

Business Overview

KTC

Credit Card

KTC PROUD

KTC P BERM
Car for Cash

KTBL

Others

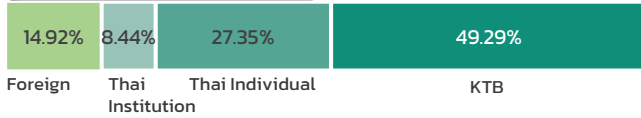
KTC
Prepaid

KTC Nano



Shareholder Structure

(as of Mar 31, 2025)

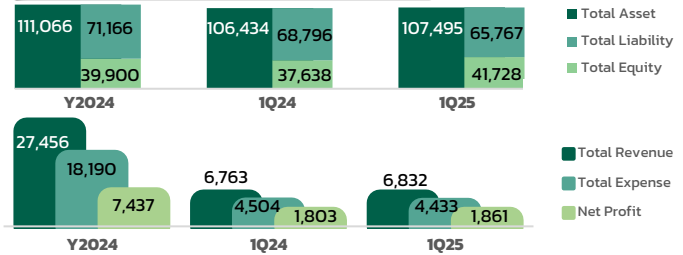


Major Shareholder (as of Mar 31, 2025)

1. Krungthai Bank Pcl,	49.29%
2. Mr. Mongkol Prakitchaiwattana	12.49%
3. Ms. Chantana Jirattitepat	4.95%
4. Thai NVDR	4.65%
5. UOB KAY HIAN PTE LTD A/C – RC	4.09%

Key Financial Highlight 1Q2025

(Unit : MB)



Key Financial Ratios

	Y2024	1Q2024	1Q2025
Net Profit Margin	27.1%	26.7%	27.2%
Net Interest Margin (NIM)	12.9%	13.1%	13.0%
Cost to Income	35.0%	35.0%	35.1%
Cost of Fund	2.79%	2.85%	2.96%
D/E (times)	1.78	1.83	1.58
Allowance for ECL / Total Receivables	7.2%	7.0%	7.5%
NPL Coverage Ratio	369.3%	353.8%	384.5%
Credit Cost	6.1%	6.4%	6.0%
ROA	6.6%	6.6%	6.8%
ROE	19.7%	19.7%	18.3%
EPS (THB/Share)	2.88	0.70	0.72
BVPS (THB)	15.5	14.6	16.2
DPS (THB/Share)	1.32	N/A	N/A

KTC Market Share

	Y2024	1Q2024	1Q2025
Credit Card			
Number of Cards	10.7%	10.2%	10.7%
Total Spending	13.1%	12.5%	13.4%
Credit Card Receivables	14.9%	14.6%	15.3%

Personal Loan (Excluding Auto Title Loan)

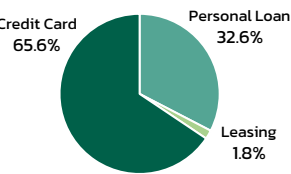
	Y2024	1Q2024	1Q2025
Number of Accounts	3.7%	4.0%	3.7%
Personal Loan Receivables	6.6%	6.1%	6.7%

Growth in 1Q2025 (YoY)

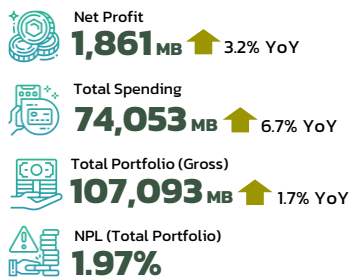
	Industry	Commercial Banks	Non-Banks	KTC
Number of Cards	(1.0%)	(3.3%)	0.3%	3.8%
Total Card Spending	(0.7%)	(3.7%)	2.8%	6.7%
Credit Card Receivables	(2.7%)	(3.2%)	(2.3%)	1.5%
Personal Loan Receivables (Excluding Auto Title Loan)	(5.8%)	(4.8%)	(6.3%)	3.4%
Auto Title Loan Receivables	7.5%	1.3%	8.4%	28.0%

Source: Industry Data, Bank of Thailand (Data as of May 9, 2025)

