



KTC PERFORMANCE 9M2025



AGENDA



1

KTC Overview & Key Highlights

2

Financial Results

3

Consumer Finance Industry &
KTC Portfolio Performance

4

Target vs Actual 2025

5

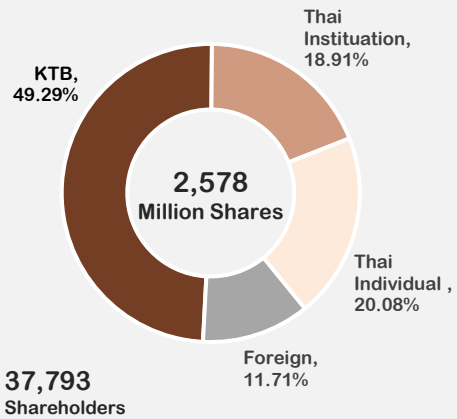
KTC Sustainability

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



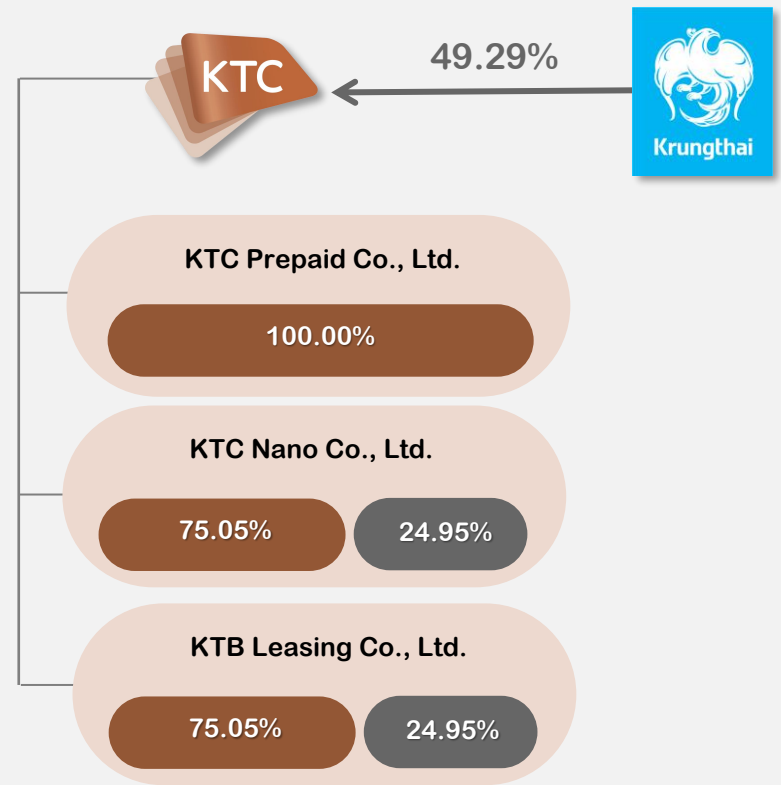
Top 5 Shareholders		
1.	KRUNGTHAI BANK PUBLIC COMPANY LIMITED	49.29%
2.	THAI NVDR COMPANY LIMITED	8.11%
3.	MR. MONGKOL PRAKITCHAIWATTANA	5.70%
4.	KKP CAPITAL PUBLIC COMPANY LIMITED	2.97%
5.	SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	1.57%

(As of 30 Sep 2025)

KTB & KTC Business Synergy



KTC Holding Structure



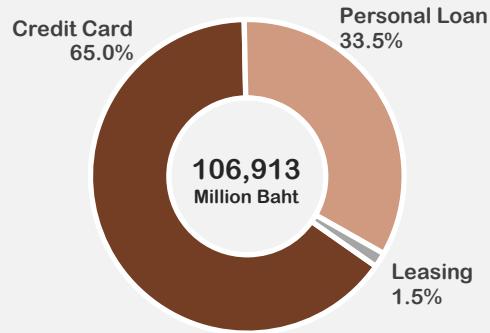
KTB
KTC
 (As of 30 Sep 2025)

Business Structure & BOT Regulations

KTC



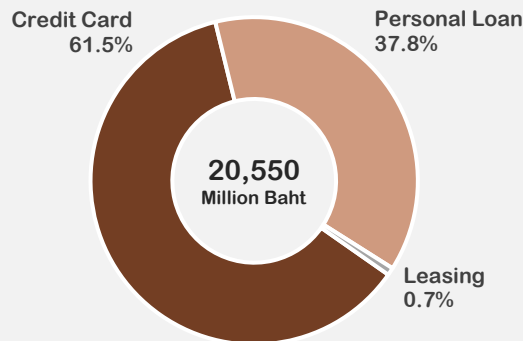
%Gross Receivables



(As of 30 Sep 2025)



%Total Revenue



(As of 30 Sep 2025)



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

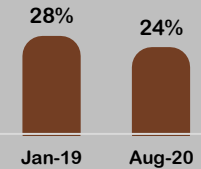
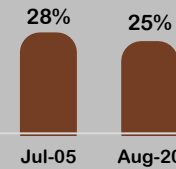
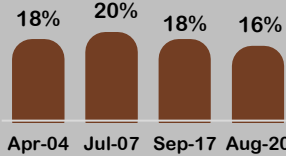
Maximum Interest Rate & Fee

16%

25%

24%

Rate Cap History



KTC Debt Restructuring & BOT Program “You Fight, We Help” Phase II

KTC

	Assistance Measure	Interest Rate	Period
 Credit Card	Change to Long Term Personal Loan	15.75% Per Annum	48 Months
 KTC PROUD Cash Card	Convert Revolving Loan to Term Loan	Based on Current Agreement	60 Months
 Severe Persistent Debt	Convert Revolving Loan to Term Loan Qualification: ▪ Not categorized as NPL ▪ Paid interest more than principal over the past 5 years ▪ Monthly Income <20K THB	15% Per Annum Debtors can still utilize the available credit limit (Determined on a case-by-case basis)	60 Months / 84 Months
 KTC Fixed Loan	Lower Installment by 30%	Based on Current Agreement	3 Billing Cycles
 P BERM Car for Cash (Car & Big Bike)	Lower Installment by 30%	Based on Current Agreement	3 Billing Cycles
	Extend Payment Term	Based on Current Agreement	60 / 72 / 84 Months
 P BERM Car for Cash (MotorBike)	Convert Revolving Loan to Term Loan	Based on Current Agreement	60 Months



- The minimum monthly payment is 8%, effective through the end of 2025.
- Pay 8% or more monthly to earn cashback, which will be disbursed quarterly during 2025.

