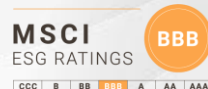




# KTC PERFORMANCE 1Q2025



# AGENDA



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KTC Overview & Key Highlights

2

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Consumer Finance Industry &  
KTC Portfolio Performance

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Target vs Actual 2025

5

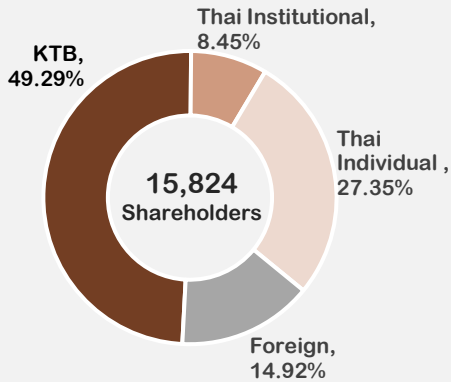
KTC Sustainability

# 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

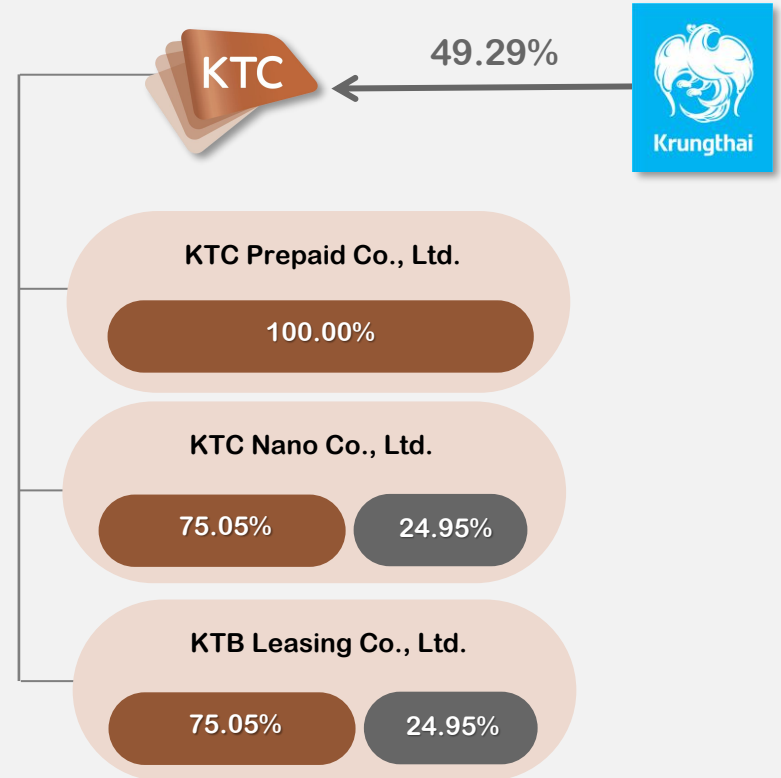
## Shareholder Structure



Top 5 Shareholders		
1.	Krungthai Bank Public Company Limited	49.29%
2.	MR. MONGKOL PRAKITCHAIWATTANA	12.49%
3.	MS. CHANTANA JIRATTITEPAT	4.95%
4.	Thai NVDR Company Limited	4.65%
5.	UOB KAY HIAN PTE LTD A/C - RC	4.09%

(As of 31 Mar 2025)

## KTC Holding Structure

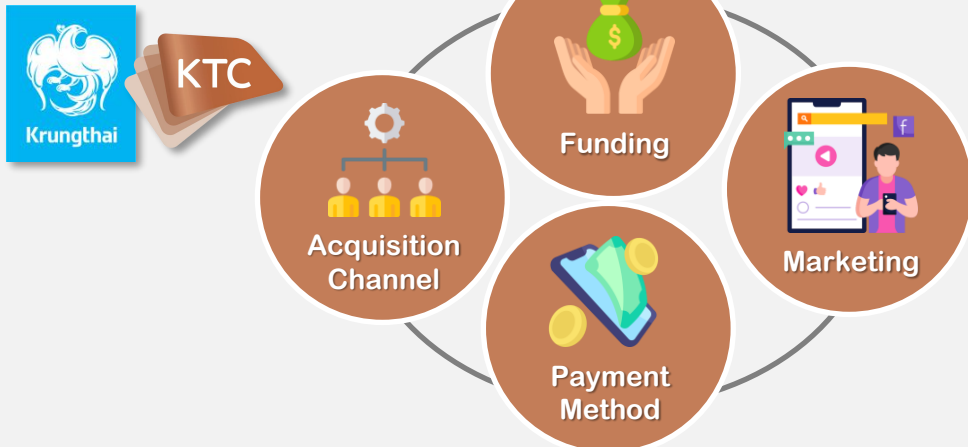


● KTB

● KTC

(As of 31 Mar 2025)