Portfolio Breakdown



Key Performance 1Q2025



KTC Portfolio

Credit Card



	Y2024	1Q2024	1Q2025
Credit Card (CIF Cards)	2,799,301	2,695,453	2,796,551
Credit Card Portfolio (MB)	73,954	69,213	70,283
NPL	1.25%	1.17%	1.21%

Personal Loan



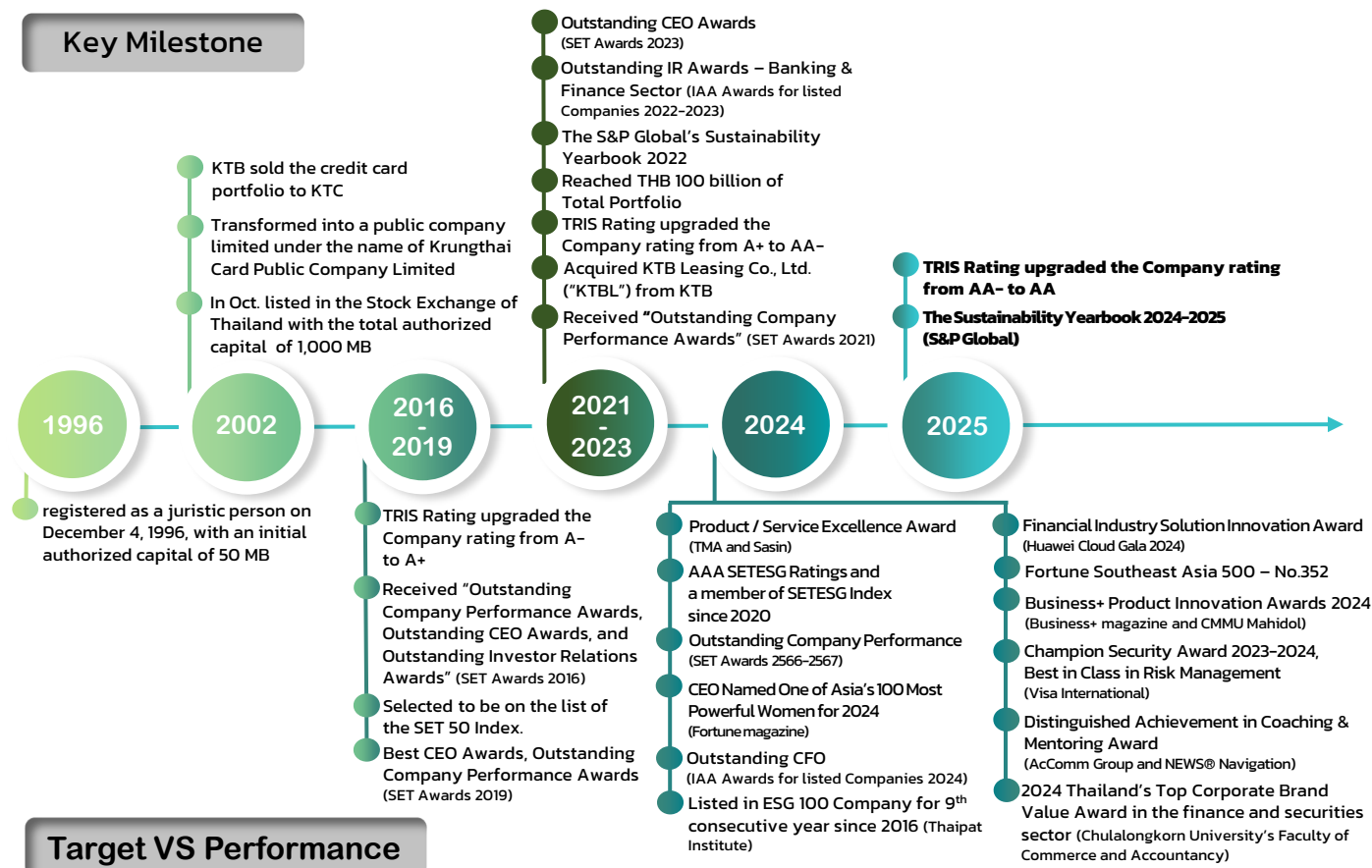
	Y2024	1Q2024	1Q2025
Total Accounts	688,855	727,694	690,178
KTC P BERM Car for Cash	15,393	12,224	16,003
Personal Loan Portfolio (including KTC P BERM) (MB)	35,096	33,149	34,857
KTC P BERM Car for Cash Portfolio (MB)	3,015	2,419	3,096
Total NPL	2.46%	2.13%	2.35%