1H25
0.5%
of outstanding balance

2H25
0.25%
of outstanding balance

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 (New Measure) (Non-Performing Loans)

“Pay, Cut Principle”



Unsecured bad loans with outstanding debts not exceeding 50,000 Baht per account, contracted before Jan 1, 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.

Key Highlights 9M2025

KTC

Unit: THB Million



Total Revenue

20,550 | ▲ 0.6%
(YoY)



Net Profit
(The Owner of the Parent)

5,707 | ▲ 2.8%
(YoY)



Credit Card
Spending

219,572 | ▲ 3.8%
(YoY)



Total Portfolio
(Gross A/R)

106,913 | ▲ 0.7%
(YoY)

Credit Card

69,451

▲ 0.5%
(YoY)

Personal Loan

35,836

▲ 3.0%
(YoY)

Leasing

1,627

▼ 28.8%
(YoY)

Net Interest Margin

13.2%

Total NPL

Consolidated 1.85%

Separate 1.57%



NPL Coverage

Consolidated 426.1%

Separate 470.1%

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KTC Sustainability

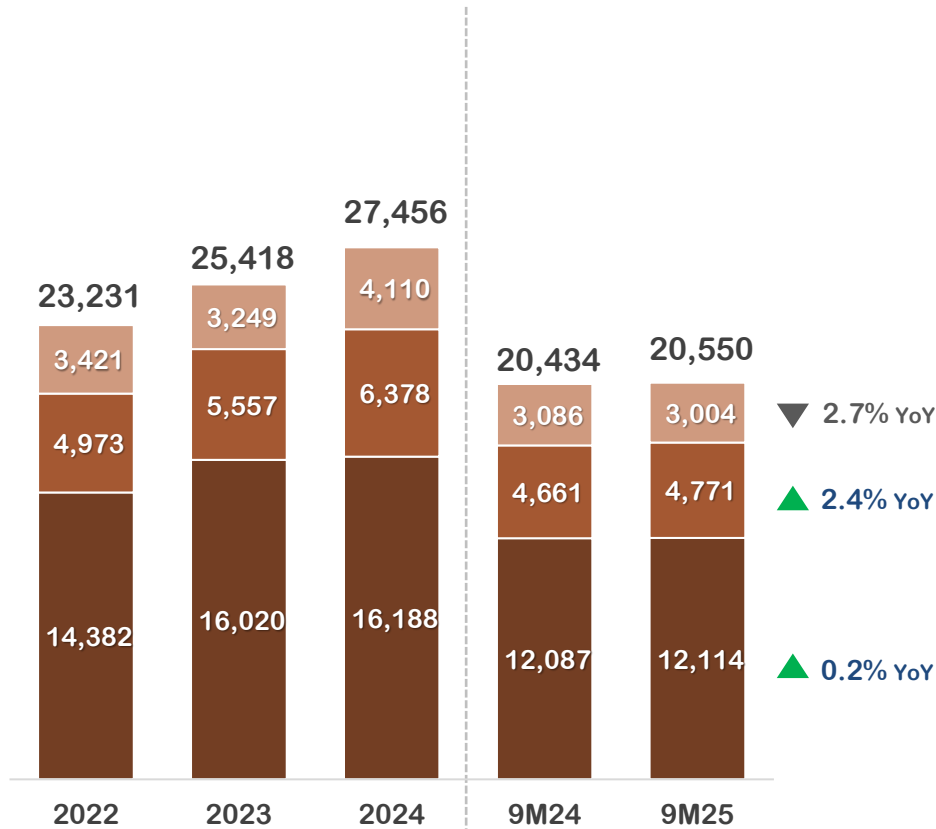
Financial Result 9M2025



Total Revenue

20,550 MB ▲ 0.6% YoY

Unit: THB Million



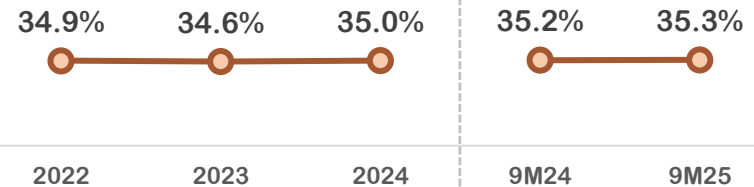
● Interest Income ● Fee Income ● Recovery Income



Total Expense

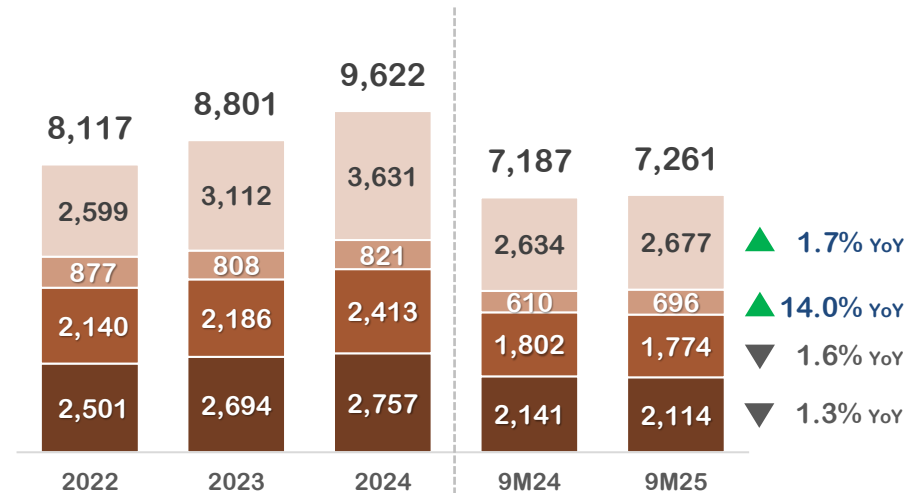
13,116 MB ▼ 3.0% YoY

Cost to Income



Total Operating Expense 7,261 MB ▲ 1.0% YoY

Unit: THB Million



● Fee Expense ● Marketing Expense ● Other Operating Expense (Other Taxes, F&E and etc.) ● Personal Expense