## KTB & KTC Business Synergy

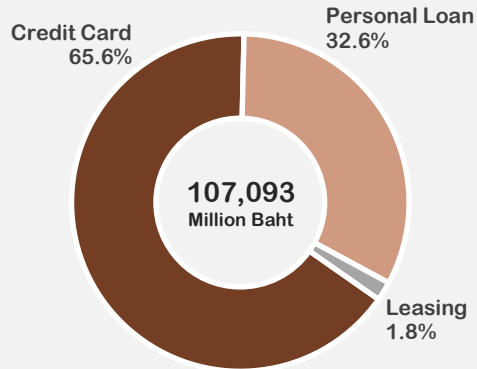


# Business Structure & BOT Regulations

KTC



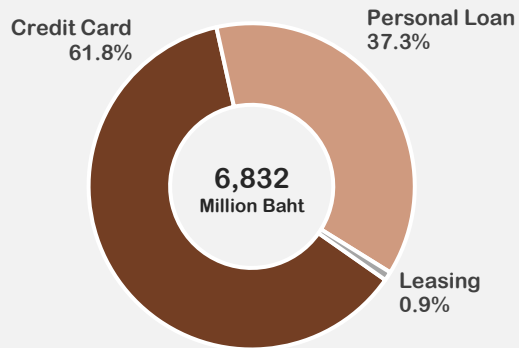
## %Gross Receivables



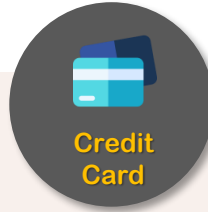
(As of 31 Mar 2025)



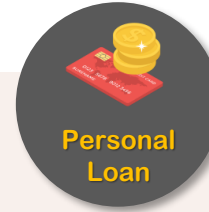
## %Total Revenue



(As of 31 Mar 2025)



Credit Card



Personal Loan



Auto Title Loan



Hire Purchase

Type of Loan

Multipurpose  
Unsecured  
Nationwide

Multipurpose  
Unsecured  
Nationwide

Multipurpose  
Secured or Unsecured  
Nationwide

Multipurpose  
Secured  
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

Automotive Value

Maximum  
Interest Rate  
& Fee

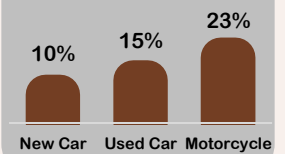
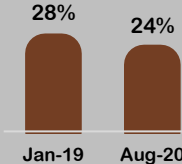
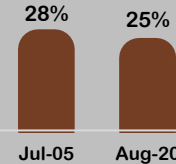
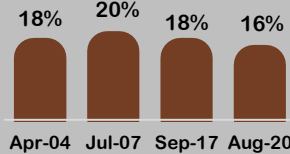
16%

25%

24%

New Car 10%  
Used Car 15%  
New & Used  
Motorcycle 23%

Rate Cap  
History



# 2024 KTC Debt Restructuring & BOT Relief Measures

KTC



Assistance Measure	Interest Rate	Period
Change to Long Term Personal Loan	15.75% Per Annum	48 Months
Convert Revolving Loan to Term Loan	Based on Current Agreement	60 Months
Convert Revolving Loan to Term Loan	15% Per Annum	60 Months / 84 Months
Qualification: <ul style="list-style-type: none"> <li>Not categorized as NPL</li> <li>Paid interest more than principal over the past 5 years</li> <li>Monthly Income &lt;20K THB</li> </ul>	Debtors can still utilize the available credit limit (Determined on a case-by-case basis)	
Lower Installment by 30%	Based on Current Agreement	3 Billing Cycles
Lower Installment by 30%	Based on Current Agreement	3 Billing Cycles
Extend Payment Term	Based on Current Agreement	60 / 72 / 84 Months
Convert Revolving Loan to Term Loan	Based on Current Agreement	60 Months



- Extends the minimum payment at 8% from the end of 2024 to the end of 2025.
- Debtors who pay a minimum payment of  $\geq 8\%$ 
  - receive cashback, per the below rates, paid quarterly in 2025.

