



KTC PERFORMANCE 1Q2026



BBB



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Consumer Finance Industry &
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KTC Sustainability

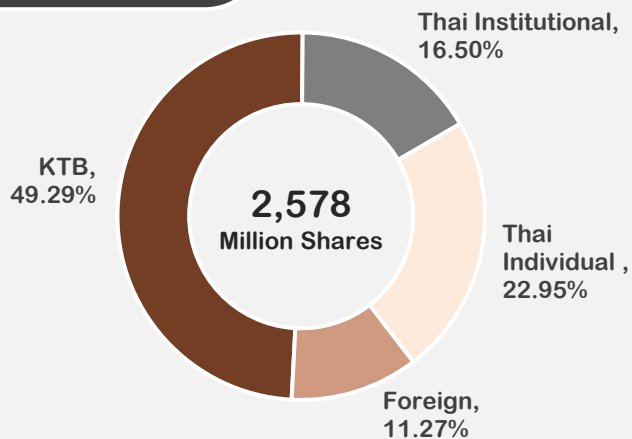
KTC Overview



- 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 31 Mar 2026)

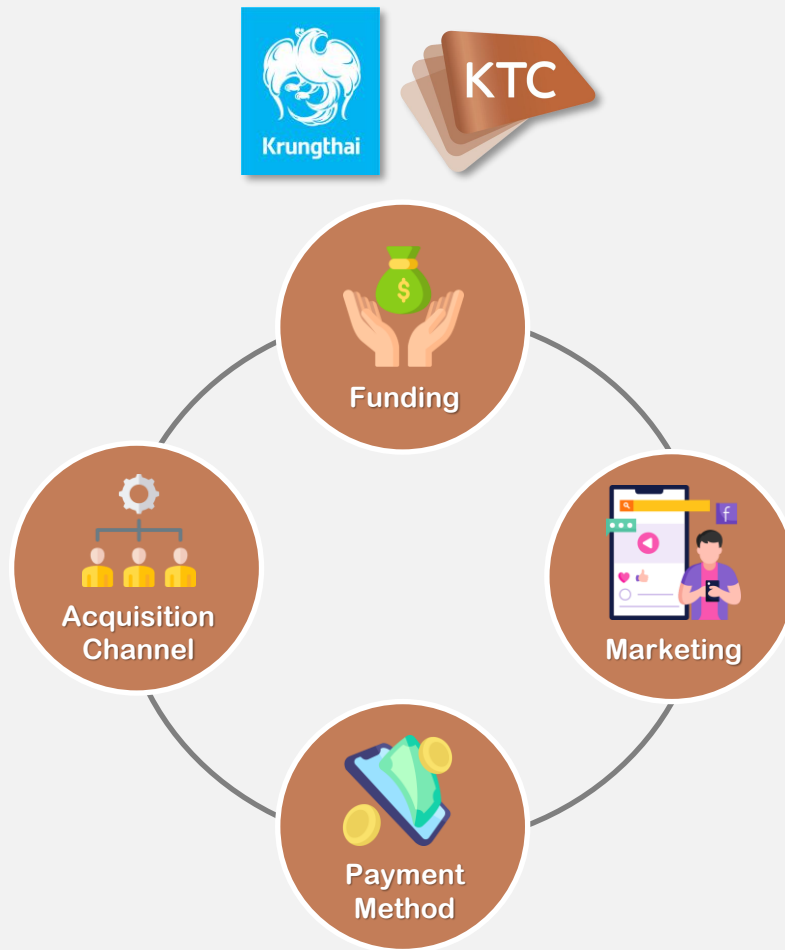


38,764 Shareholders

Top 5 Shareholders

1.	KRUNGTHAI BANK PUBLIC COMPANY LIMITED	49.29%
2.	THAI NVDR COMPANY LIMITED	6.85%
3.	MR. MONGKOL PRAKITCHAIWATTANA	5.44%
4.	SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	2.07%
5.	VAYUPAK FUND 1	1.72%

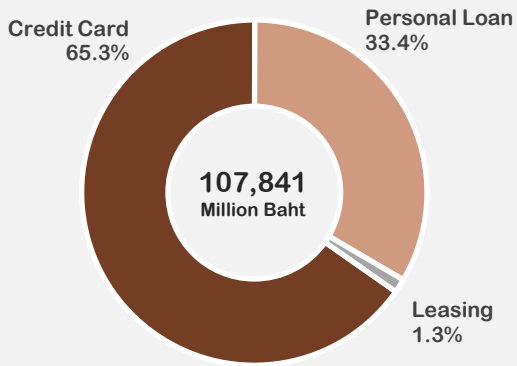
KTB & KTC Business Synergy



Business Structure & BOT Regulations

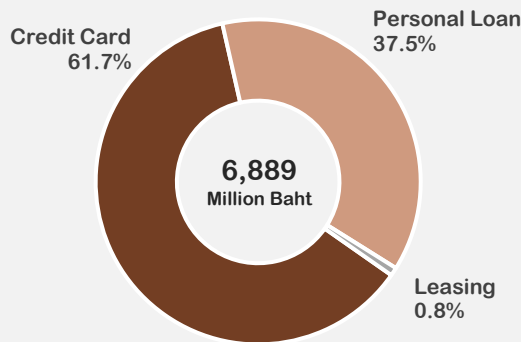


%Gross Receivables



(As of 31 Mar 2026)

%Total Revenue



(As of 31 Mar 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



Responsible Lending

2024 Debt Restructuring / Persistent Debt



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)

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 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.

