



KTC PERFORMANCE 9M2026



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

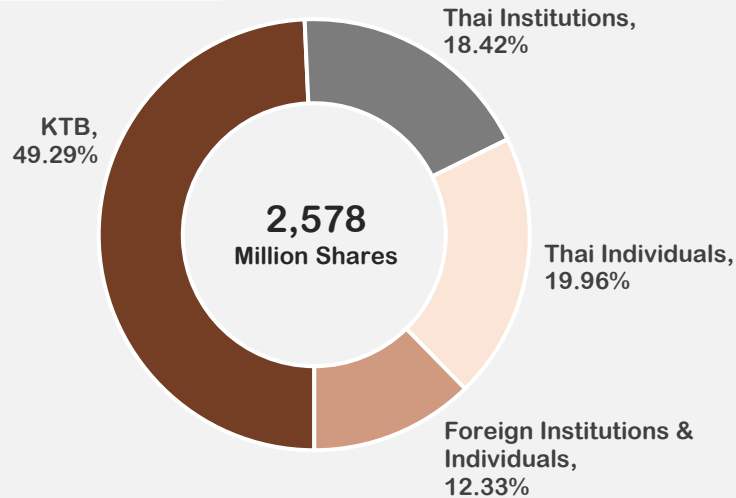
KTC Overview

- 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 Sep 2026)

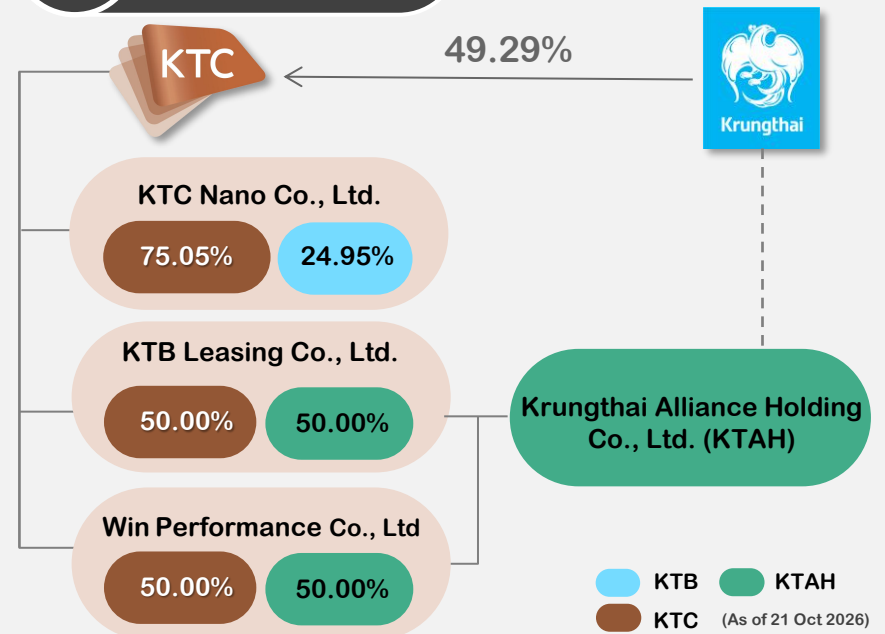


36,509 Shareholders

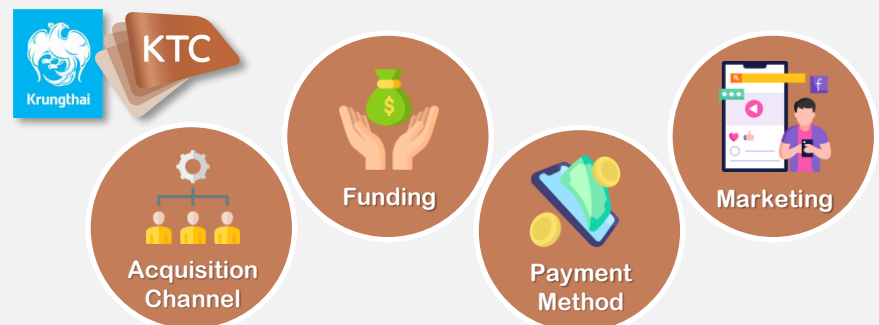
Top 5 Shareholders

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

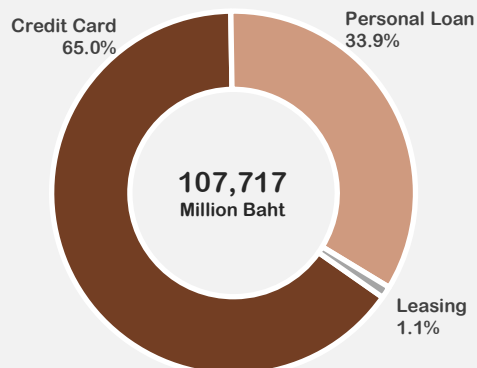


Business Structure & BOT Regulations

KTC



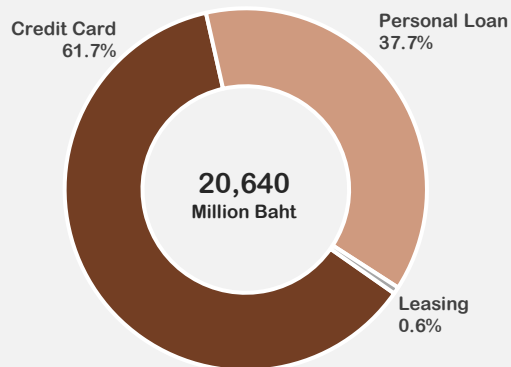
%Gross Receivables



(As of 30 Sep 2026)