1H25  
**0.5%**  
of outstanding balance

2H25  
**0.25%**  
of outstanding balance

## BOT Program “You Fight, We Help”



### Measure 1

#### “Direct Payment, Retain Assets”

- Reducing the installment payments for a period of 3 years, with the debtors paying a minimum of 50%, 70% and 90% of the original installment payment in years 1, 2 and 3 respectively, with all installment payments being used to reduce the principal
- Suspending interest for a period of 3 years, with all suspended interest waived if the debtors comply with the conditions throughout the 3-year period under the measure.



Motorcycle hire purchase / motorcycle title loan debtors with a total credit line of up to 50,000 baht



Car hire purchase / car title loan debtors with a total credit line of up to 800,000 baht



### Measure 2

#### “Pay, Close, Finish”

- Help retail debtors with low bad debts change their debt status from bad debt to debt closure faster



Individual debtors with a non-performing loan status of more than 90 days (NPL) as of October 31, 2024.



Have a debt burden per account not exceeding 5,000 baht, regardless of the loan type (can participate in the measure with more than 1 account)

# Key Highlights 1Q2025

KTC

Unit: THB Million



## Total Revenue

6,832

▲ 1.0%  
(YoY)



## Net Profit

(The Owner of the Parent)

1,861

▲ 3.2%  
(YoY)



## Credit Card Spending

74,053

▲ 6.7%  
(YoY)



## Total Portfolio (Gross A/R)

107,093

▲ 1.7%  
(YoY)

## Credit Card

70,283

▲ 1.5%  
(YoY)

## Personal Loan

34,857

▲ 5.2%  
(YoY)

## Leasing

1,953

▼ 34.6%  
(YoY)