Leasing



	Y2024	1Q2024	1Q2025
Leasing Portfolio (MB)	2,112	2,985	1,953
NPL	18.06%	19.68%	22.94%

Key Milestone



Target VS Performance

	Y2025 Target	1Q2025 Performance
Net Profit (MB)	> 7,437	1,861
Total Portfolio Growth	4% - 5%	1.7%
Credit Card Spending Growth	10%	6.7%
KTC PROUD Portfolio Growth	3%	0.6%
New Booking of P BERM Car for Cash (MB)	3,000	511
Portfolio Quality (%Total NPL)	≤ 2.0%	1.97%

Sustainability Development Strategy

KTC is a membership company in payment and retail lending business with emphasis on being a trusted organization with sustainable growth
To provide better financial products and services to enhance quality of life for all Thais

Economic Dimension Better Product & Service

1. 10 YEARS OF SERVICE

3. CASH BACK AND REWARDS

5. GENDER EQUALITY

8. CREDIT ACCESS AND CREDIT HISTORY

9. FINANCIAL INCLUSION AND FINANCIAL LITERACY

13. GREEN FINANCE

16. SOCIAL RESPONSIBILITY AND COMMUNITY DEVELOPMENT

KTC's "Debt Clearance 2025" gives members a chance to wipe out debt with 8 Million Baht in prizes

KTC's "Debt Clearance 2025" gives members a chance to wipe out debt with 8 Million Baht in prizes

KTC is introducing two premium credit cards, the KTC DIGITAL VISA SIGNATURE and the KTC DIGITAL WORLD REWARDS MASTERCARD, designed for discerning members who value online shopping and premium privileges with advanced security technology

KTC cooperates with Legal Execution Department to open "Debt Mediation Fair" No.36

KTC responds to the Bank of Thailand by cashback or refunding interest to customers to ease their debt burden.

"Operating innovatively and responsibly to unleash financial resilience in accordance with the laws and corporate values"

Social Dimension Better Quality of Life

1. 10 YEARS OF SERVICE

3. CASH BACK AND REWARDS

4. FINANCIAL INCLUSION AND FINANCIAL LITERACY

5. GENDER EQUALITY

8. CREDIT ACCESS AND CREDIT HISTORY

9. FINANCIAL INCLUSION AND FINANCIAL LITERACY

10. FINANCIAL INCLUSION AND FINANCIAL LITERACY

16. SOCIAL RESPONSIBILITY AND COMMUNITY DEVELOPMENT

KTC P BERM Car for Cash empowers aspiring franchise entrepreneurs supporting dreams and future opportunities

KTC builds a better future with 25 Million Baht donation to UNHCR for refugees

KTC conducts Knowledge Sharing to "Pattaya Redemptorist Technological College for People with Disabilities"

KTC partners with members to donate 27 Million Baht for a sustainable future with SOS Children's Villages Foundation

"Providing inclusive financial solutions and investing in talents that empower equitable communities"

Environmental Dimension Better Climate

3. CASH BACK AND REWARDS

7. ENVIRONMENTAL PROTECTION

11. FINANCIAL INCLUSION AND FINANCIAL LITERACY

12. FINANCIAL INCLUSION AND FINANCIAL LITERACY

13. GREEN FINANCE

Offers Solar Roof promotion with installment 0% up to 10 months for KTC credit card and KTC PROUD

KTC and Bangkok Airways launch the "20 Years, 20 Trips" campaign, offering curated sustainable travel experiences and cultural immersion opportunities throughout 2025

KTC is collaborating with the Mass Rapid Transit Authority of Thailand (MRTA) and Bangkok Expressway and Metro Public Company Limited (BEM) to introduce exclusive benefits for "Tap-and-Pay" users on the MRT Blue and Purple lines throughout 2025

"Exploiting financial solutions and environmental stewardship to support decarbonization"