%Total Revenue



(As of 30 Sep 2026)



Credit Card

Type of Loan
Multipurpose
Unsecured
Nationwide

**Minimum
Income
(THB)**

15,000

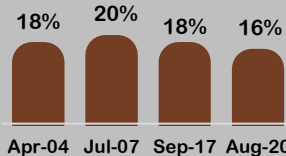
**Maximum
Credit Line
(THB)**

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

**Maximum
Interest Rate
& Fee**

16%

**Rate Cap
History**



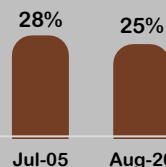
Personal Loan

Type of Loan
Multipurpose
Unsecured
Nationwide

-

1.5x (income < 30K)
5x (income ≥ 30K)

25%



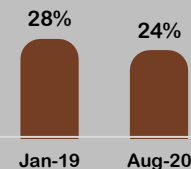
Auto Title Loan

Type of 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”

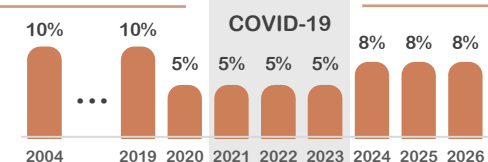
- KTC has joined the “Clear Debt, Move Forward” as a Non-Bank financial services provider under the Krungthai Bank Group
- Program targets **unsecured retail borrowers classified as NPL**, with principal or interest overdue more than 90 days
- Eligibility is determined using each **customer’s debt status 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 9M2026

KTC

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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KTC Sustainability

