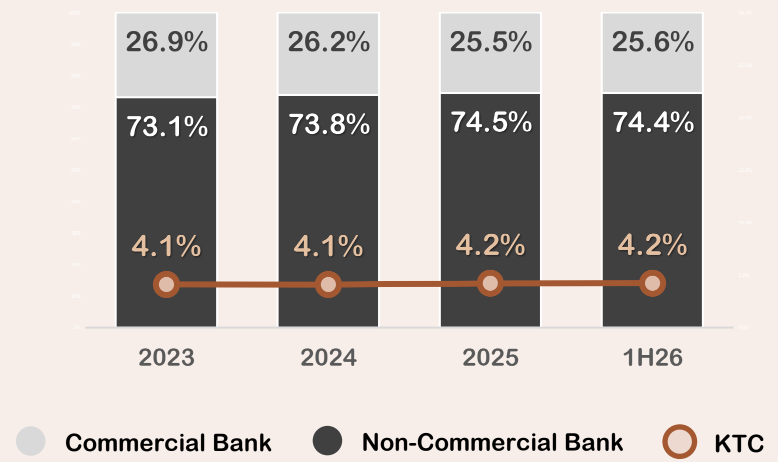
Portfolio Quality



Acquisition Channel



Market Share



Personal Loan Activities

KTC PROUD

Q3/2026 : Provide Access to Financial Solutions while Easing Essential Daily Living Expenses

Making Financial Access Easier "30 Mins Approval via KTC Mobile"

During ongoing economic uncertainty and rising costs of living, KTC PROUD aims to make financial solutions more accessible through fast and convenient with easy application via KTC Mobile which 30-minutes approval period to serve new customers manage essential daily expenses. Moreover, demand-on-spot financing further provides access to funds at the point of need, helping customers to get necessities things such as computers and smartphones.

Easing Daily Living Expenses

For existing members, KTC PROUD help them manage essential daily expenses through flexible financing solutions, special-rate cash offers for daily living needs, and 0% installment plans for up to 24 months, helping spread the cost of essential purchases such as smartphones, computers and key devices into manageable monthly payments. As a result, this kind of personalized offers further address members' financial needs at different stages of life.

Personal Loan Activities

KTC P BERM

Q3/2026: Tactical Campaign & Expand Strategic Acquisition Channel

Strategic Marketing Intervention: Special Interest Rate Campaign

Launching a targeted rate discount campaign (-0.60%*/month) as a key marketing hook to combat economic headwinds- rising inflation, elevated fuel costs, and living expenses- boosting application traffic and accelerating new booking volume growth in H2.

Core Sales Distribution: Main Acquisition Channels

Driving steady application volume by leveraging 900+ Krungthai Bank branches nationwide as our primary channel, complemented by a strong, dedicated KTC Outsource Sales force to actively expand customer reach.

Strategic Network Expansion

Maximizing transaction volume across 140+ insurance broker touchpoints (Dhipaya & Amity) activated in Q2, while continuously onboarding new strategic partners to broaden acquisition funnels.

ทิพยประกันภัย
DHIPAYA INSURANCE
ภาครัฐเป็นผู้ถือหุ้นใหญ่

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Target vs Actual 1H26

Unit: THB Million

	Actual Y2025	Target Y2026	Actual 1H26
Net Profit	7,782	>Y2025	4,397
Total Portfolio Growth	0.4%	1-2%	0.6%
Portfolio Quality (%NPL)	1.79%	≤ 2.0%	1.86%
 Credit Card Spending Growth (%)	3.6%	5%	4.7%
 Personal Loan Portfolio Growth	3.2%	2%	3.0%

AGENDA

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 is reinforcing the value of its KTC FOREVER points by aligning them with evolving consumer behavior through the "Secret Deals for Self-Love" campaign.

KTC has awarded the first 100% debt clearance reward under the "Debt Clearance 2026" campaign to a disciplined KTC PROUD cash cardmember, with the reward value over THB 1.5 Million.

Social Dimension
Better Quality of Life

KTC invites cardmembers to turn "card points" into "merit points" by redeeming KTC FOREVER points as charitable donations to support public benefit organizations and foundations.

KTC enhances financial resilience by sharing knowledge with communities and building cyber-safety awareness among older adults through the "Active Seniors, Smart World Awareness" activity.

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 Drives Green Growth and Climate Action through Smarter Resource Management.

KTC promotes the Circular Economy with the launch of "KTC Closet," encouraging employees to pass on clothing and create shared value for society.

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 2026 for the third consecutive year since 2024

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

Participation

Participant of the UN Global Compact since Sep 2025

World Class Standards

GRI STANDARDS : With Reference

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

The Information Security Management System ISO/IEC 27001:2022

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