Expected Credit Loss

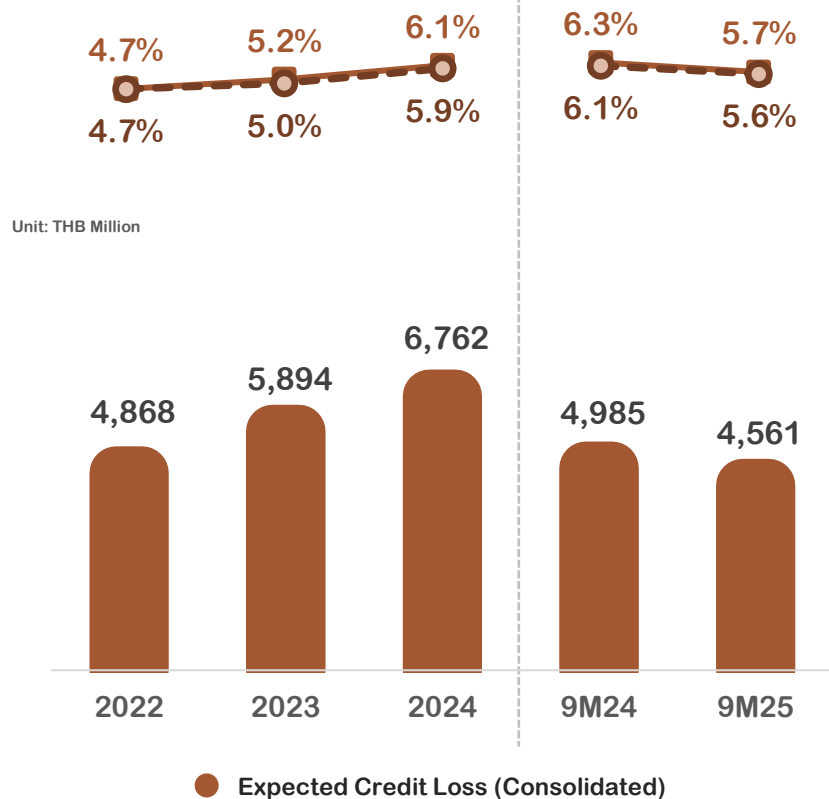


Expected Credit Loss

4,561 MB ▼ 8.5% YoY

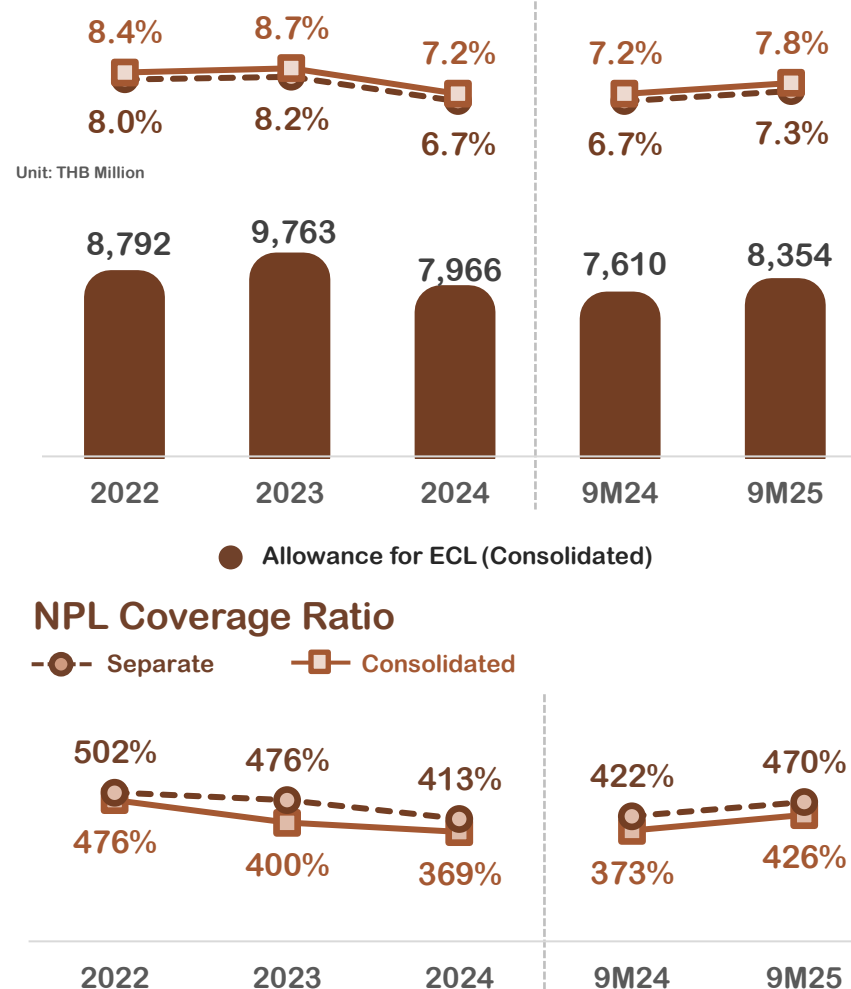
Credit Cost

—●— Separate —■— Consolidated



Allowance for ECL

—●— Separate —■— Consolidated

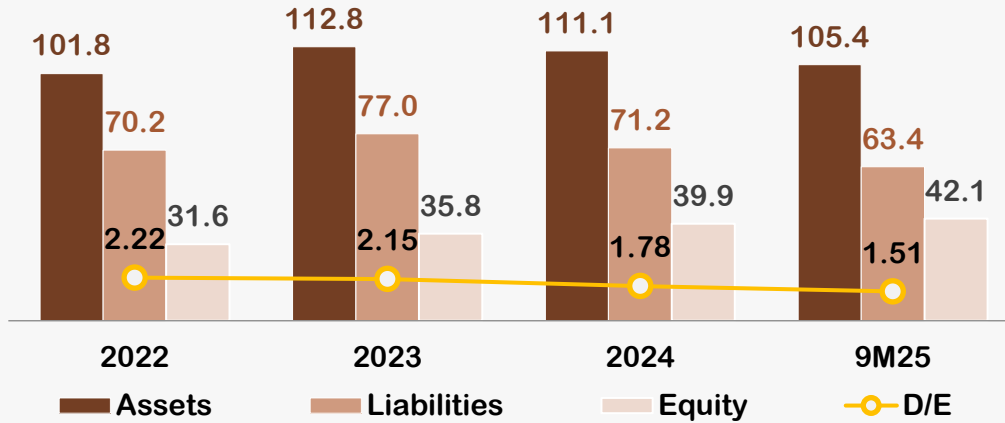


Financial Position & Funding

KTC

Balance Sheet Highlight

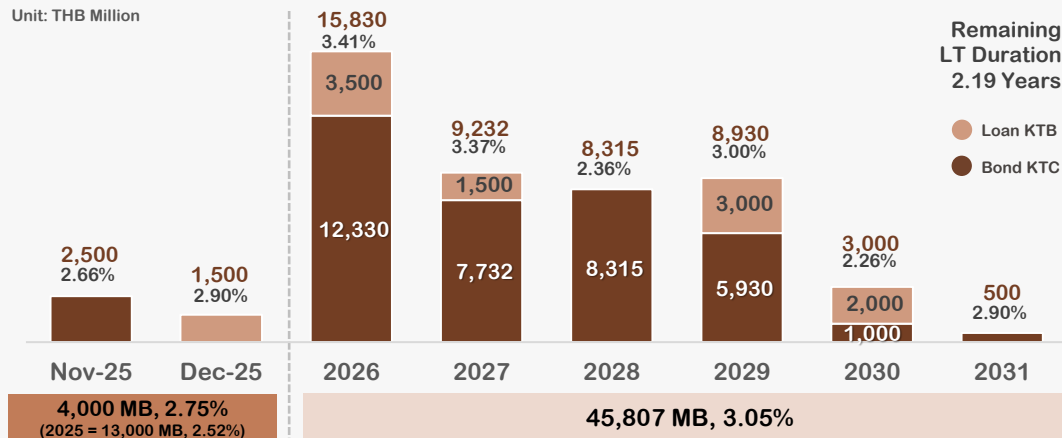