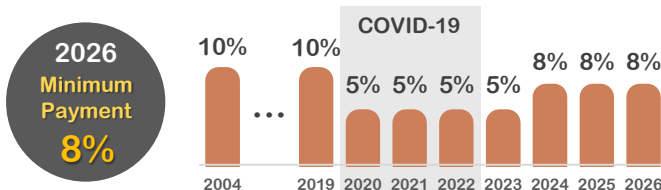
Debtors interested in participating in the measures under the “You Fight, We Help” project, Phase 1 and Phase 2, can study the details and apply to join the project at <https://www.bot.or.th/khunsoo> or visit KTC website for further information at <https://www.ktc.co.th/khunsoo> until 30 September 2025.

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**.

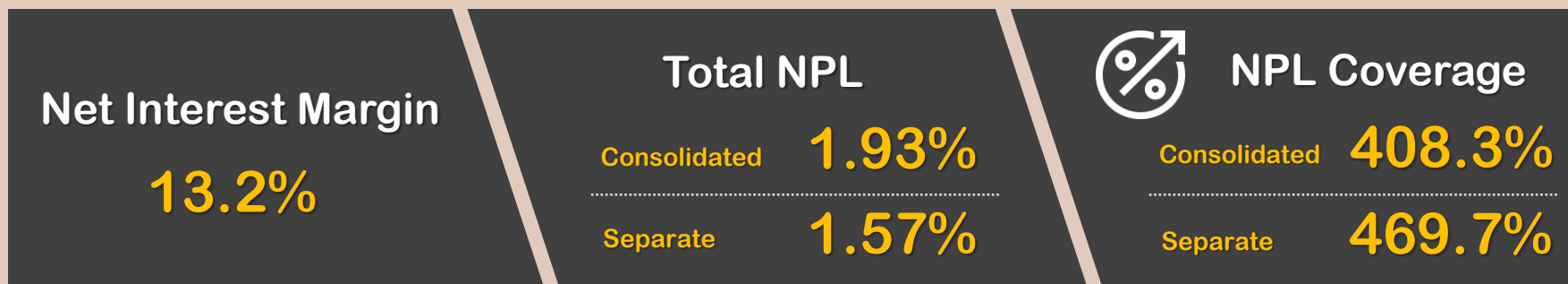
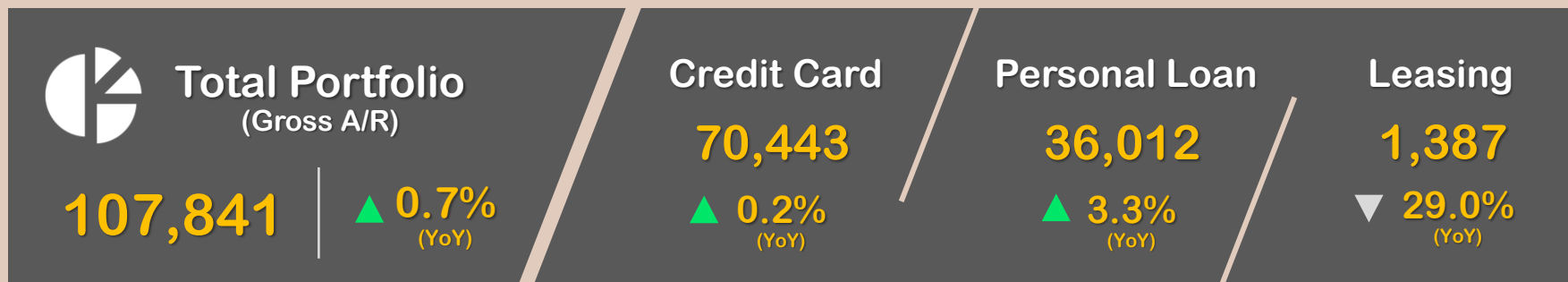
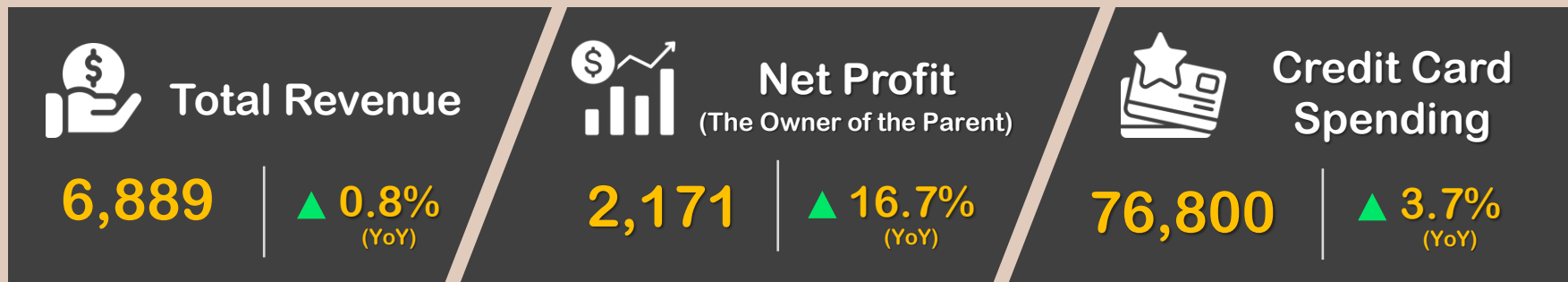


- Pay 8% or more monthly to earn **0.25% cashback of outstanding balance**, which will be disbursed quarterly during 2026.