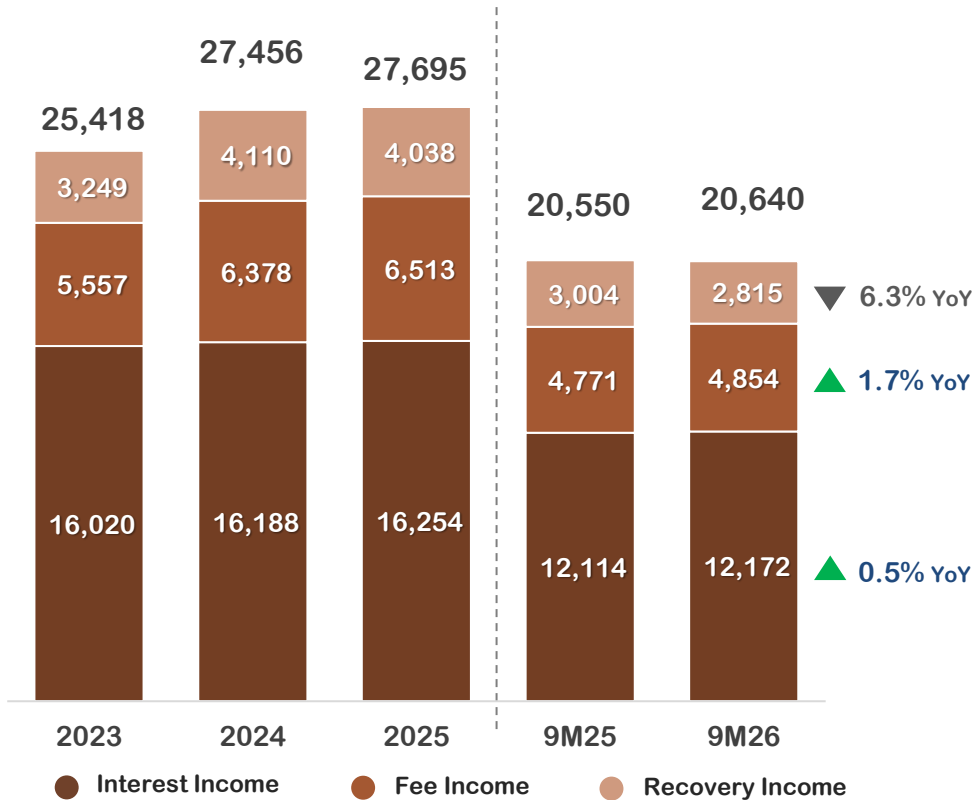
Financial Result 9M2026



Total Revenue

20,640 MB ▲ 0.4% YoY

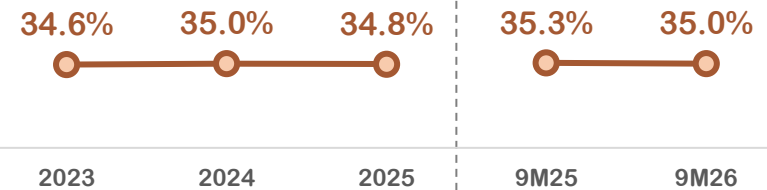
Unit: THB Million



Total Expense

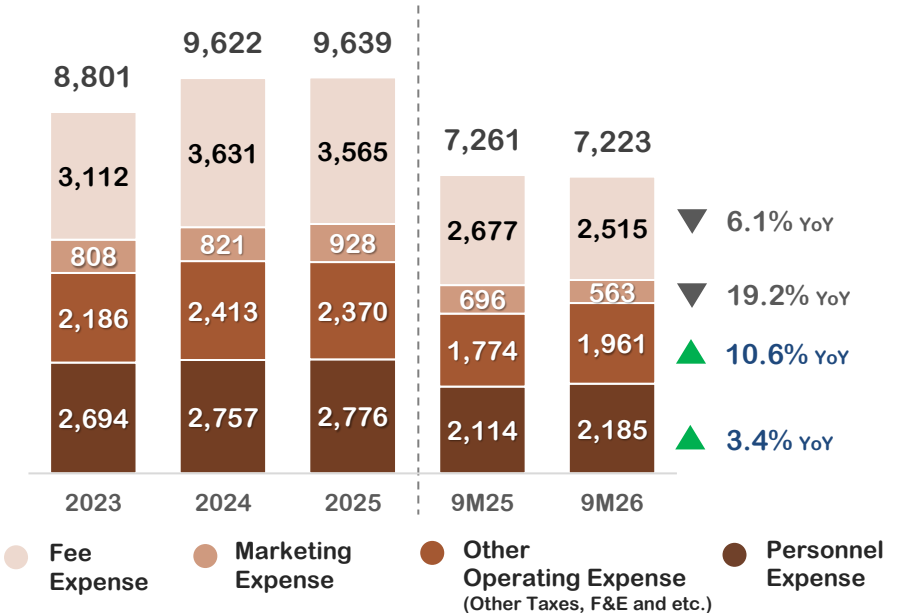
12,463 MB ▼ 5.0% YoY

Cost to Income



Total Operating Expense

Unit: THB Million



Expected Credit Loss

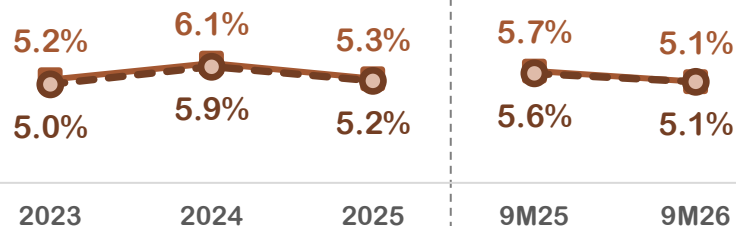


Expected Credit Loss

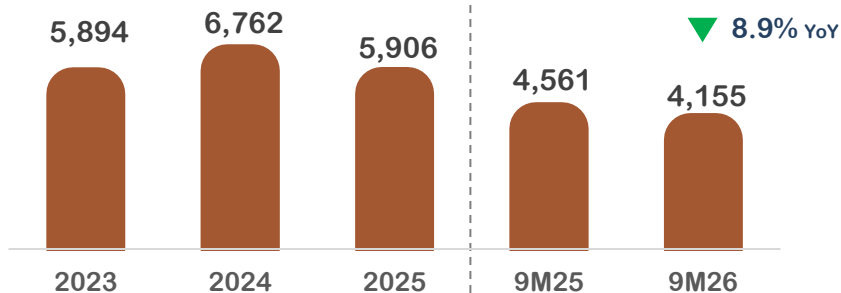
4,155 MB ▼ 8.9% YoY

Credit Cost

—●— Separate —■— Consolidated



Unit: THB Million



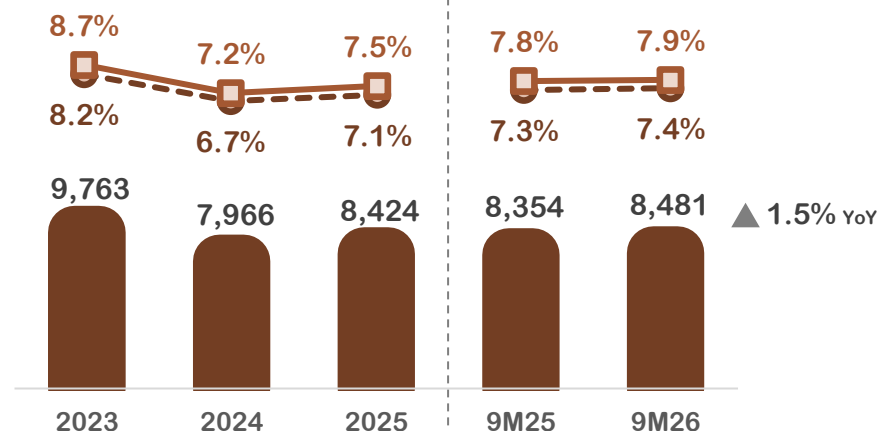
● Expected Credit Loss (Consolidated)