Unit: THB Billion



Maturity Profile

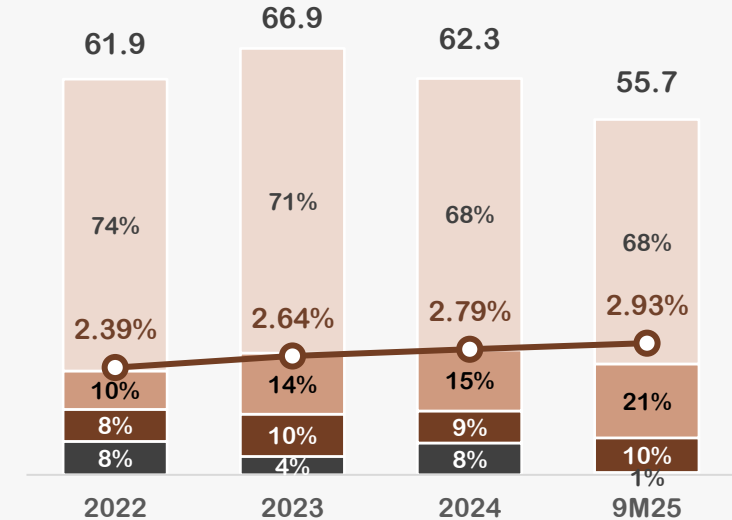
(As of 30 Sep 2025)

Unit: THB Million



Interest Bearing Debt (Original Term)

Unit: THB Billion



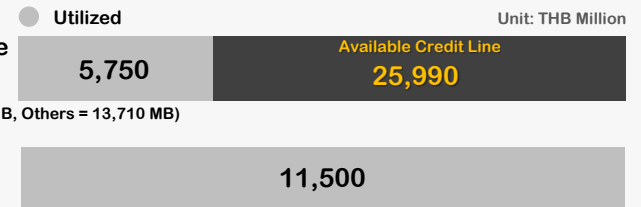
- Debtures
- ST Loan - Excl. KTB & Related Parties
- LT Loan
- ST Loan - KTB & Related Parties
- Cost of Fund



ST Credit Line
31,740

(ST: KTB = 18,030 MB, Others = 13,710 MB)