Key Highlights 1Q2026



Unit: THB Million



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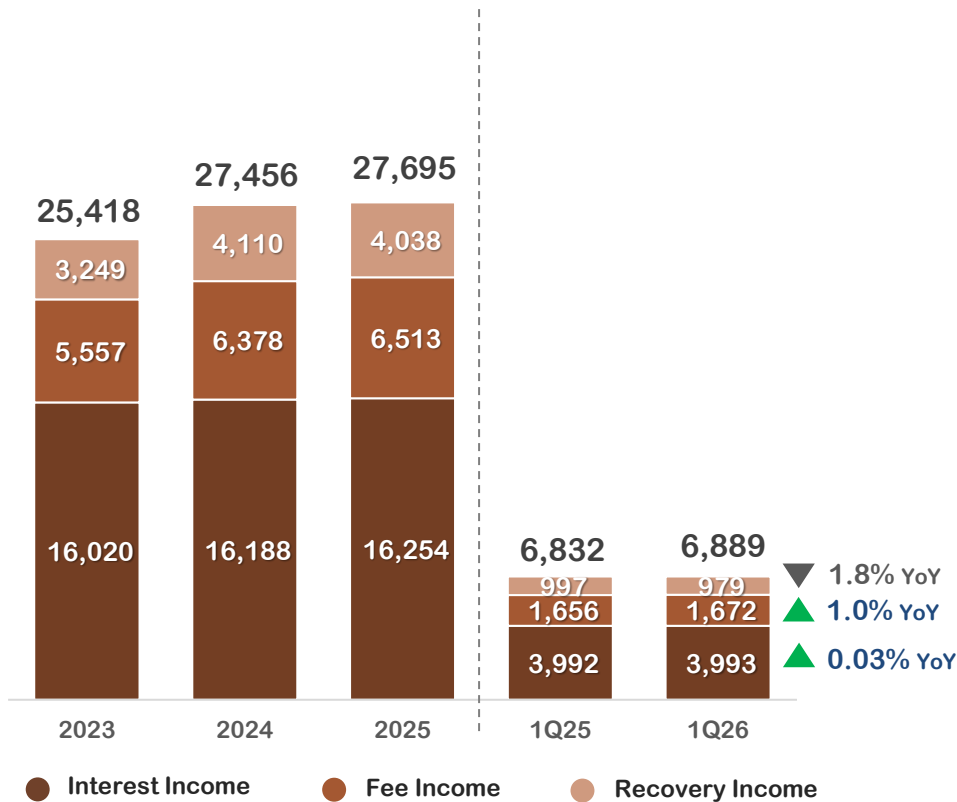
Financial Result 1Q2026