▼ 8.9% YoY



Allowance for ECL

—●— Separate —■— Consolidated



● Allowance for ECL (Consolidated) Unit: THB Million

▲ 1.5% YoY

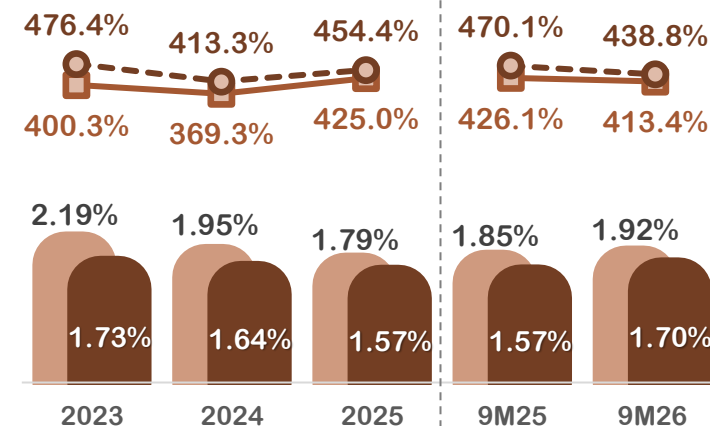
%NPL & Coverage Ratio

—●— Separate

—■— Consolidated

● %NPL Consolidated

● %NPL Separate

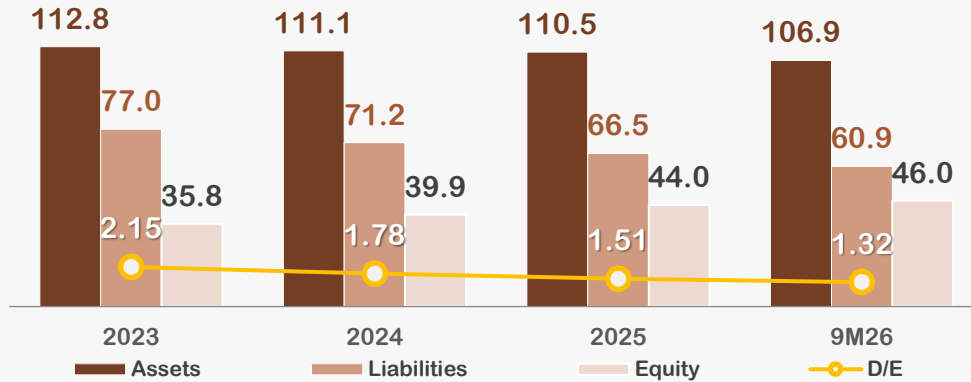


Financial Position & Funding

KTC

Balance Sheet Highlight

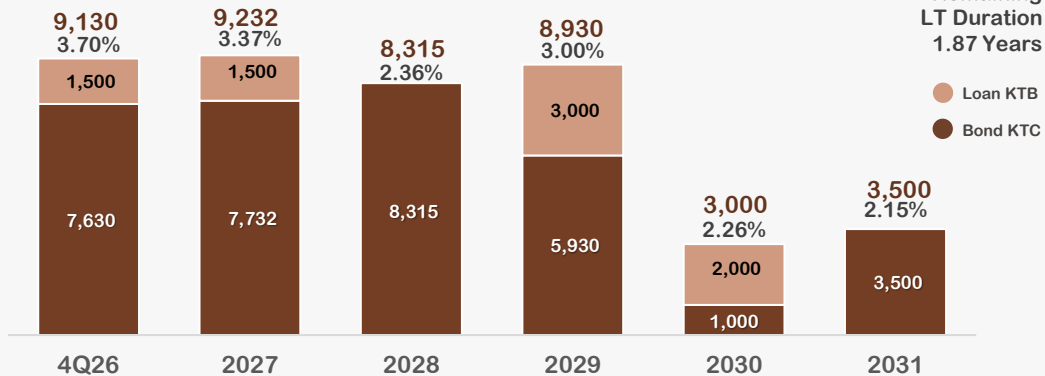
Unit: THB Billion



Maturity Profile

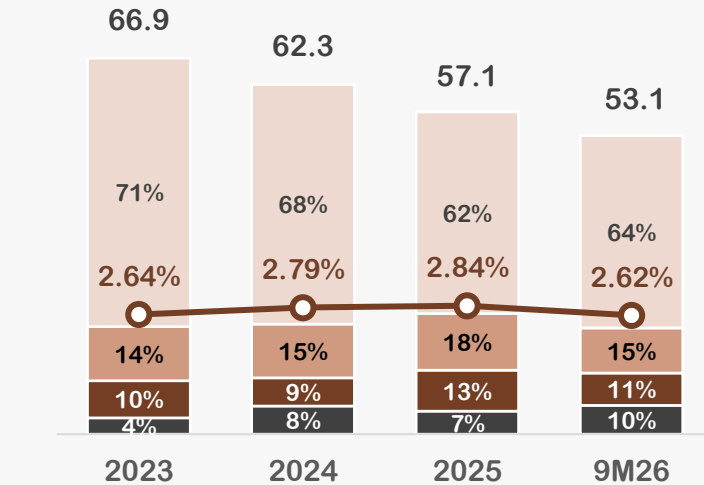
(As of 30 Sep 2026)