LT Loan
11,500

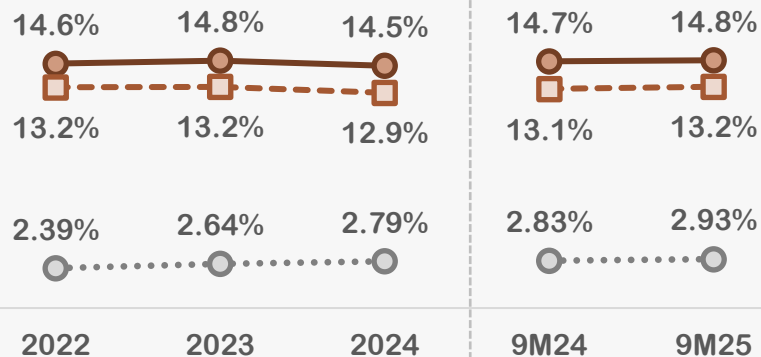


Key Financial Ratio



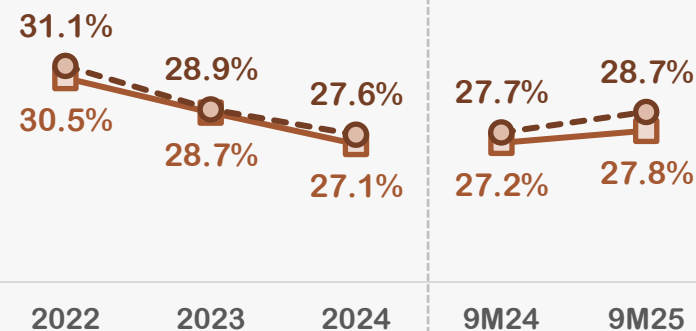
Yield on Loan & NIM & COF

—●— Yield on Loan -□- NIM ..●.. COF



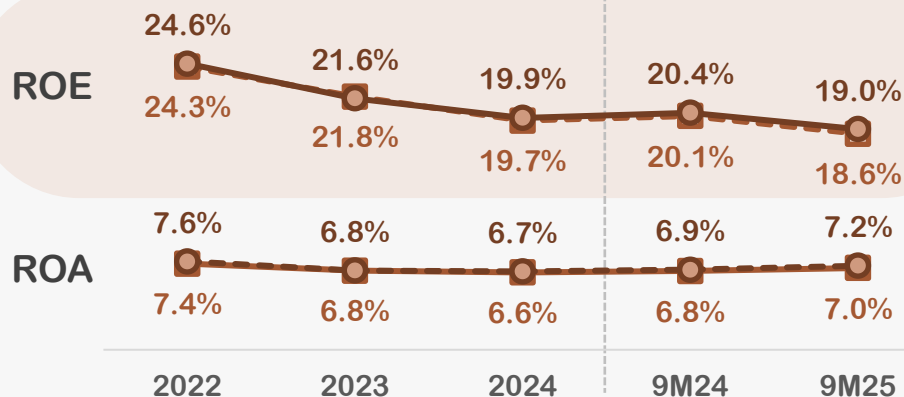
Net Profit Margin

—●— Separate -□- Consolidated



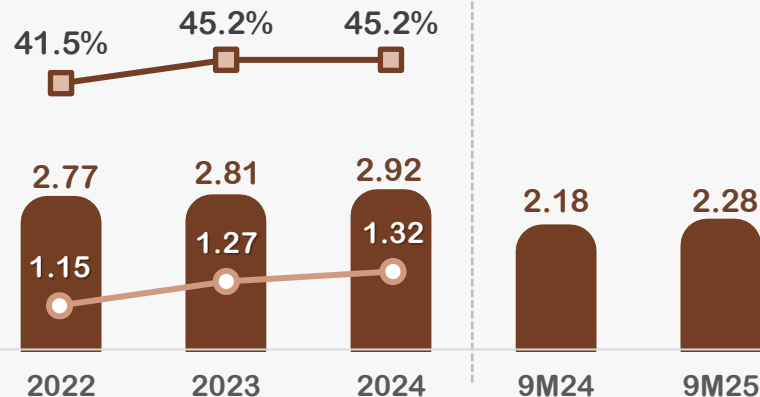
ROE & ROA

—●— Separate -□- Consolidated



EPS & Dividend Payout (Separate)

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



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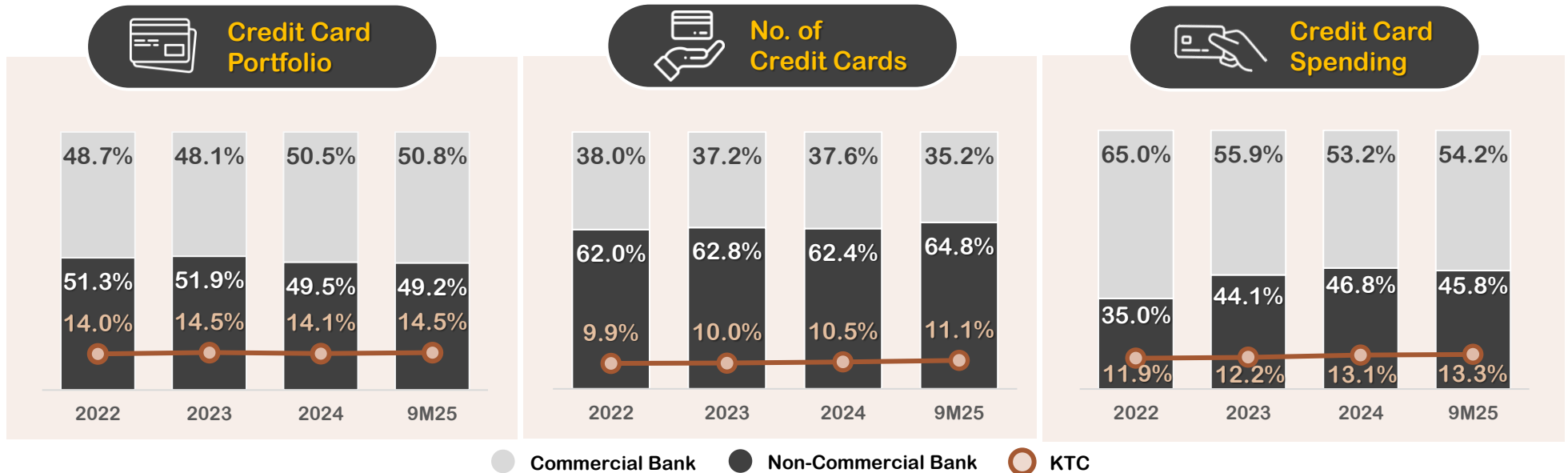
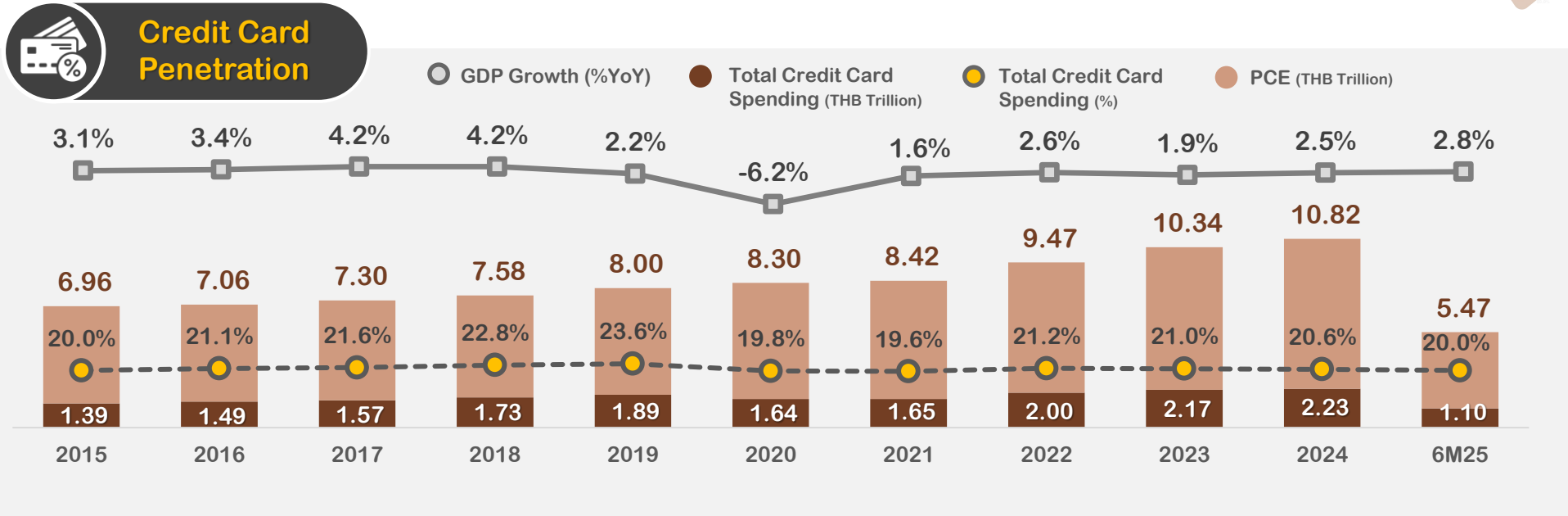
Target vs Actual 2025