## Net Interest Margin

13.0%

## Total NPL

Consolidated 1.97%

Separate 1.58%



## NPL Coverage

Consolidated 384.5%

Separate 449.5%

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KTC Sustainability

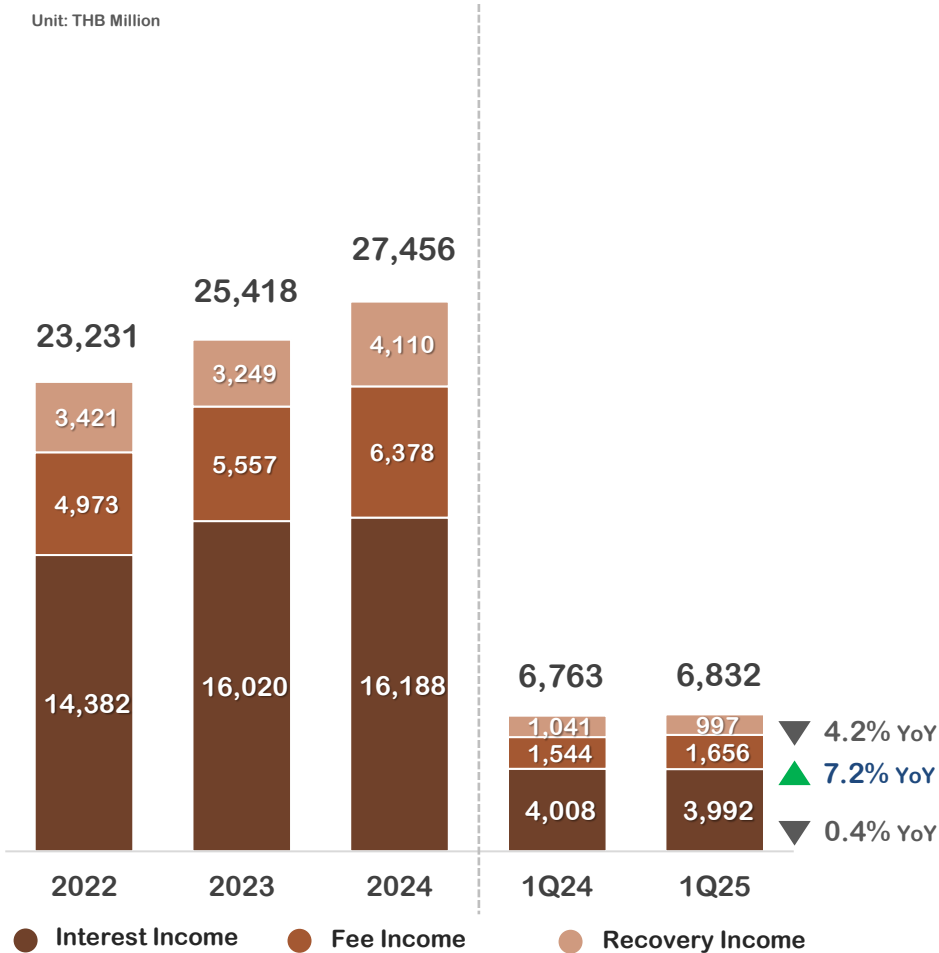
# Financial Result 1Q2025



## Total Revenue

6,832 MB ▲ 1.0% YoY

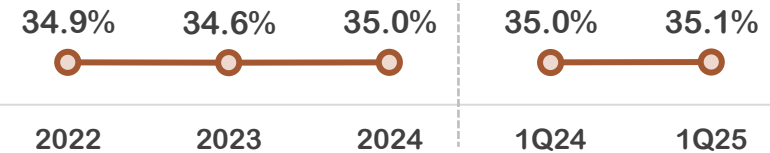
Unit: THB Million



## Total Expense

4,433 MB ▼ 1.6% YoY

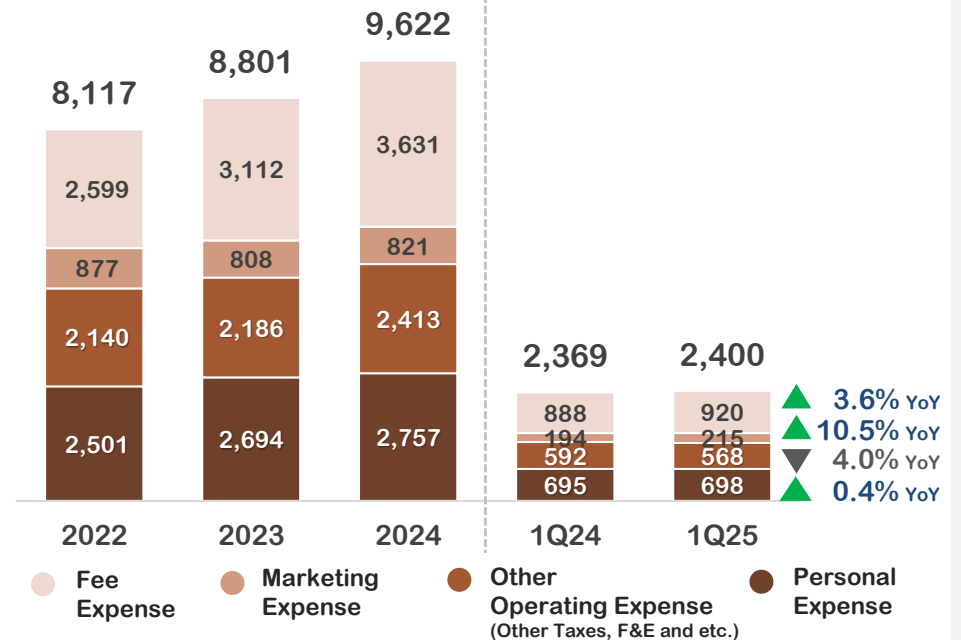
### Cost to Income



## Total Operating Expense

2,400 MB ▲ 1.3% YoY