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
30,640

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



LT Loan
8,000

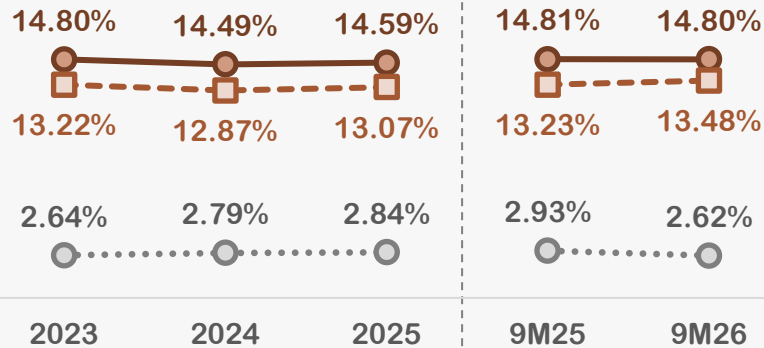
8,000

Key Financial Ratio



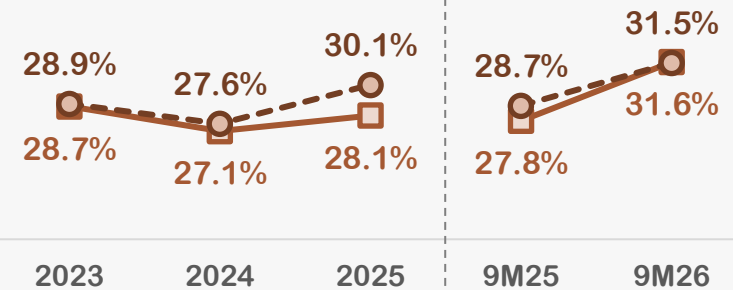
Yield on Loan & NIM & COF

—●— Yield on Loan -□- NIM ..●.. COF



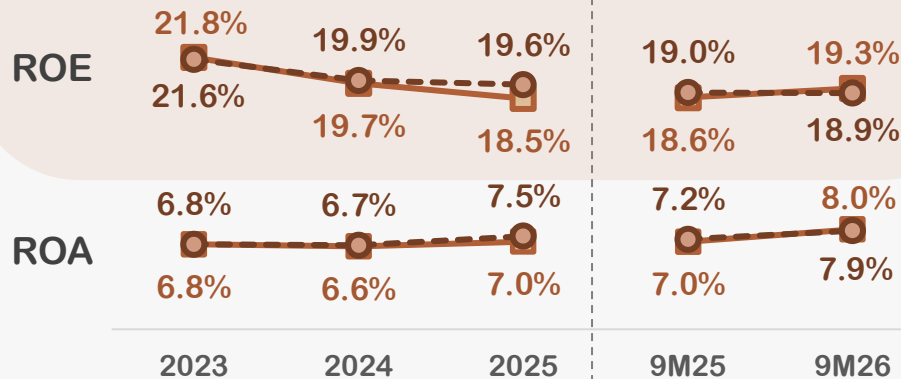
Net Profit Margin

—●— Separate -□- Consolidated



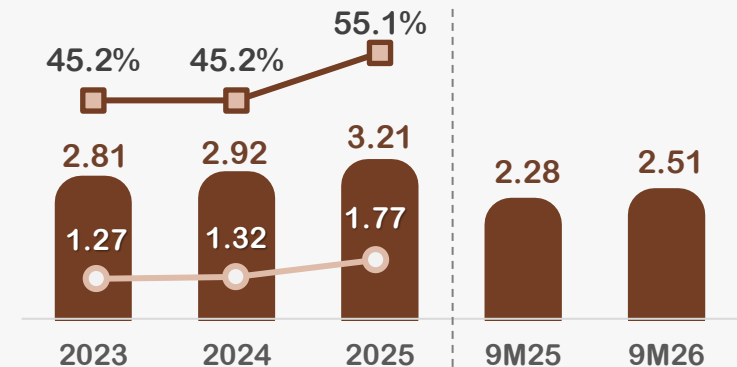
ROE & ROA

—●— Separate -□- Consolidated



EPS & Dividend Payout (Separate)