Total Revenue

6,889 MB ▲ 0.8% YoY

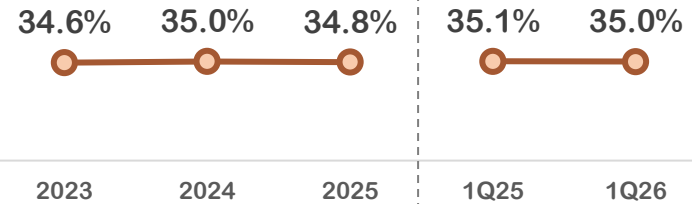
Unit: THB Million



Total Expense

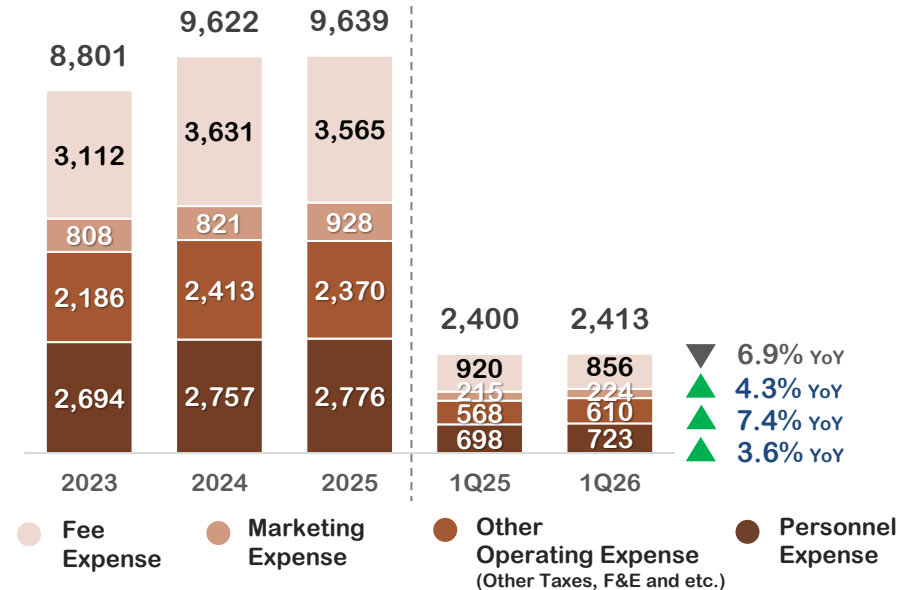
4,169 MB ▼ 6.0% YoY

Cost to Income



Total Operating Expense 2,413 MB ▲ 0.5% YoY

Unit: THB Million



Expected Credit Loss

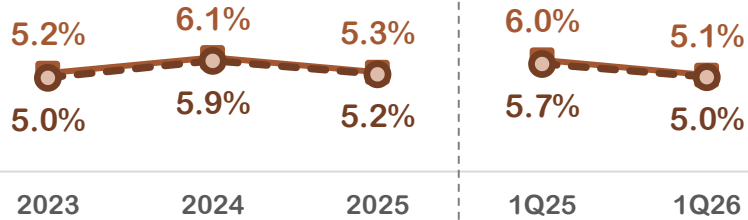


Expected Credit Loss

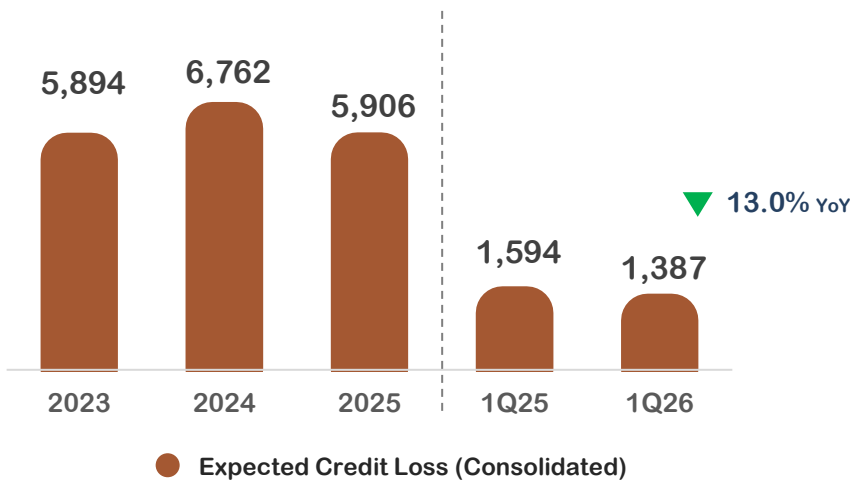
1,387 MB ▼ 13.0% YoY

Credit Cost

—●— Separate —■— Consolidated

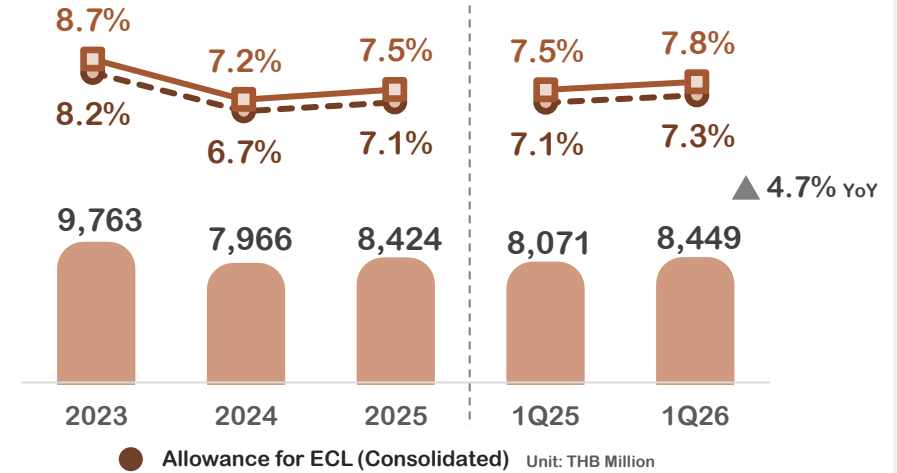


Unit: THB Million



Allowance for ECL

—●— Separate —■— Consolidated



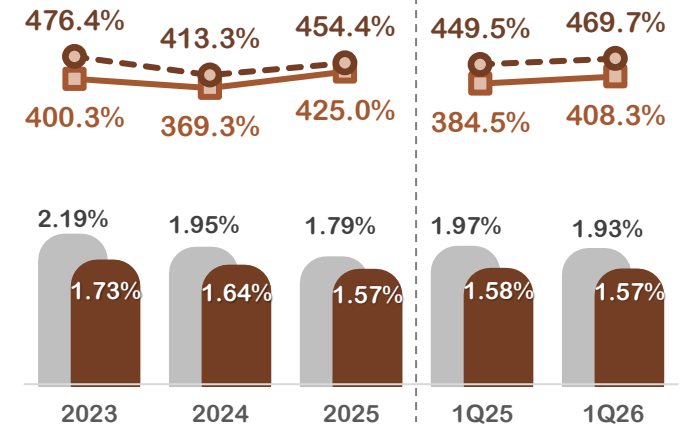
%NPL & Coverage Ratio

—●— Separate

—■— Consolidated

● %NPL Consolidated

● %NPL Separate

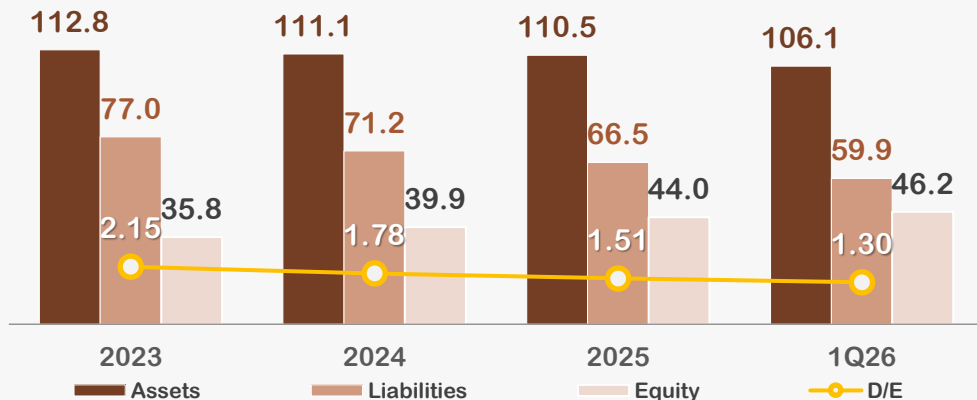


Financial Position & Funding



Balance Sheet Highlight

Unit: THB Billion

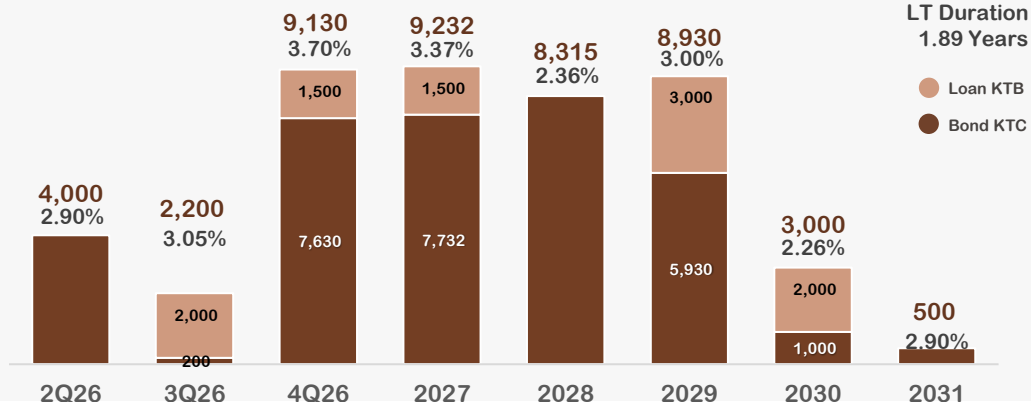


Maturity Profile

(As of 31 Mar 2026)