Unit: THB Million



# Expected Credit Loss

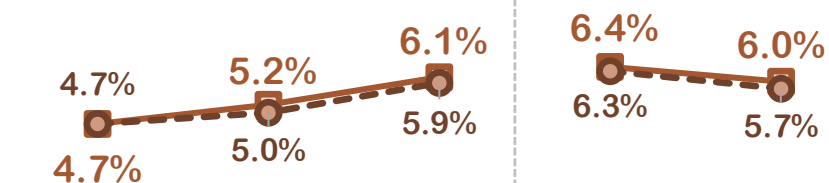


## Expected Credit Loss

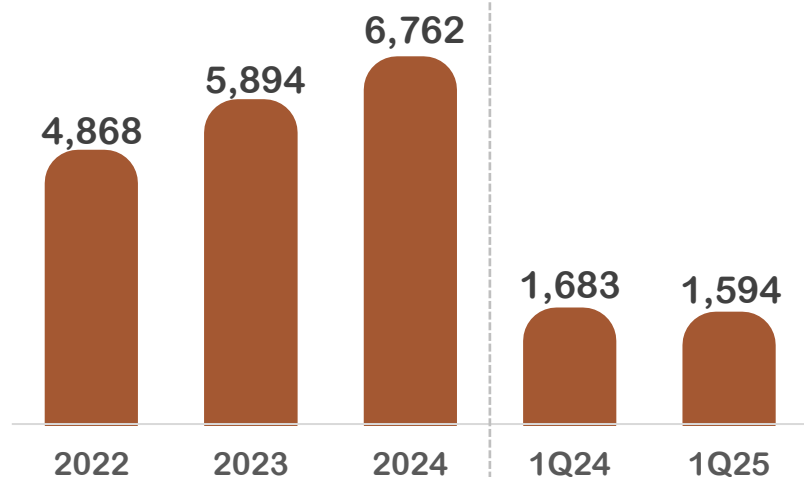
1,594 MB ▼ 5.3% YoY

### Credit Cost

—●— Separate —■— Consolidated



Unit: THB Million

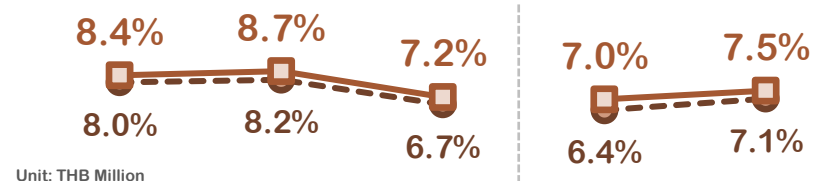


● Expected Credit Loss (Consolidated)

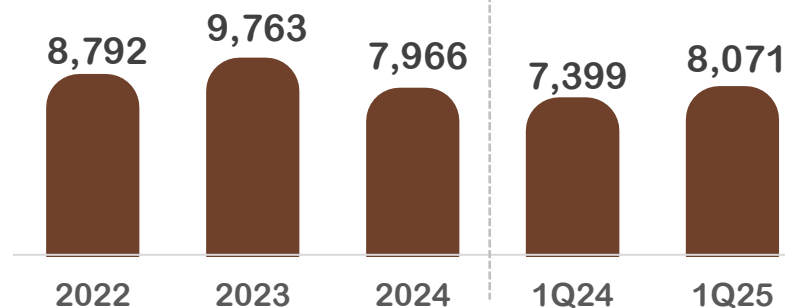


## Allowance for ECL

—●— Separate —■— Consolidated



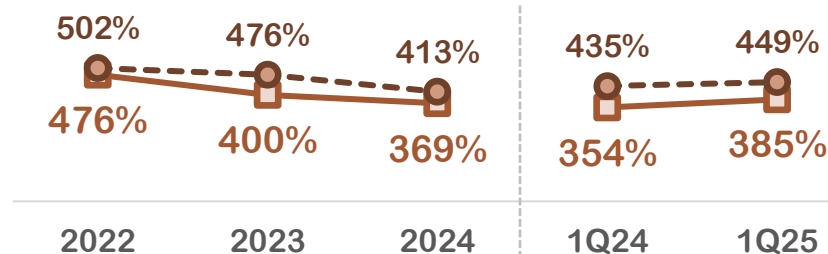
Unit: THB Million



● Allowance for ECL (Consolidated)