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



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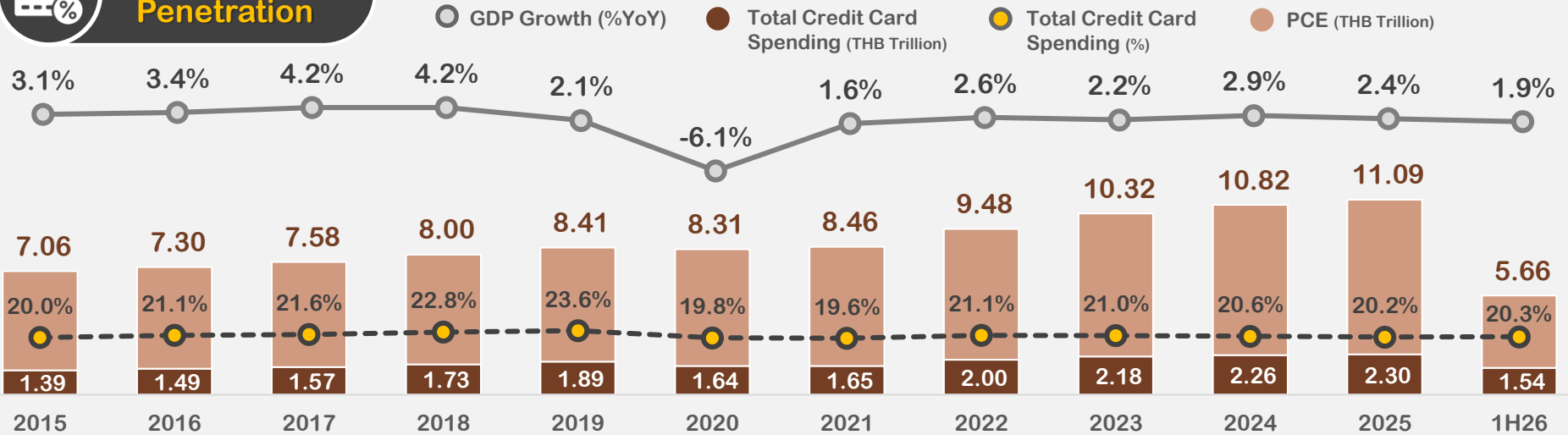
KTC Sustainability

