



KTC PERFORMANCE 1H2026



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

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KTC Sustainability

KTC Overview

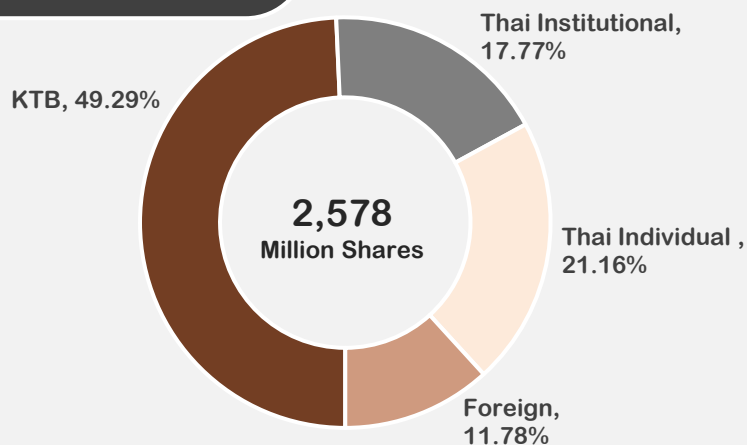


- Incorporated in 1996 as a credit card servicing subsidiary company of Krungthai Bank PLC
- In July 2002, KTB sold the credit card portfolio to KTC which subsequently transformed KTC into a full consumer finance company



Shareholder Structure

(As of 30 Jun 2026)



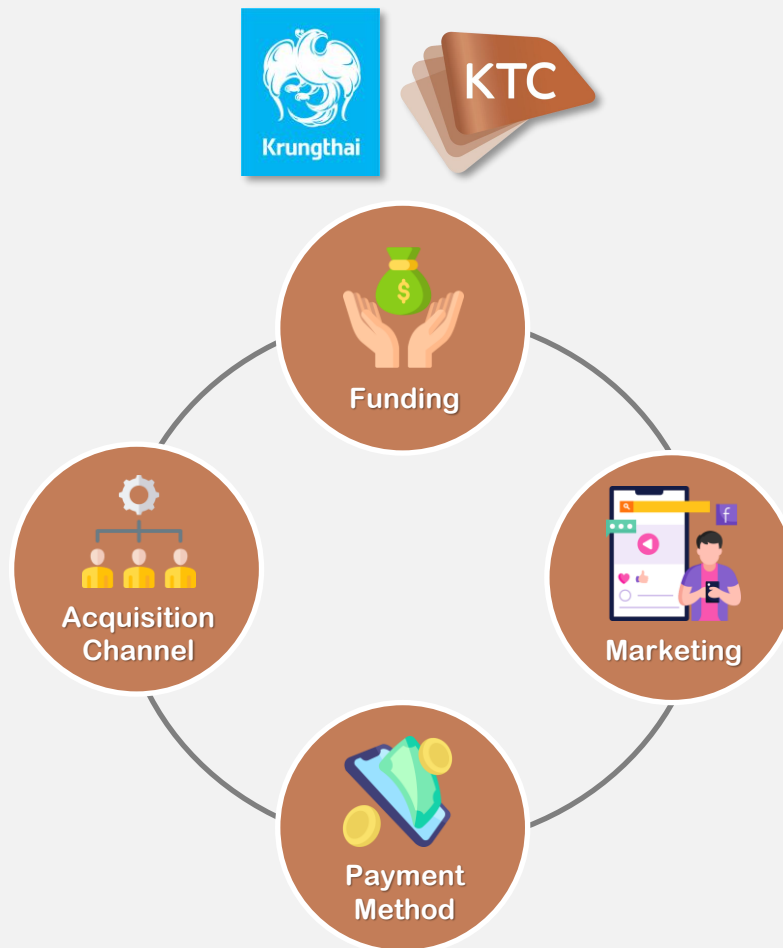
37,551 Shareholders

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

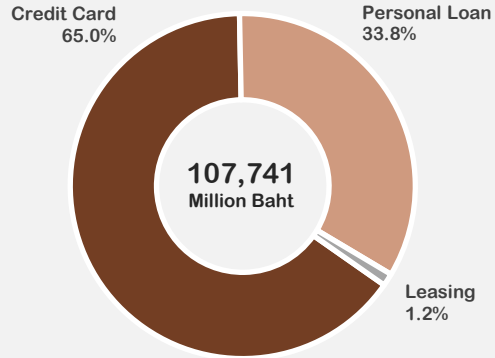


Business Structure & BOT Regulations

KTC



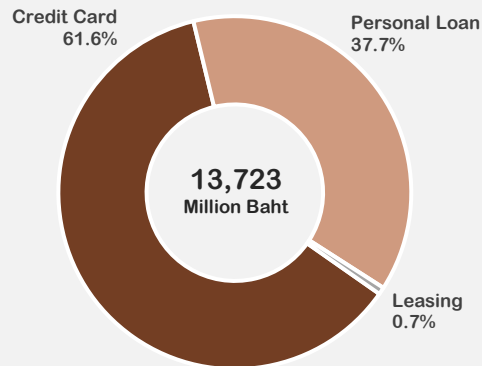
%Gross Receivables



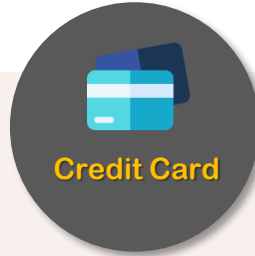
(As of 30 Jun 2026)