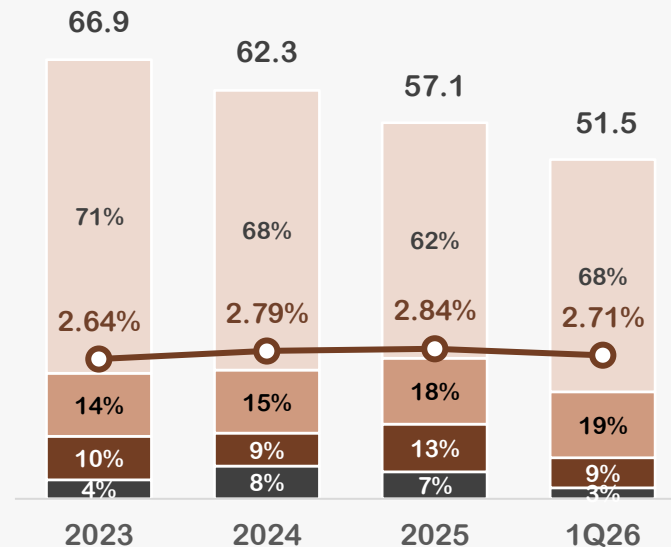
45,307 @3.04%

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
31,140



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

LT Loan
10,000

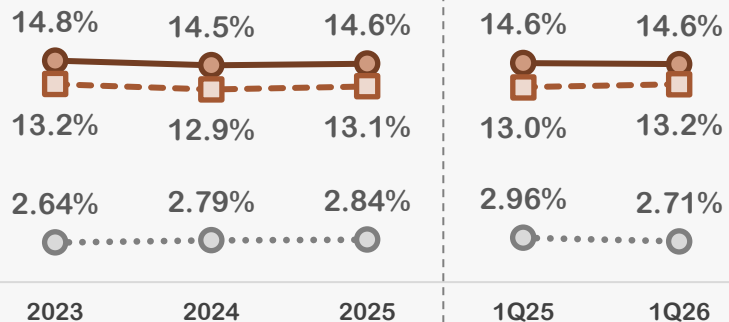


Key Financial Ratio



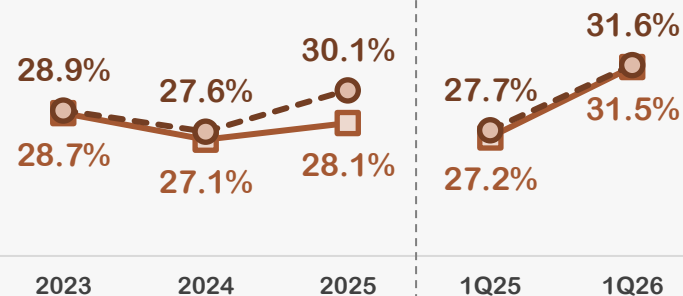
Yield on Loan & NIM & COF

—●— Yield on Loan -□- NIM ..○.. COF



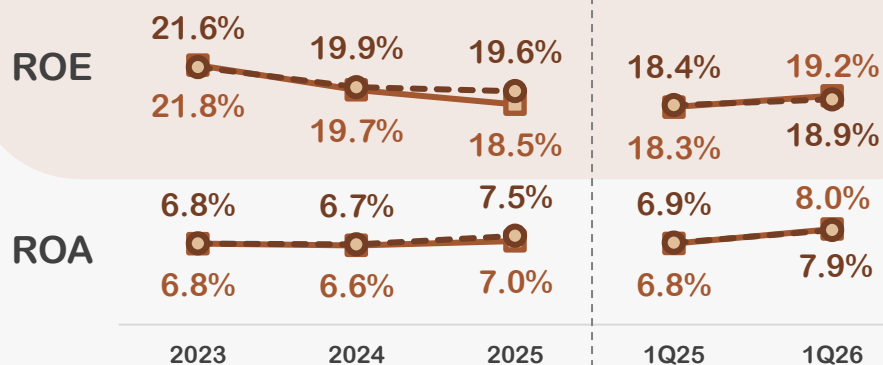
Net Profit Margin

—○— Separate -□- Consolidated



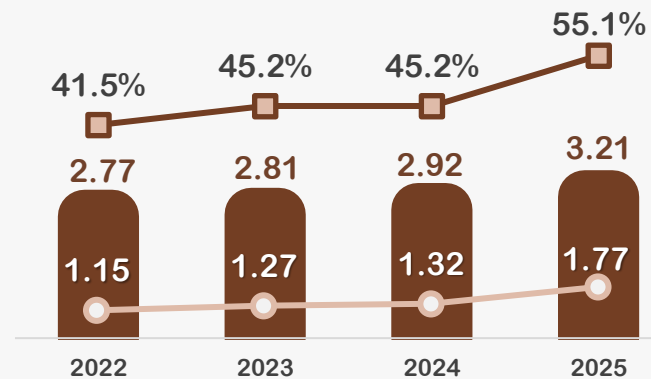
ROE & ROA

—○— Separate -□- Consolidated



EPS & Dividend Payout (Separate)