### NPL Coverage Ratio

—●— Separate —■— Consolidated

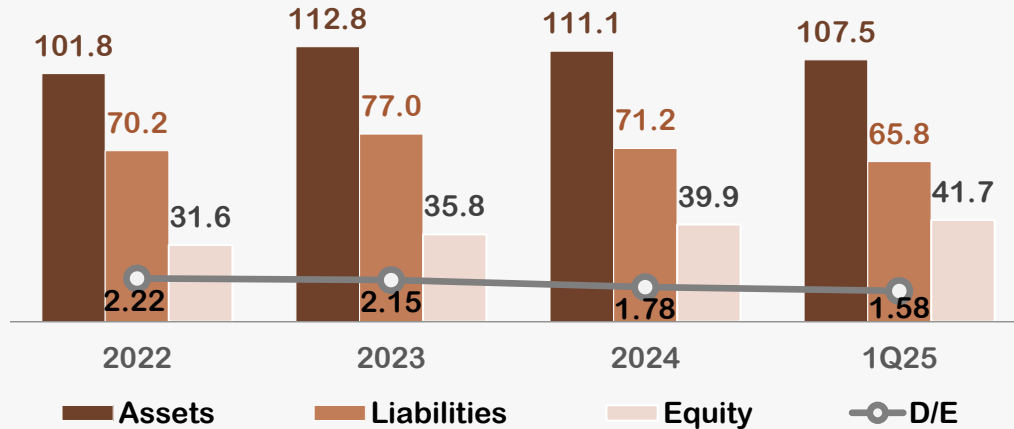


# Financial Position & Funding

KTC

## Balance Sheet Highlight

Unit: THB Billion

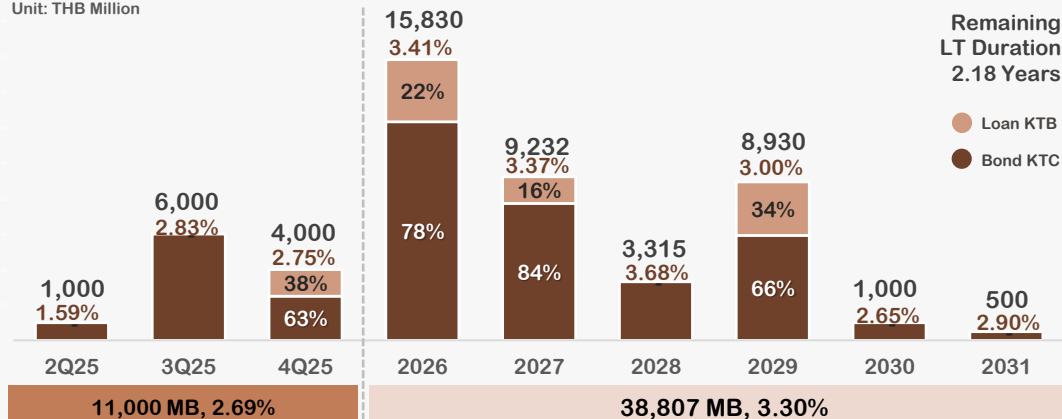


## Maturity Profile

(As of 31 Mar 2025)

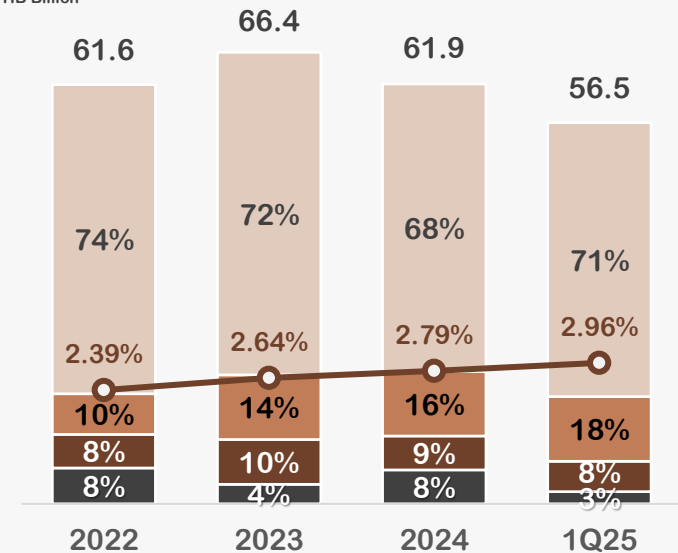
49,807 MB, 3.17%

Unit: THB Million



## 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  
29,755

(ST: KTB = 18,045 MB, Others = 11,710 MB)