%Total Revenue



(As of 30 Jun 2026)



Credit Card

Multipurpose
Unsecured
Nationwide

Minimum
Income
(THB)

15,000

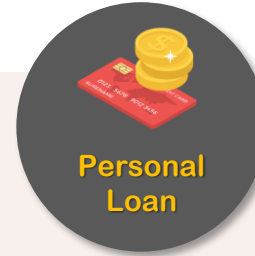
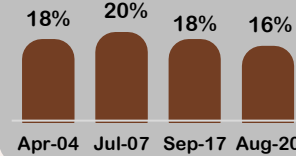
Maximum
Credit Line
(THB)

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

Maximum
Interest Rate
& Fee

16%

Rate Cap
History



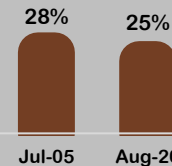
Personal Loan

Multipurpose
Unsecured
Nationwide

-

1.5x (income < 30K)
5x (income ≥ 30K)

25%



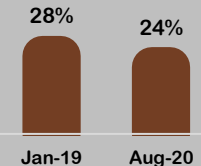
Auto Title Loan

Multipurpose
Secured or Unsecured
Nationwide

-

Automotive Value

24%



BOT Debt Relief Measure

KTC

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”

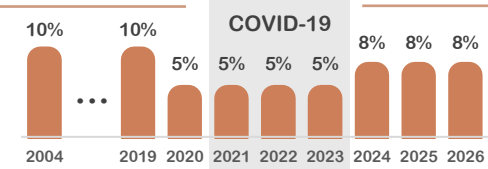
- KTC has joined the “Clear Debt, Move Forward” as a Non-Bank financial services provider under the Krungthai Bank Group
- Program targets **unsecured retail borrowers classified as NPL**, with principal or interest overdue more than 90 days
- Eligibility is determined using each **customer’s debt status 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
Minimum
Payment
8%



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

KTC

Unit: THB Million



Total Revenue

13,723 | ▲ 0.6%
(YoY)



Net Profit
(The Owner of the Parent)

4,397 | ▲ 17.1%
(YoY)



Credit Card
Spending

153,421 | ▲ 4.7%
(YoY)



Total Portfolio
(Gross A/R)

107,741 | ▲ 0.6%
(YoY)

Credit Card

70,005

▲ 0.1%
(YoY)

Personal Loan

36,474

▲ 3.0%
(YoY)

Leasing

1,262

▼ 29.2%
(YoY)