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



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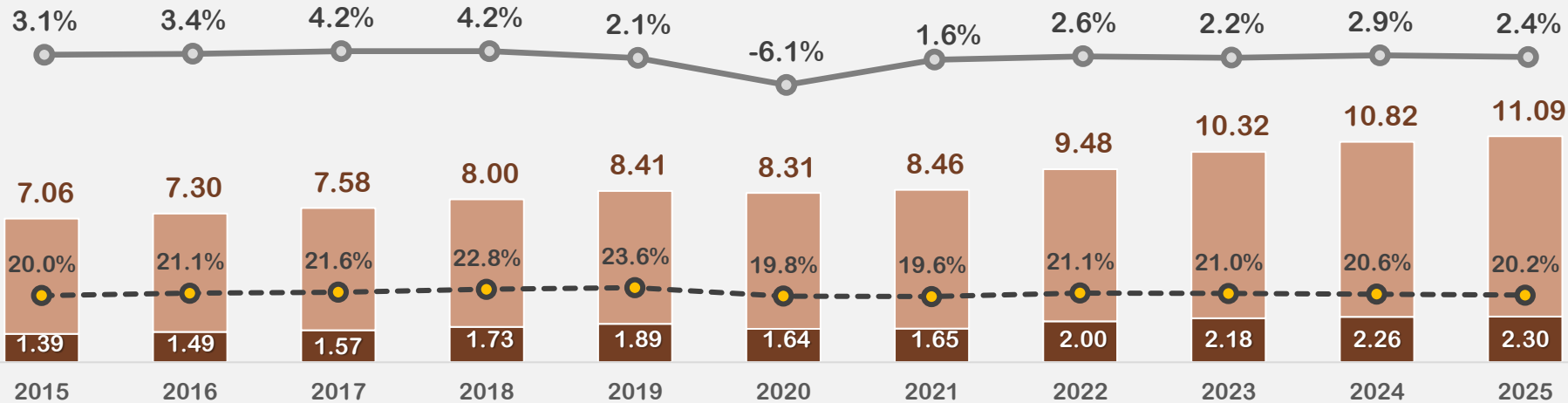
KTC Sustainability

Credit Card Industry & Market Share

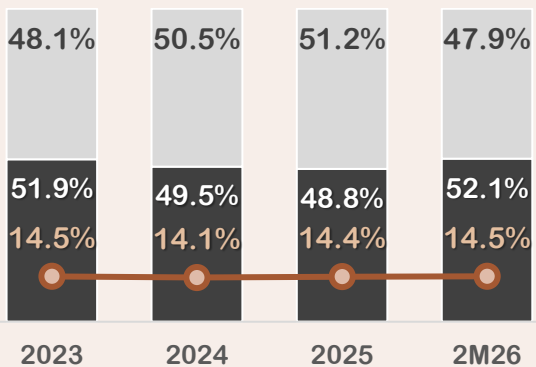


Credit Card Penetration

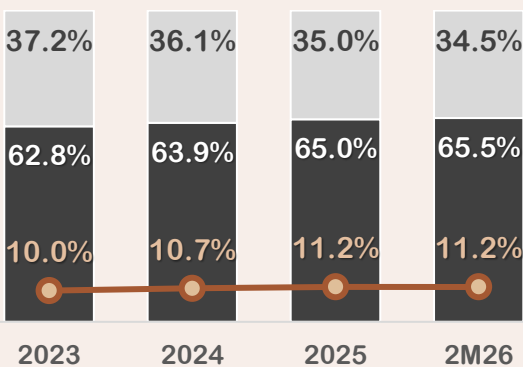
○ GDP Growth (%YoY) ● Total Credit Card Spending (THB Trillion) ● Total Credit Card Spending (%) ● PCE (THB Trillion)