LT Loan  
11,500

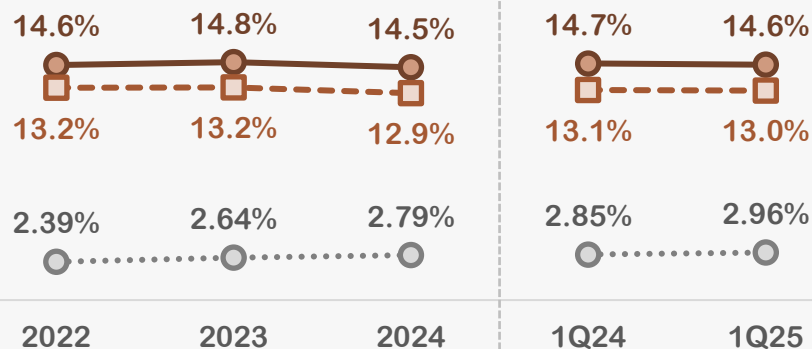


# Key Financial Ratio



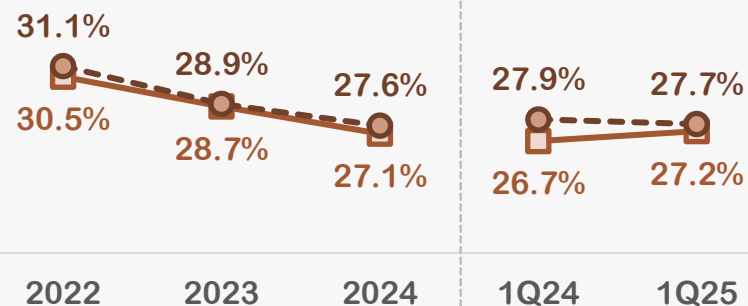
## Yield on Loan & NIM & COF

—●— Yield on Loan    -□- NIM    ..●.. COF



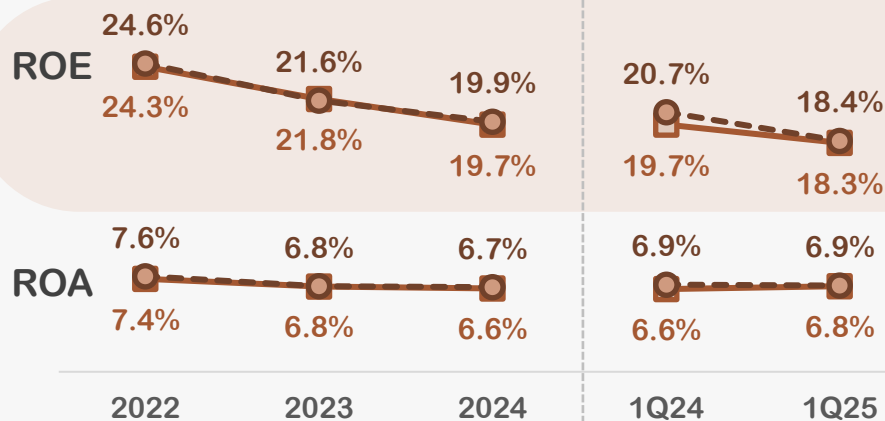
## Net Profit Margin

—●— Separate    -□- Consolidated



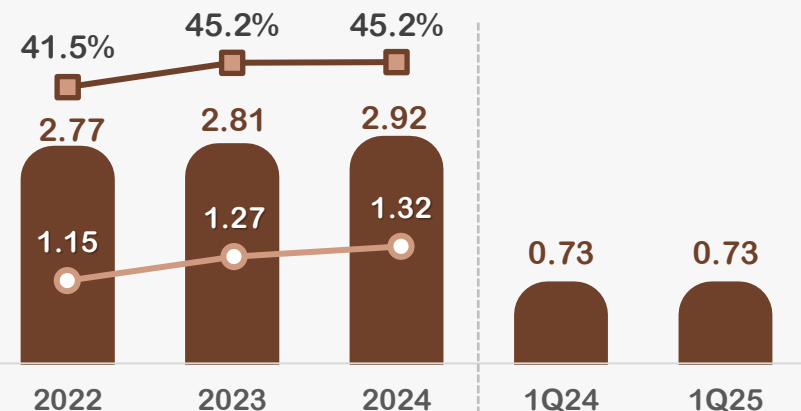
## ROE & ROA

—●— Separate    -□- Consolidated



## EPS & Dividend Payout (Separate)

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