Net Interest Margin

13.3%

Total NPL

Consolidated **1.86%**

Separate **1.62%**



NPL Coverage

Consolidated **426.3%**

Separate **459.6%**

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KTC Sustainability

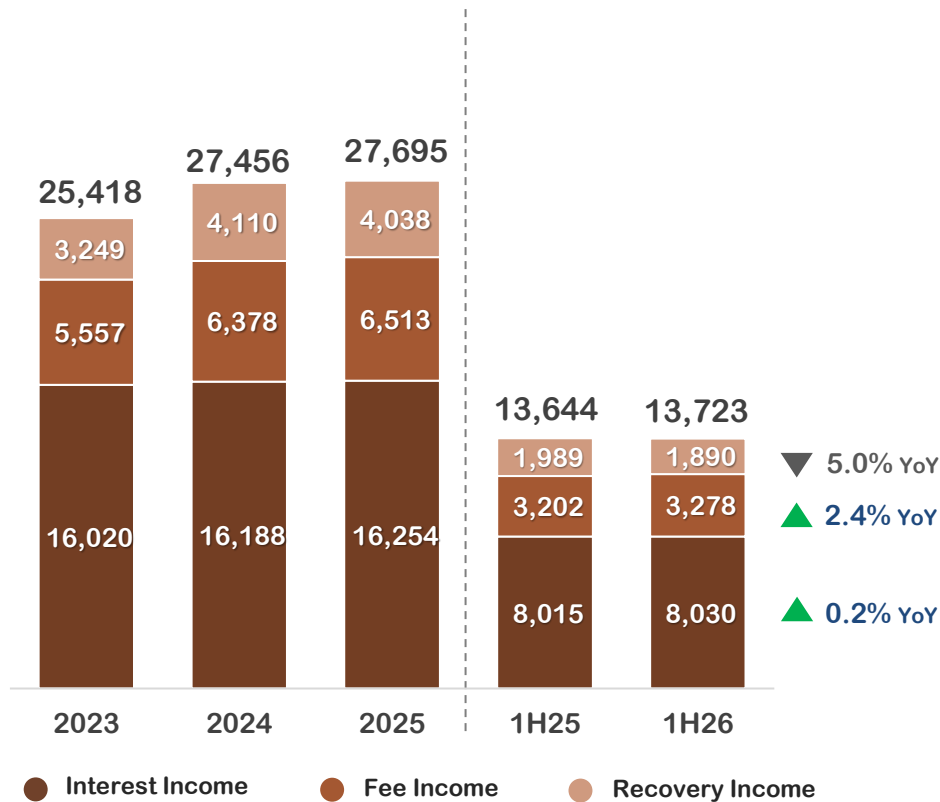
Financial Result 1H2026



Total Revenue

13,723 MB ▲ 0.6% YoY

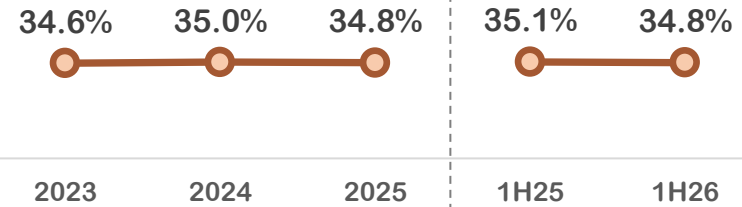
Unit: THB Million



Total Expense

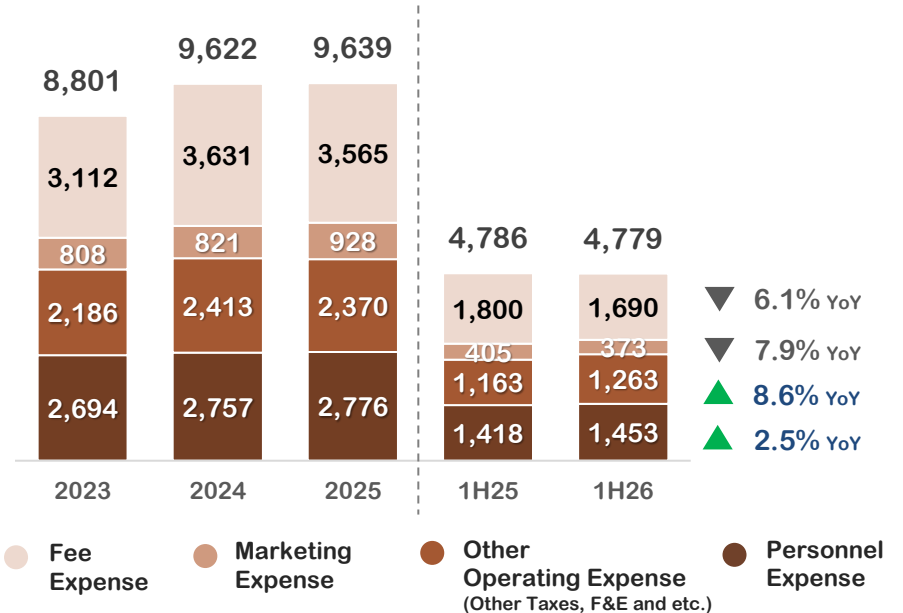
8,208 MB ▼ 6.4% YoY

Cost to Income



Total Operating Expense

Unit: THB Million



Expected Credit Loss

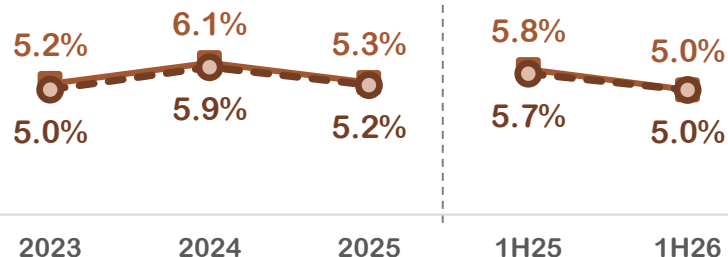