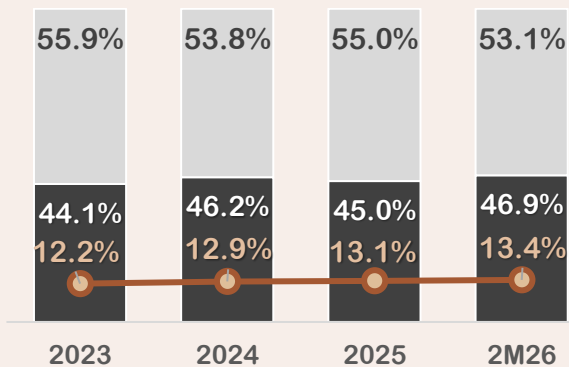
Credit Card Portfolio



No. of Credit Cards



Credit Card Spending

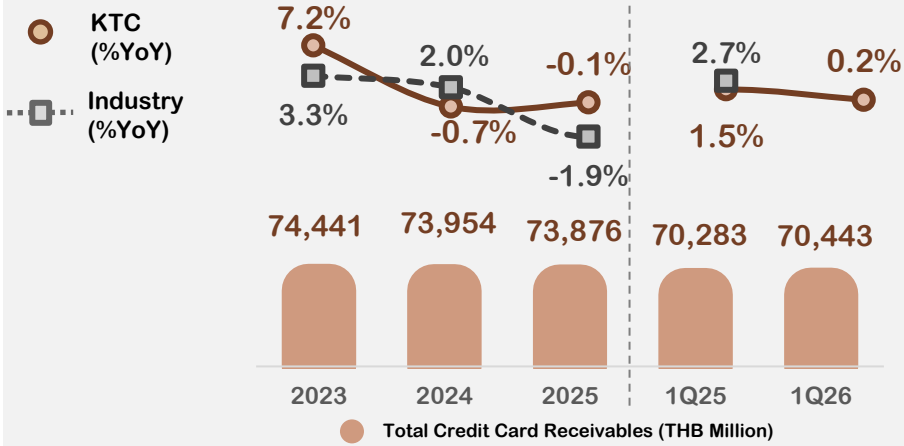


● Commercial Bank ● Non-Commercial Bank ● KTC

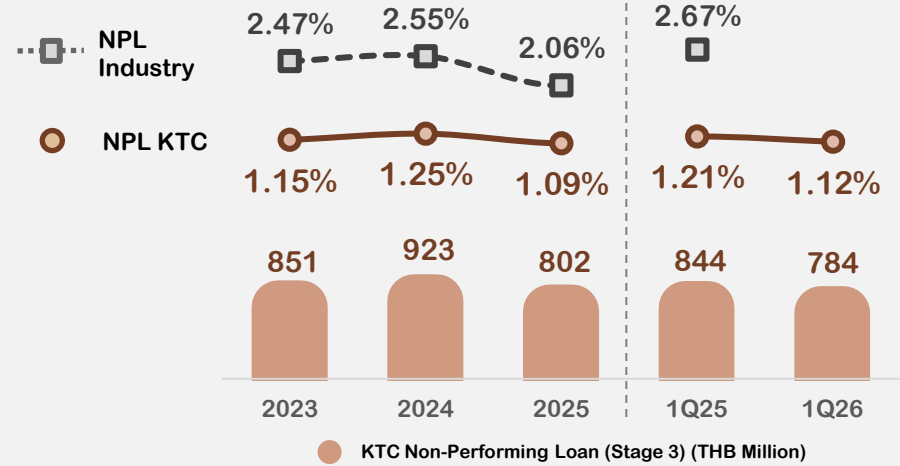
Credit Card Performance



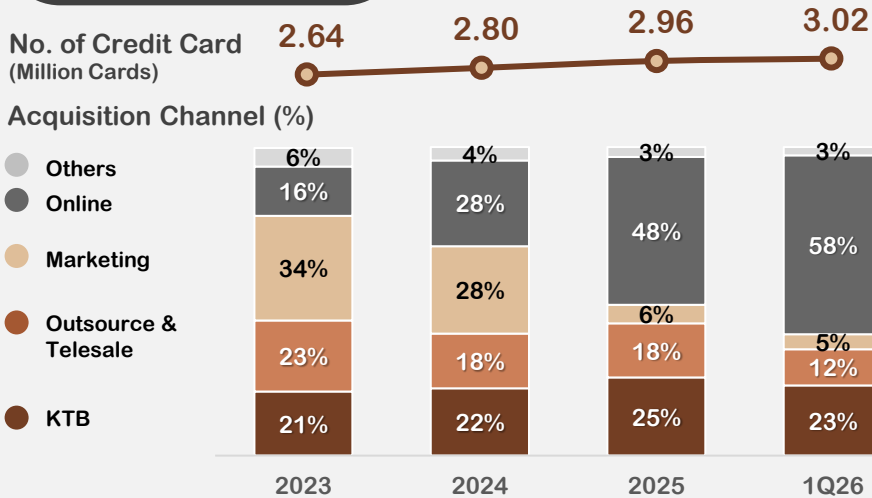
Portfolio Growth



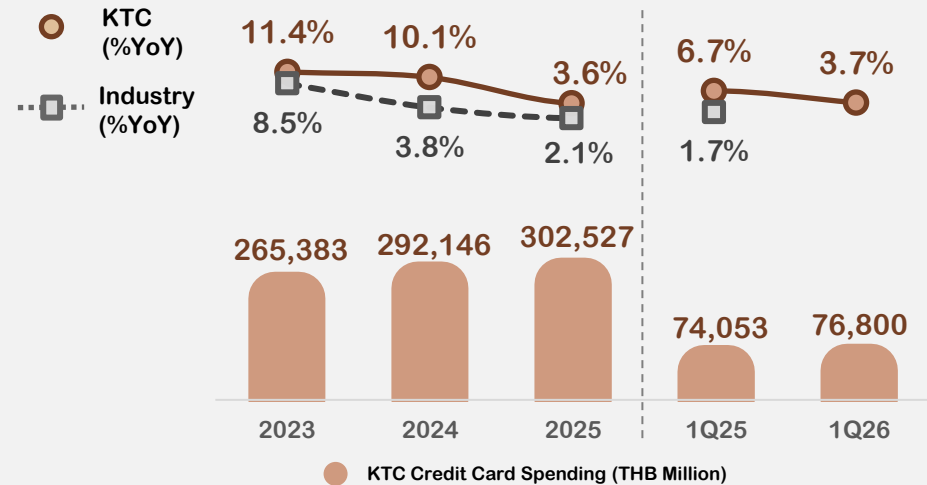
Portfolio Quality



Acquisition Channel



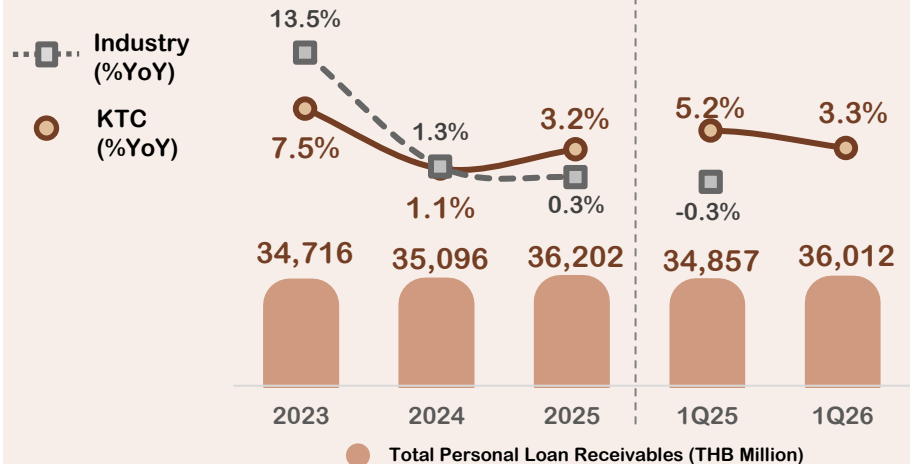
Credit Card Spending



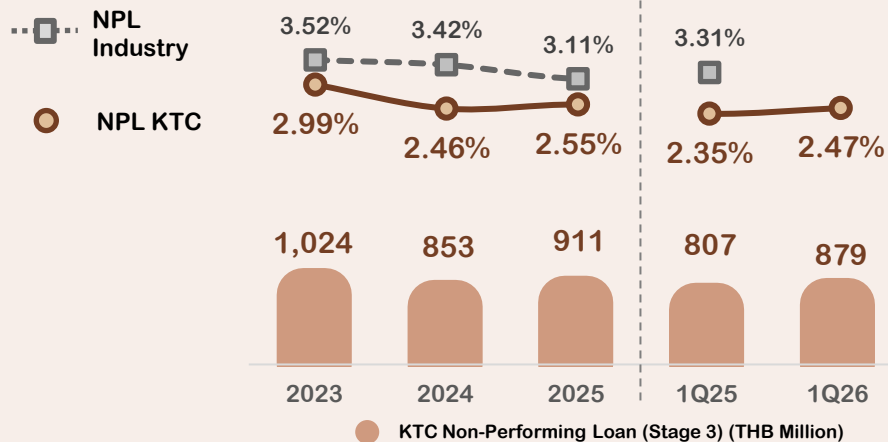
Personal Loan Performance



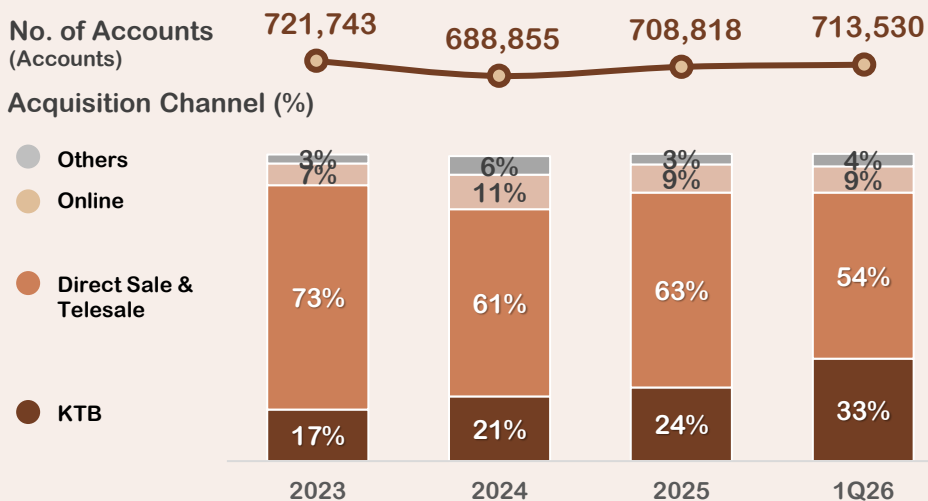
Portfolio Growth



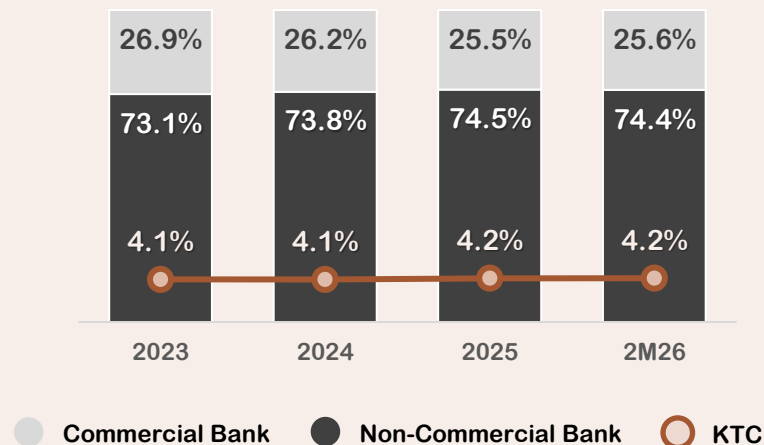
Portfolio Quality



Acquisition Channel



Market Share



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Target vs Actual 1Q26

Unit: THB Million

	Actual Y2025	Target Y2026	Actual 1Q26
Net Profit	7,782	>Y2025	2,171
Total Portfolio Growth	0.4%	1-2%	0.7%
Portfolio Quality (%NPL)	1.79%	≤ 2.0%	≤ 2.0%
 Credit Card Spending Growth (%)	3.6%	5%	3.7%
 Personal Loan Portfolio Growth	3.2%	2%	3.3%

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KTC Sustainability

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 partners with BDMS Wellness Clinic to advance Thailand as a regional wellness hub. The partnership offers 0% instalments for three months and cashback privileges.



KTC extends "Debt Clearance 2026" emphasizing financial discipline for long-term stability. Since its launch, the initiative has enabled more than 6,700 members to fully settle their outstanding debt, with a combined value of approximately 59 million baht.

Social Dimension

Better Quality of Life



KTC donates over 1,000 used desk calendars for Braille materials and learning aids for visually impaired students nationwide to promote inclusive education.



KTC sparks a movement to convert reward points into medical equipment, helping public hospitals enhance their capacity to deliver continuous and effective care, strengthening long-term patient care in public hospitals.

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 Forces with Public and Private Sectors to Clarify Solar Rooftop Tax Incentives, Powering Thai Homes Toward Smarter Living.



KTC Advances E-Waste Toward a Circular Economy, Donating Used Electronics to Generate Income for People with Disabilities and Support Business SDGs.

National Awards



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



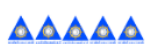
Certified as an ESG100 company and recognized for outstanding sustainability performance by Thaiapat Institute since 2016



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

S&P Global

Krungthai Card Public Company Limited
Diversified Financial Services and Capital Markets
Sustainability Yearbook Member
Corporate Sustainability Assessment (CSA) 2025



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



MSCI ESG Ratings BBB Since July 2023

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



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

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

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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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