Credit Card Industry & Market Share

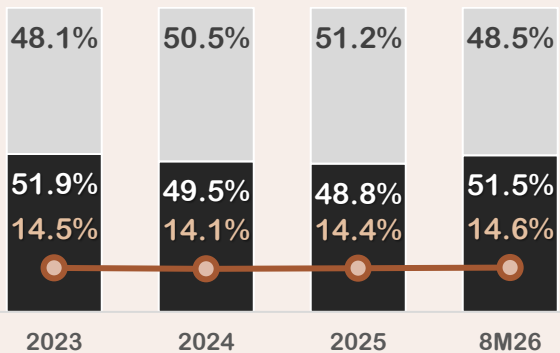
KTC



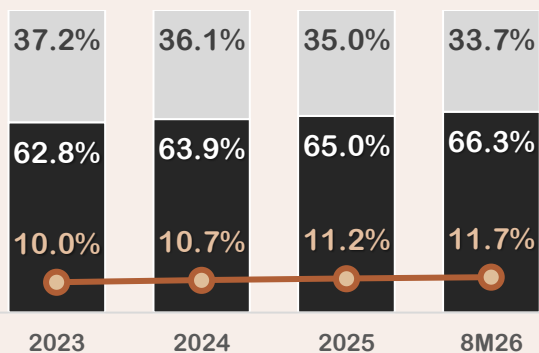
Credit Card Penetration



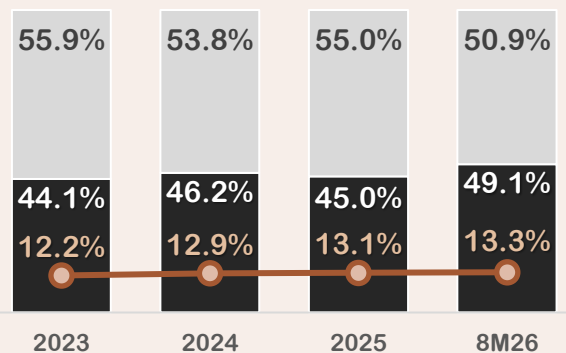
Credit Card Portfolio



No. of Credit Cards



Credit Card Spending

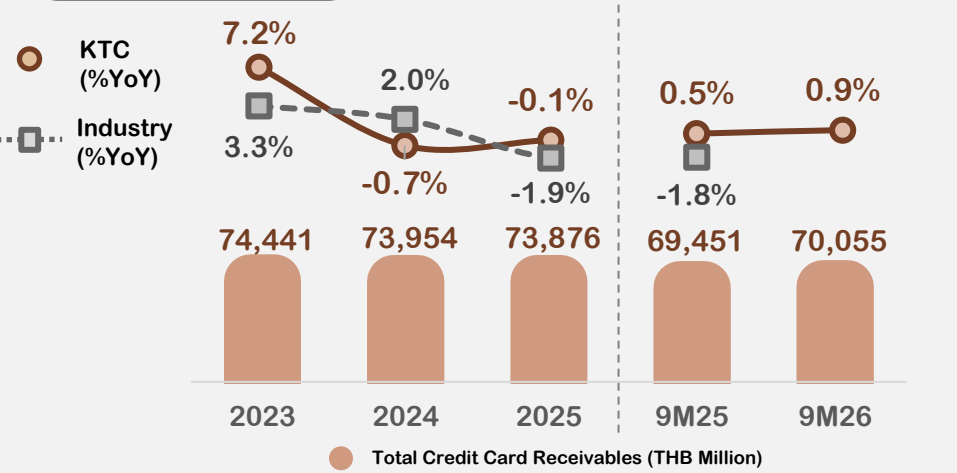


Commercial Bank Non-Commercial Bank KTC

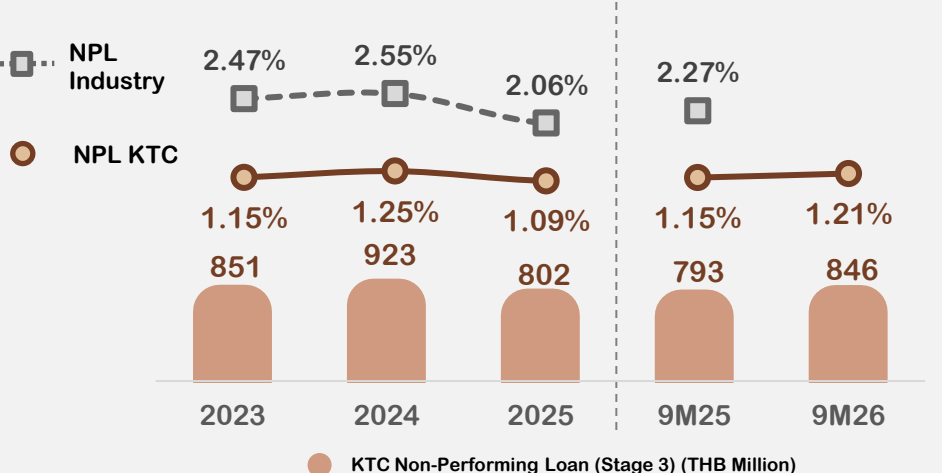
Credit Card Performance



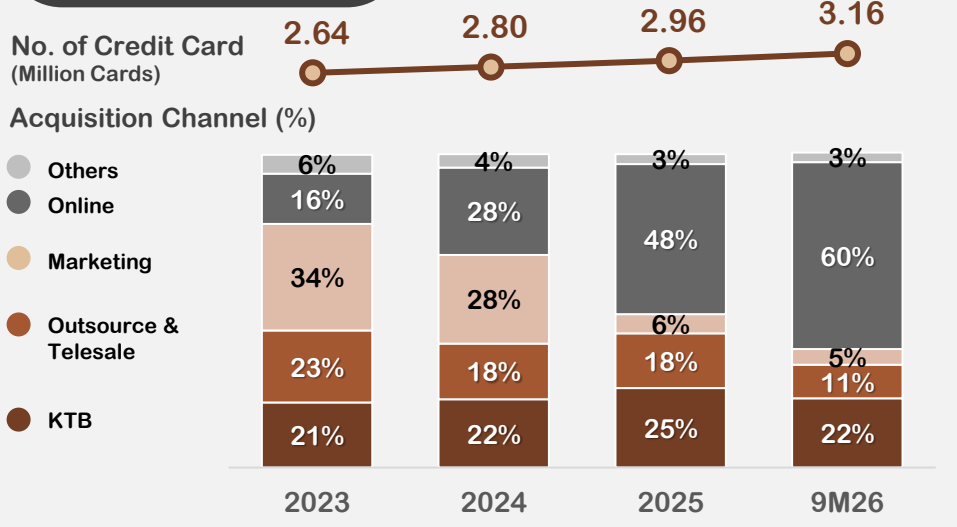
Portfolio Growth



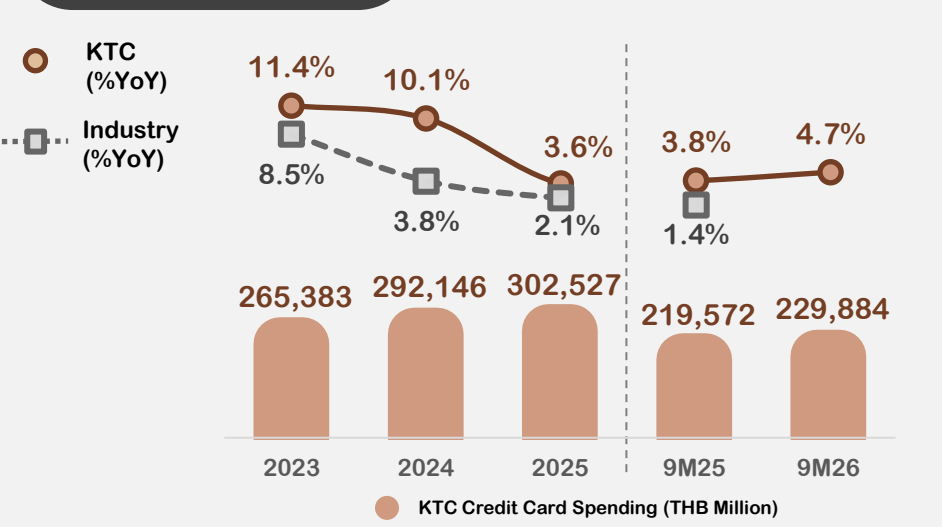
Portfolio Quality



Acquisition Channel



Credit Card Spending

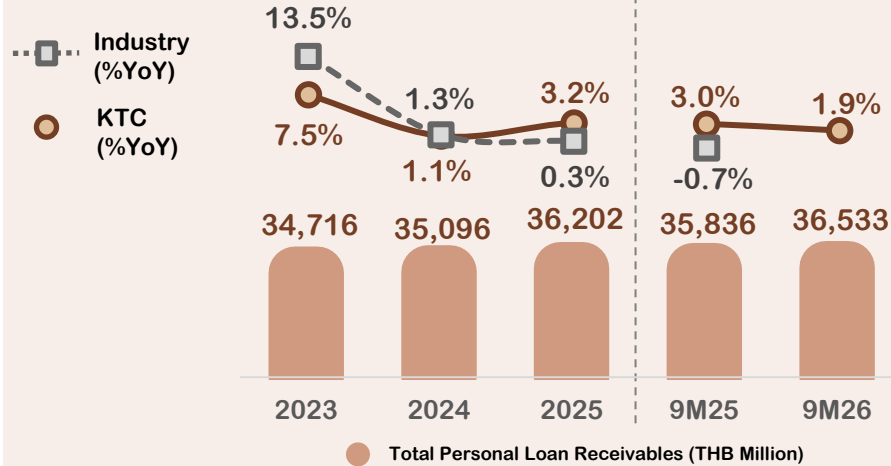


Personal Loan Performance

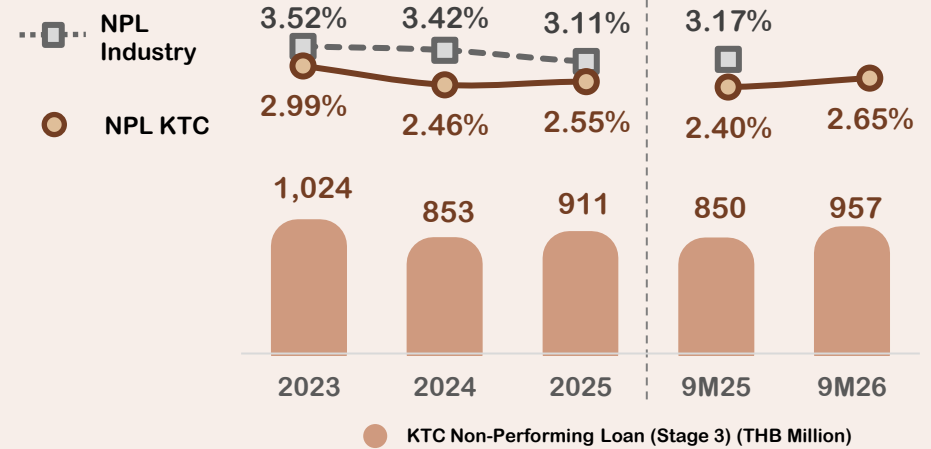
KTC



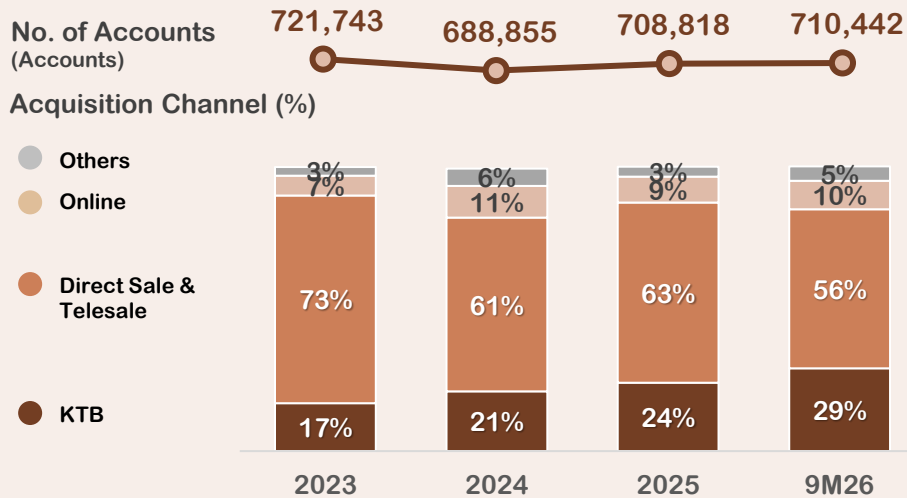
Portfolio Growth