Expected Credit Loss

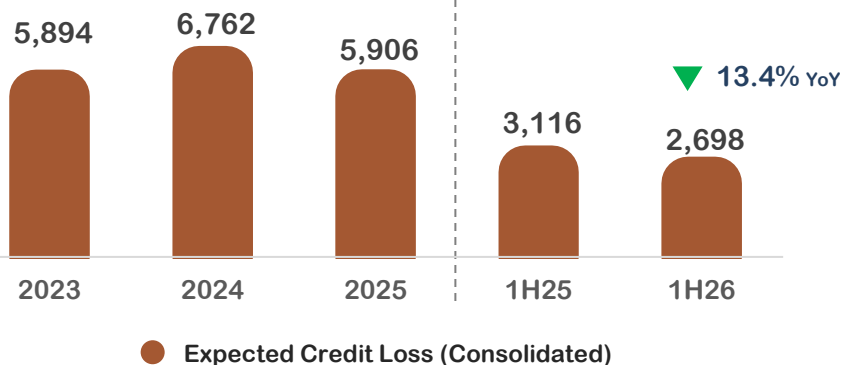
2,698 MB ▼ 13.4% YoY

Credit Cost

—●— Separate —■— Consolidated

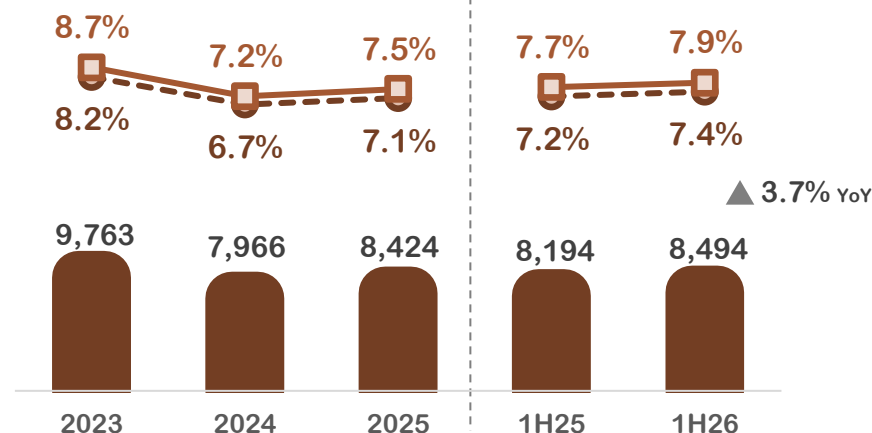


Unit: THB Million



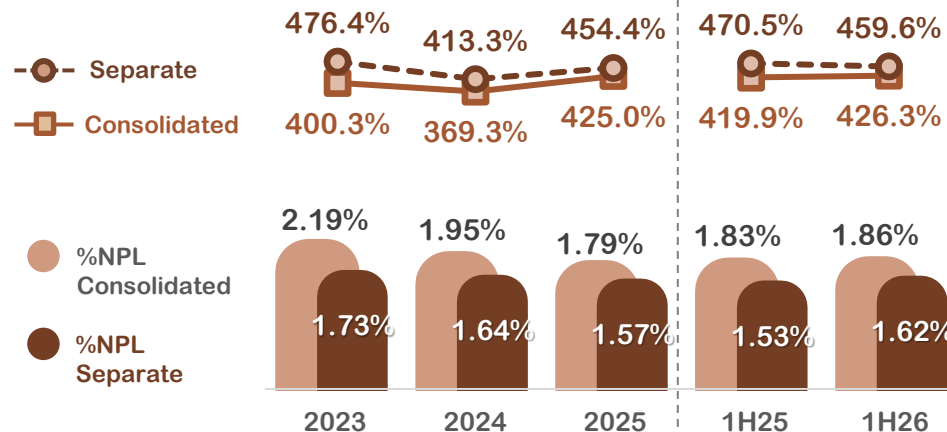
Allowance for ECL

—●— Separate —■— Consolidated



● Allowance for ECL (Consolidated) Unit: THB Million

%NPL & Coverage Ratio

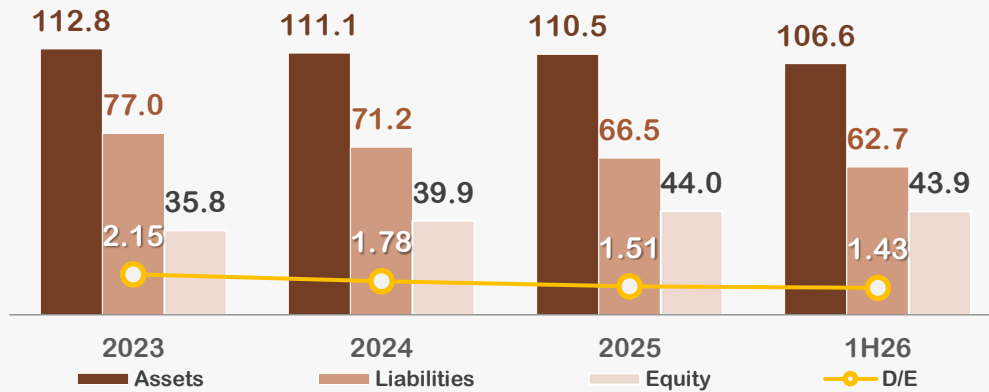


Financial Position & Funding

KTC

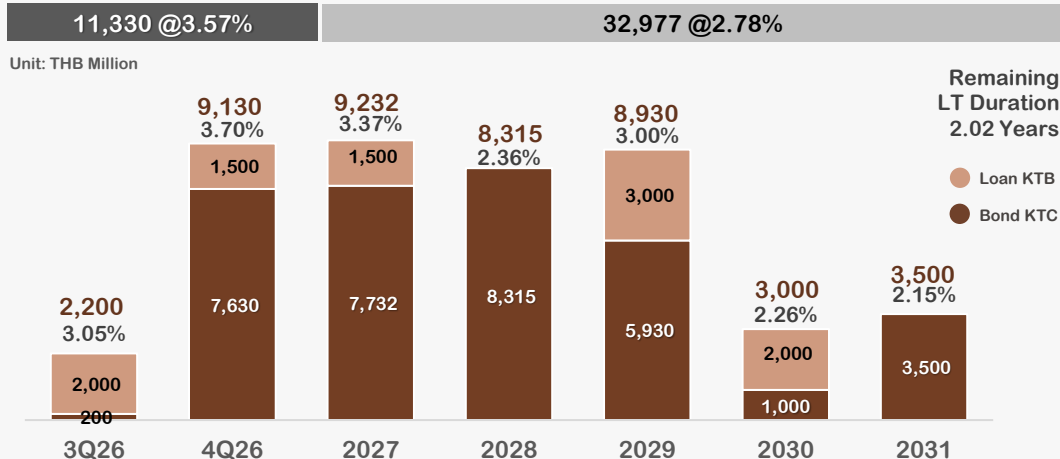
Balance Sheet Highlight

Unit: THB Billion



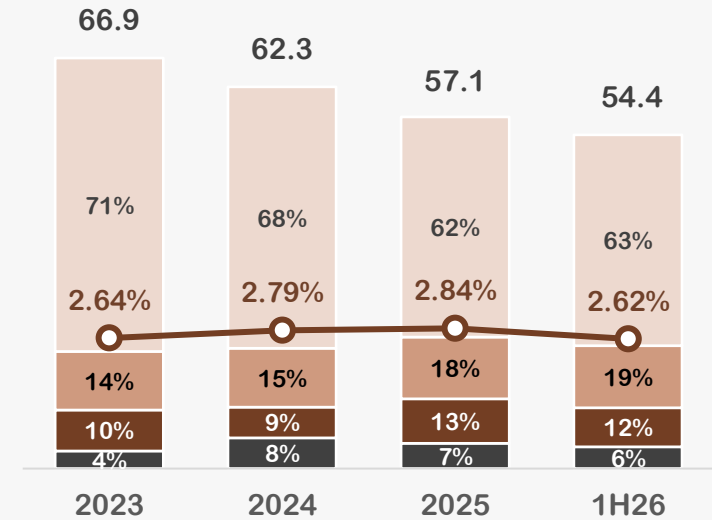
Maturity Profile

(As of 30 Jun 2026)