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KTC Sustainability

Credit Card Industry & Market Share

KTC

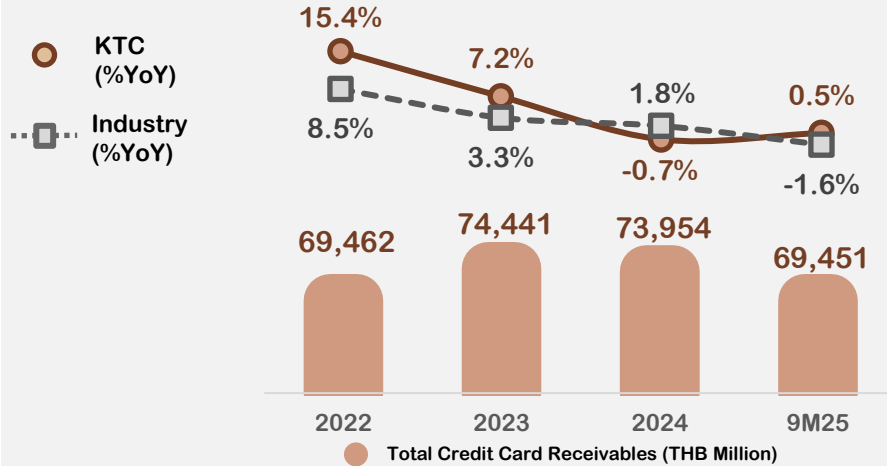


Credit Card Performance

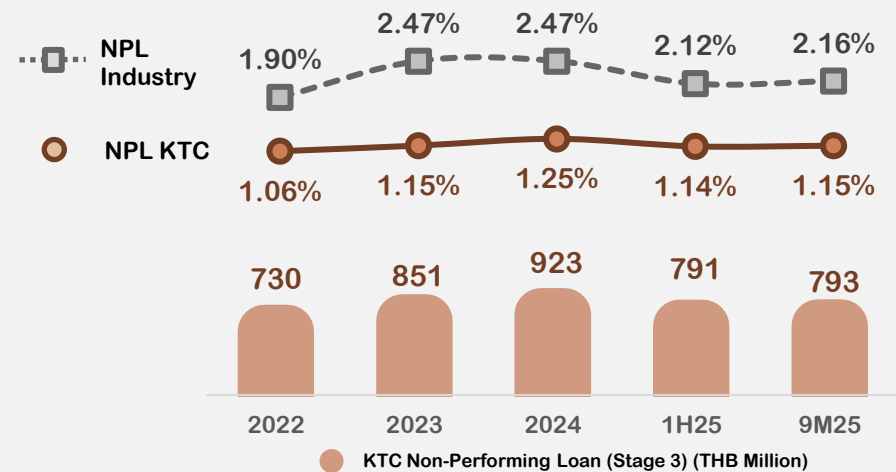
KTC



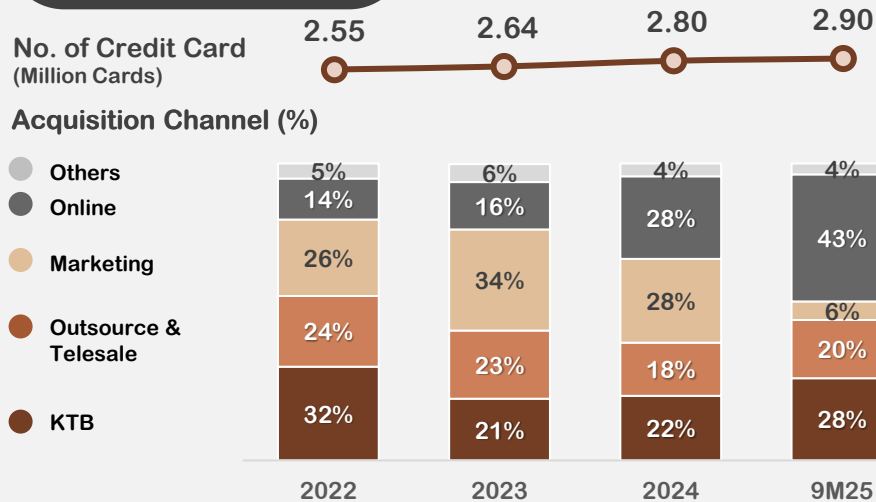
Portfolio Growth



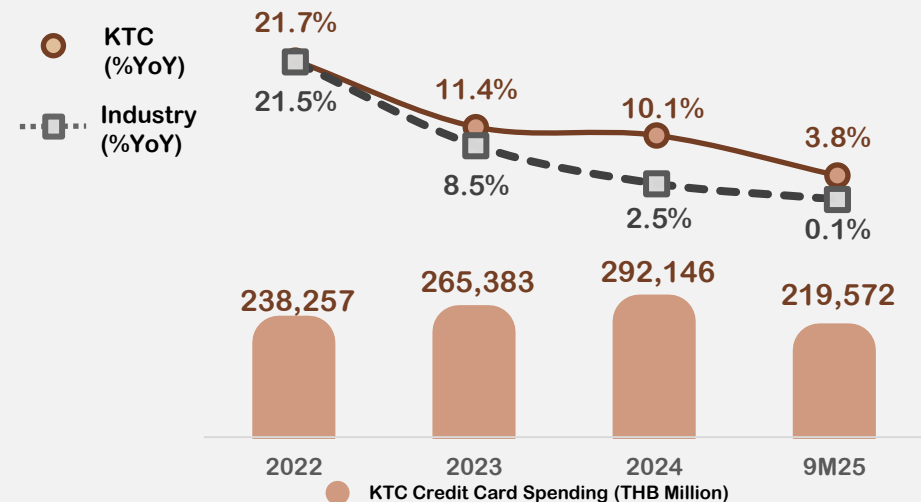
Portfolio Quality



Acquisition Channel



Credit Card Spending



2025 : Year-End marketing Activity

KTC

- Maximize value in every essential spend – dining, shopping, travel – with campaign “พลังพอยท์”
- Provide installment plans for big-ticket year-end expenses, insurance payment



เตรียมพร้อมก่อนเที่ยวต่างประเทศ Long Weekend
สิทธิพิเศษประกันการเดินทางที่ KTCinsure+
อุ่นใจ ได้ความคุ้มครอง