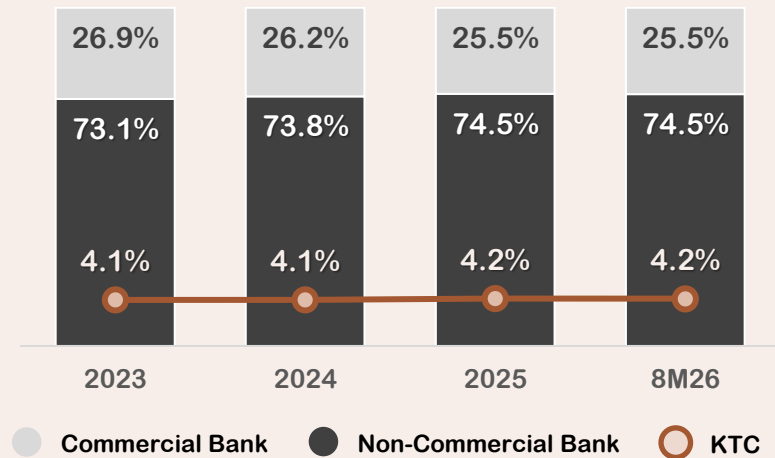
Portfolio Quality



Acquisition Channel



Market Share



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Target vs Actual 9M26

KTC

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%

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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

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



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



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

S&P Global



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



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

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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