Interest Bearing Debt (Original Term)

Unit: THB Billion



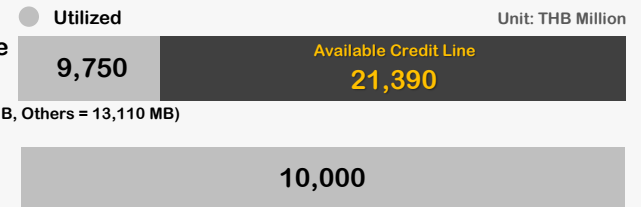
- Debtures
- LT Loan
- Cost of Fund
- ST Loan - Excl. KTB & Related Parties
- ST Loan - KTB & Related Parties



ST Credit Line
31,140

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

LT Loan
10,000

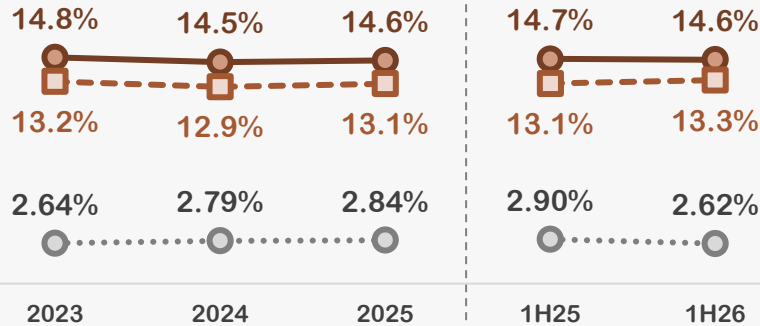


Key Financial Ratio



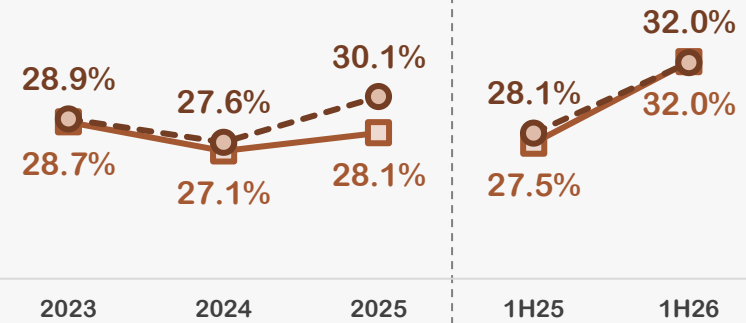
Yield on Loan & NIM & COF

—●— Yield on Loan -□- NIM ..●.. COF



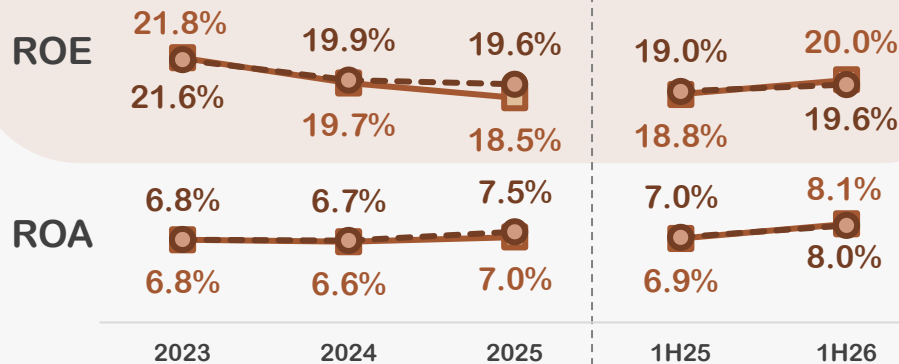
Net Profit Margin

—●— Separate -□- Consolidated



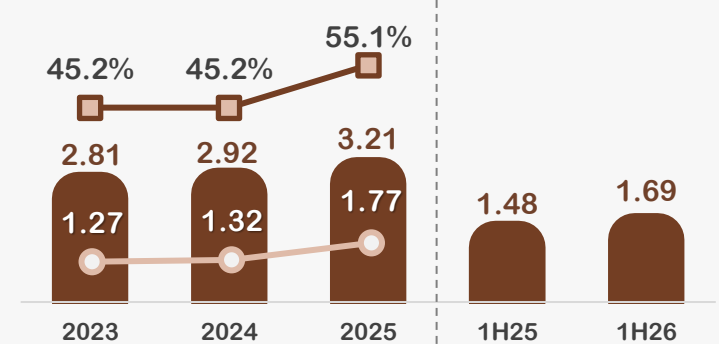
ROE & ROA

—●— Separate -□- Consolidated



EPS & Dividend Payout (Separate)