รับส่วนลด
18%
และสิทธิพิเศษอื่นๆ
เมื่อชำระเบิยประกันผ่าน
บัตรเครดิต KTC

ผ่อน
บัตรเครดิต
e-Coupon

พันธมิตรประกันชั้นนำมากมายที่ KTCinsure+

กรุงเทพประกันภัย Bangkok Insurance
วิริยะประกันภัย Viriyah Insurance
KPI กรุงไทยพาณิชย์ประกันภัย KTC Insurance
MSIG มิว อยุ่ 5 ปี คุ้มครอง
TWS ไทยวิริยะประกันภัย

บัตรเครดิต KTC MASTERCARD

เลือกรับสูงสุดค้
เครดิตเงินคืน สูงสุด **2%**
หรือ
คะแนน KTC พิเศษ เพิ่มสูงสุด **25%**

ผ่อนชำระเบิยประกันฯ
ทุกประเภท
0%
นาน สูงสุด 10 เดือน
เมื่อใช้คะแนน KTC FOREVER
เปลี่ยนยอดรูดเต็มให้เป็นผ่อนชำระ
โทร 02 123 5650

KTC พลังพอยท์ FOREVER

กิน • ช้อป • เที่ยว
บัตรเครดิต KTC
แลกคะแนน ค้สูงสุด
50%

และไปรใหม่อีกเพียบ!
ณ ร้านค้าที่ร่วมรายการมากมาย

ห้างสรรพสินค้า และช่องทางออนไลน์ของห้างที่ร่วมรายการ



แลกคะแนนรับส่วนลดเพิ่ม
หรือเครดิตเงินคืนสูงสุด

20%

2026 Credit Card Marketing

SHIFT FORWARDS beyond boundaries powered by AI.



2026 Target :



5% Spending Volume Growth

Winning Aspiration : Toward becoming a default card



Key Strategy :

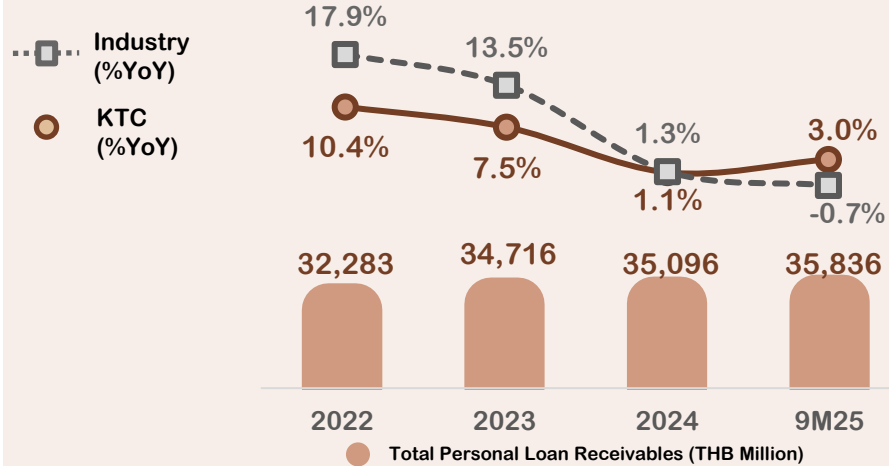
- **Build on our strengths** - from portfolio quality, service excellence and strong usage growth
- **Insurance Brokerage** : working closely with strategic partner with both life and non-life insurers, leverage customer base and data insights to drive sustainable growth
- **Collaborate with Krungthai** to drive mutual growth, focusing on priority segment, wealth, SME and Gen Z
- **Leverage Digital and AI Powered marketing** : seamless communication, personalized marketing, operation & security to build customer trust