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



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Credit Card Industry & Market Share

KTC



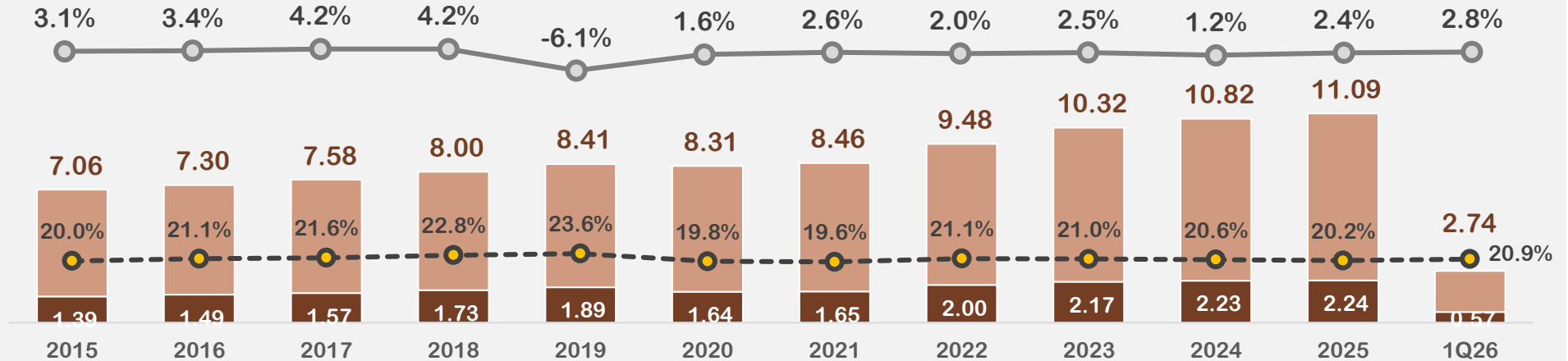
Credit Card Penetration

○ GDP Growth (%YoY)

● Total Credit Card Spending (THB Trillion)

● Total Credit Card Spending (%)

● PCE (THB Trillion)



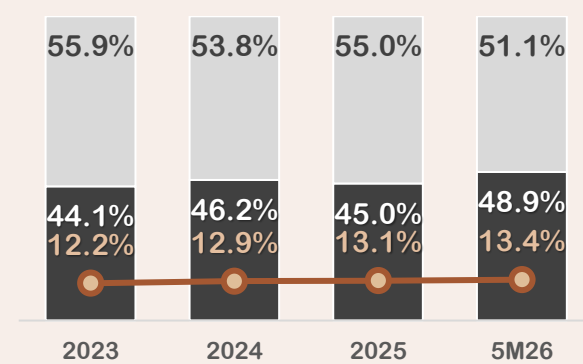
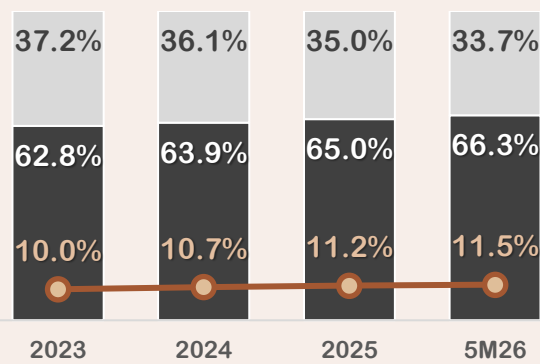
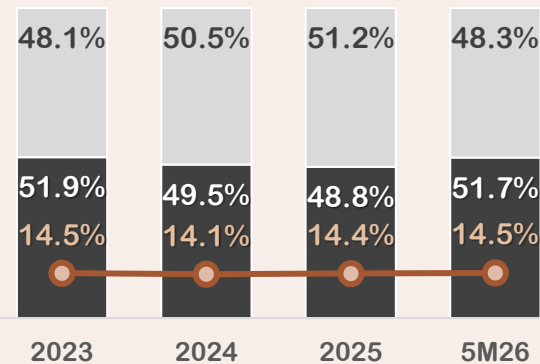
Credit Card Portfolio