Personal Loan Performance

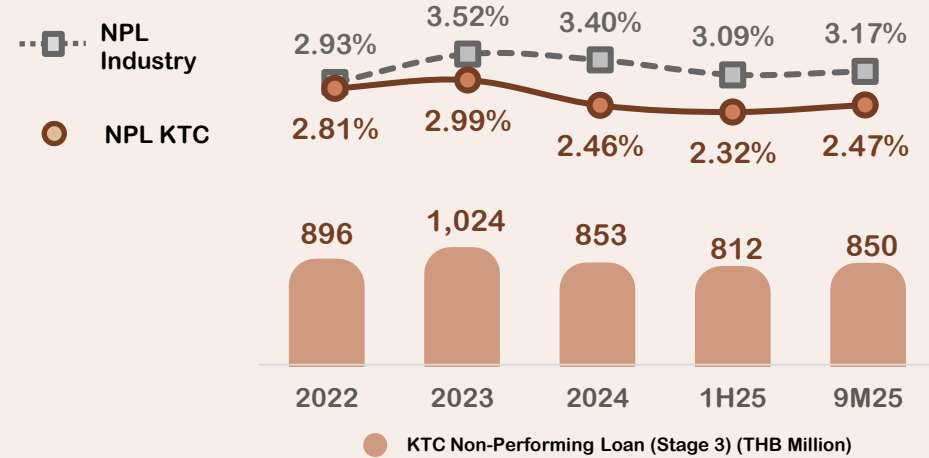
KTC



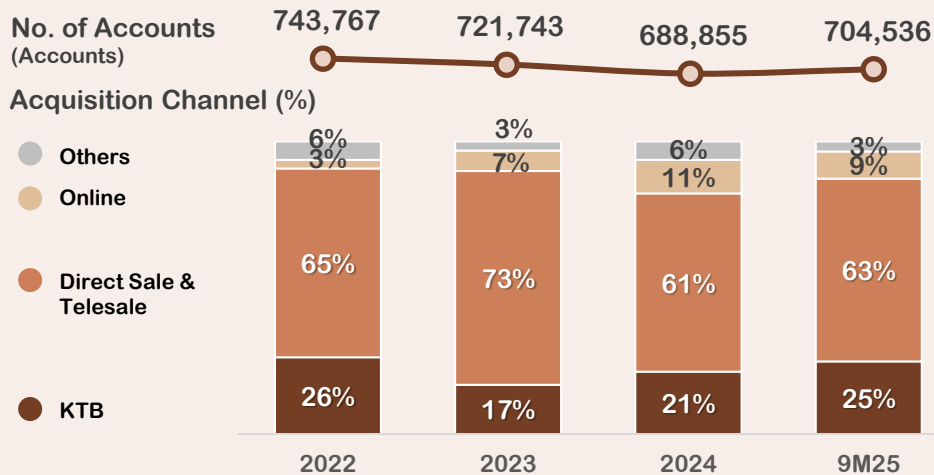
Portfolio Growth



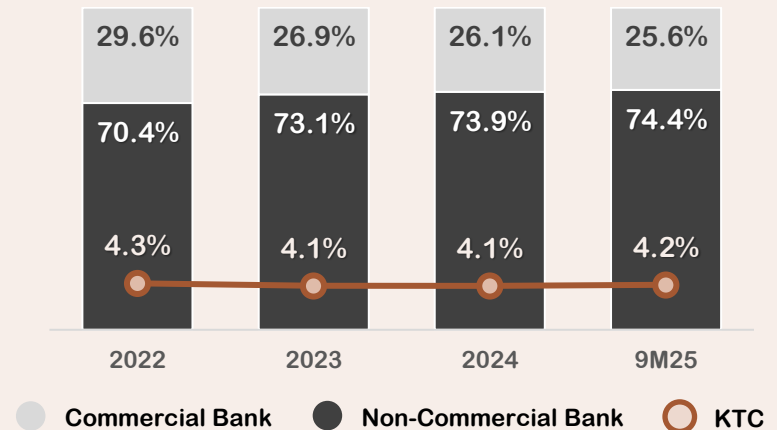
Portfolio Quality



Acquisition Channel



Market Share



KTC

+2%
Target



KTC **พื้บ่ม**
รถแลกเงิน



สมัครบัตรเครดิตเงินสด
KTC PROUD MASTERCARD
รับโค้ดส่วนลด
800.-

ชำระบัตรเครดิตประจำ
 ที่ได้รับโค้ดส่วนลด 12,000 บาท

1 พ.ค. 68 - 31 ส.ค. 68
 *เงื่อนไขอื่น ๆ โปรดอ่านที่หน้า 4

-



**true
5G**

สมัครบัตรก่อนส่งมอบ KTC PROUD
อนุมัติแล้วใน 30 นาที

Galaxy S25 Ultra
Galaxy AI ✨

ผ่อนมือถือทุกรุ่น

0% นาน **24 เดือน**

เช่าจากบริษัทบัตรเครดิต KTC PROUD
แล้วส่งมือถือมาคืน



**สมัครบัตรก่อนส่งมอบ
KTC PROUD
อนุมัติแล้วใน 30 นาที**



ผ่อนกล้องถ่ายรูป

0% นาน **24 เดือน**

เช่าจากบริษัทบัตรเครดิต KTC PROUD
แล้วส่งกล้องมาคืน



สมัครรับกดเงินสด
KTC PROUD

รับเงินสด
800 บาท
เฉพาะบัตรใหม่ NocoNoc เท่านั้น

สำหรับลูกค้าใหม่-จำกัดเป็นรายวัน 2,000 บาท

ถูกที่สุด!กดเงินสดรับเงินจริงตามอัตรา 21% ต่อปี

18

Personal Loans Target & Strategies in Year 2026

KTC

Focus on expanding quality customer segments with strong repayment capacity in both unsecured “Personal loan” and secured lending “Car title loan” to achieve sustainable portfolio growth

+2%
Target



KTC PROUD



**ฟู้เบิ้ล
รถแลกเงิน**



Key Focus in 2026

- Revisit the overall product mix to identify clear value propositions and strengthen competitive advantage.
- Refine products to be more attractive and relevant to our target segments.
- Focus on government officers and salaried employees, while continuing to support SME owners with strong repayment capacity.
- Grow customer acquisition through Krungthai Bank branches and sales agents as key channels.



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Target vs Actual 2025

KTC

Unit: THB Million

	Actual Y2024	Target Y2025	Actual 9M25
Net Profit	7,437	> 7,437	5,707
Total Portfolio Growth	▼ 1.1%	4-5%	0.7%
Portfolio Quality (%NPL)	1.95%	≤ 2.0%	1.85%
 Credit Card Spending Growth (%)	10.1%	10%	3.8%
 KTC PROUD Portfolio Growth (%)	0.6% (0-90 Days)	3%	0.8%
 New Booking of P BERM Car for Cash	2,437	3,000	1,650

Target 2026



Net Profit

>Y2025



**Total
Portfolio
Growth**

1-2%



**Portfolio
Quality
(%NPL)**

$\leq$ 2.0%



**Credit Card
Spending
Growth**

5%



**Personal Loan
Portfolio
Growth**

2%

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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 teams up with 100+ hospitals to ease rainy season healthcare costs.



KTC partners with Wall Street English to advance lifelong learning



KTC's strategic upskilling transforms sales teams into financial service experts



KTC joins forces with TCSD to decode cyber threats in the AI Era

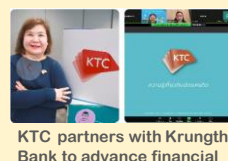
"Operating innovatively and responsibly to unleash financial resilience in accordance with the laws and corporate values"

Social Dimension Better Quality of Life

KTC expands financial access for Lalamove Driver partners with P' BERM' loans, no guarantor needed.



KTC champions experiential legal education for Walailak University students



KTC partners with Krungthai Bank to advance financial literacy among university students under "กรุงไทยรัก Smart University"

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

Environmental Dimension Better Climate

From Home to the World: KTC FIT Talk 19 unites partners to drive clean energy solutions toward net zero



KTC promotes sustainable living with special offers:

- Redeem points for an instant 20% discount, 0% installment up to 10 months and get cashback up to 37,000 Baht for customers who install solar roof with Thai Watsadu
- Up to 12% cashback for EV bookings with KTC credit cards, encouraging eco-friendly vehicle adoption across Thailand



"Exploiting financial solutions and environmental stewardship to support decarbonization"

National Awards



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



Membership of the Thai Private Sector Collective Action Against Corruption since 2016



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



Excellence CG Scoring by Thai Institute of Directors Association (IOD) since 2016 (Based on OECD Principles of CG)



KTC wins Thailand's Top Corporate Brand Value Award 2024 for the 6th Year



The first female CEO awarded for the Coaching Advocacy Impact Award



KTC has been upgraded to an "AA" corporate and debt rating by TRIS Rating



Excellent AGM Scoring by Thai Investors Association (TIA) in 2024



Best Public Company of the Year 2025 in Finance & Securities category - Money & Banking Magazine

International Awards



Member of S&P Global Sustainability Yearbook 2025 for the second consecutive year since 2024



FTSE4Good Index Constituents since 2021



MSCI ESG Ratings BBB Since July 2023



KTC secures Asia-Pacific Financial Security Award for the second consecutive year

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

: With Reference



The Information Security Management System ISO/IEC 27001:2013



The Privacy Information Management System ISO/IEC 27701:2019



PCI DSS Version 3.2.1-Acquiring Service

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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