No. of Credit Cards



Credit Card Spending



Commercial Bank



Non-Commercial Bank



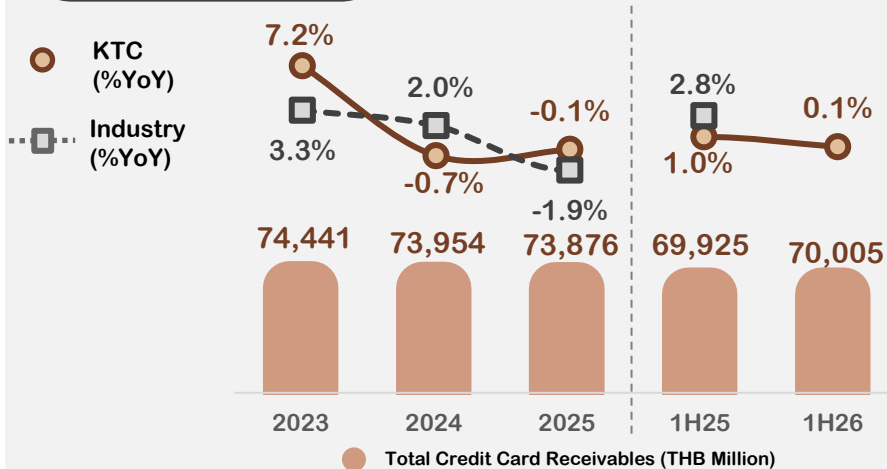
KTC

Credit Card Performance

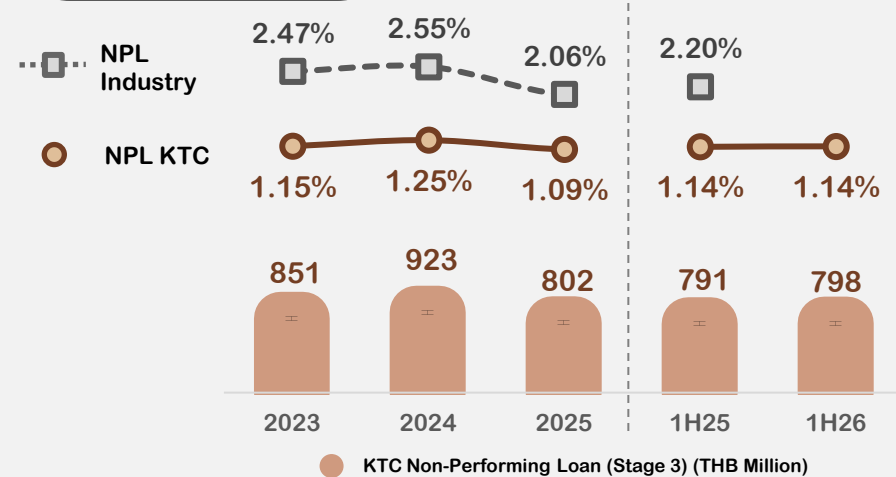
KTC



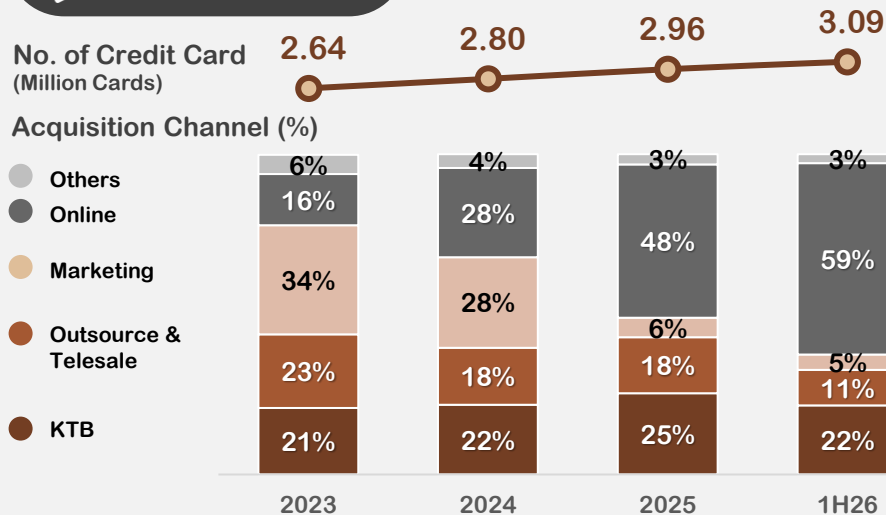
Portfolio Growth



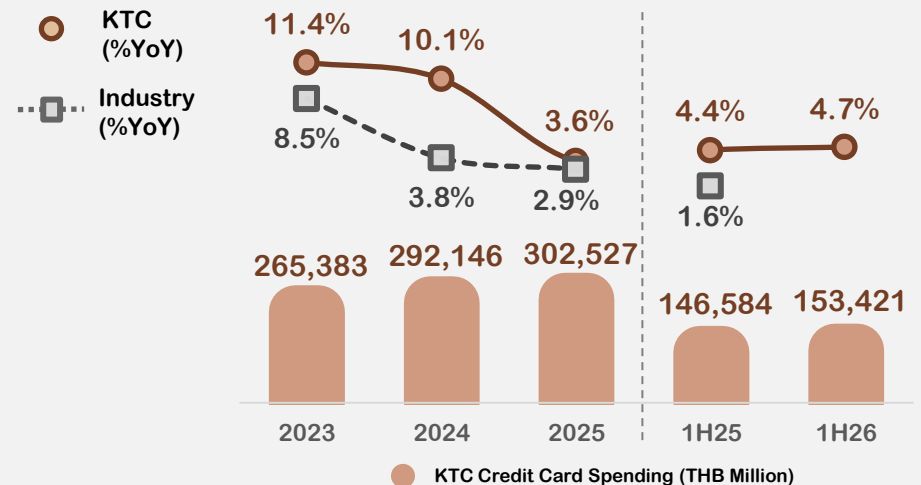
Portfolio Quality



Acquisition Channel



Credit Card Spending

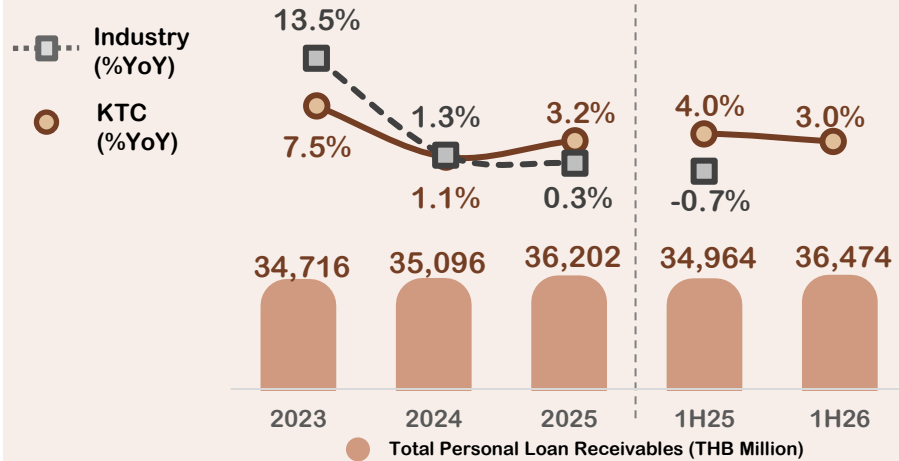


Personal Loan Performance

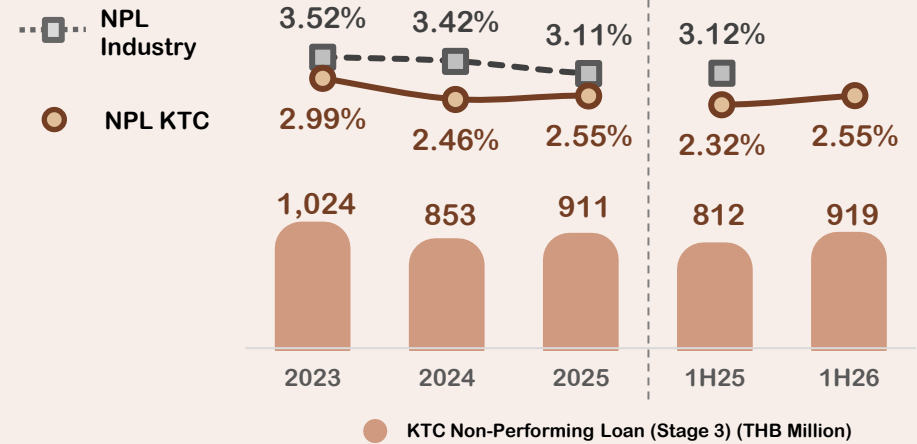
KTC



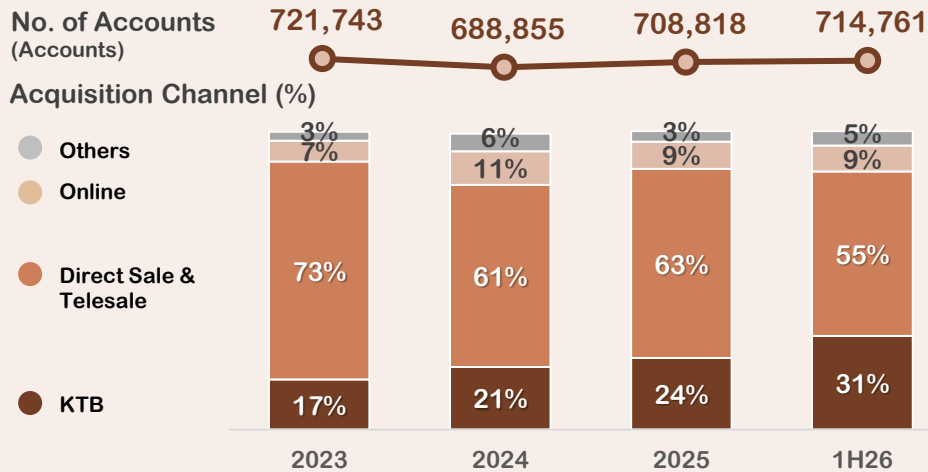
Portfolio Growth



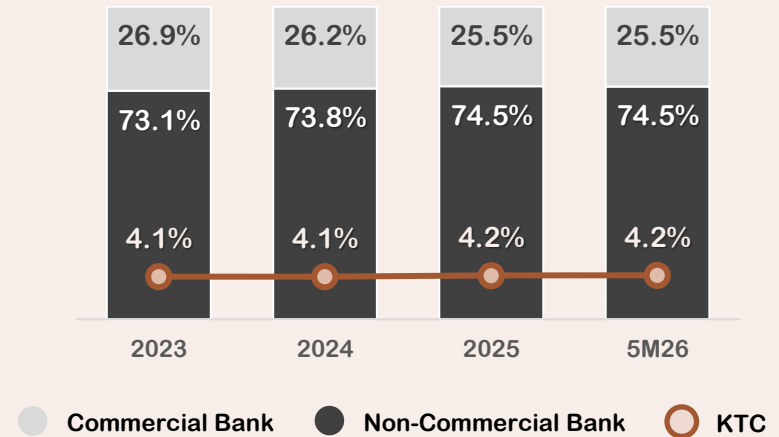
Portfolio Quality



Acquisition Channel



Market Share



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Target vs Actual 1H26

KTC

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%

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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

KTC

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

SET AAA ESG Ratings 2025

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

ESG100 2024

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

ASEAN CORPORATE GOVERNANCE

ASEAN Asset Class 2024 Certificate

CAC

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

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
With Reference

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

bsi
ISO/IEC 27001
Information Security Management System
CERTIFIED

The Information Security Management System
ISO/IEC 27001:2022

bsi
ISO/IEC 27701
Privacy Information Management System
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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