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KTC Sustainability

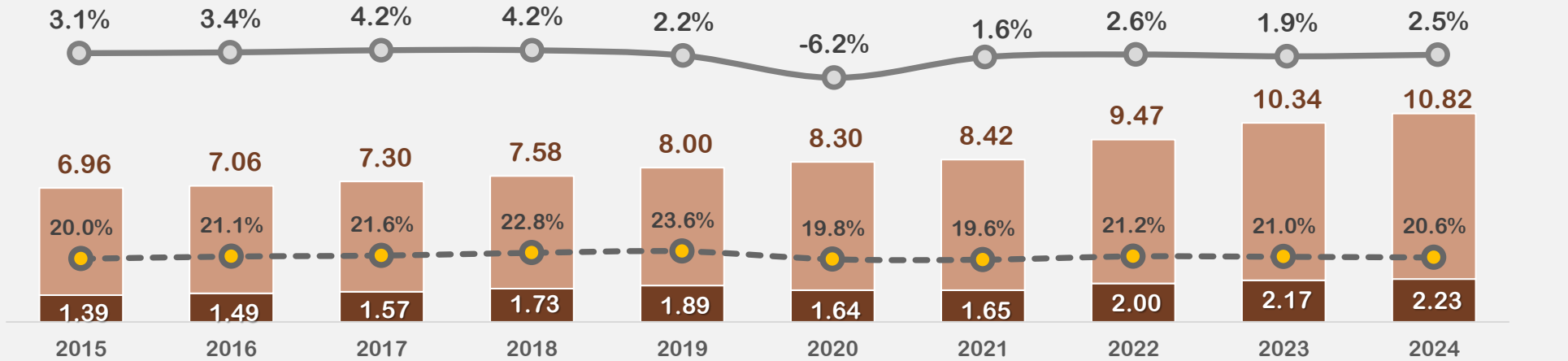
# Credit Card Industry & Market Share

KTC

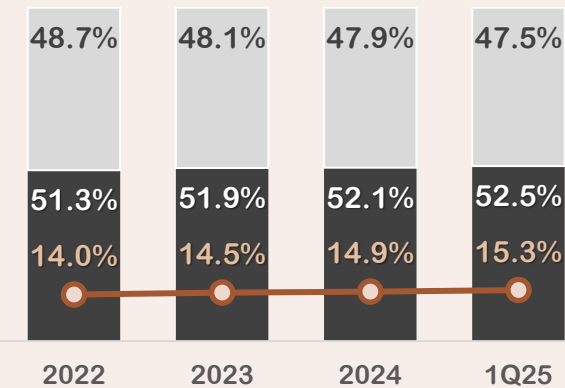


## Credit Card Penetration

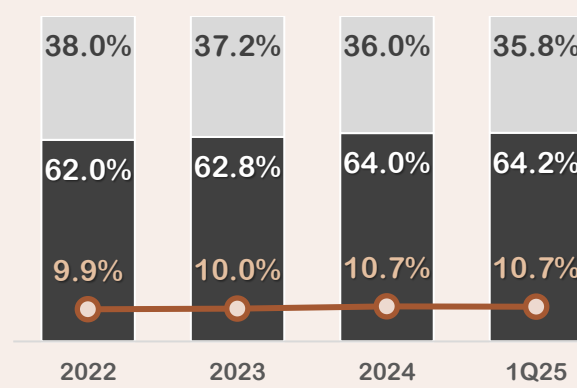
○ GDP Growth (%YoY) ● Total Credit Card Spending (THB Trillion) ● Total Credit Card Spending (%) ● PCE (THB Trillion)



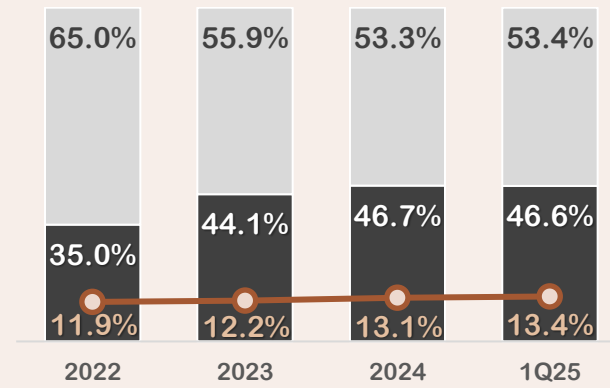
## Credit Card Portfolio



## No. of Credit Cards



## Credit Card Spending



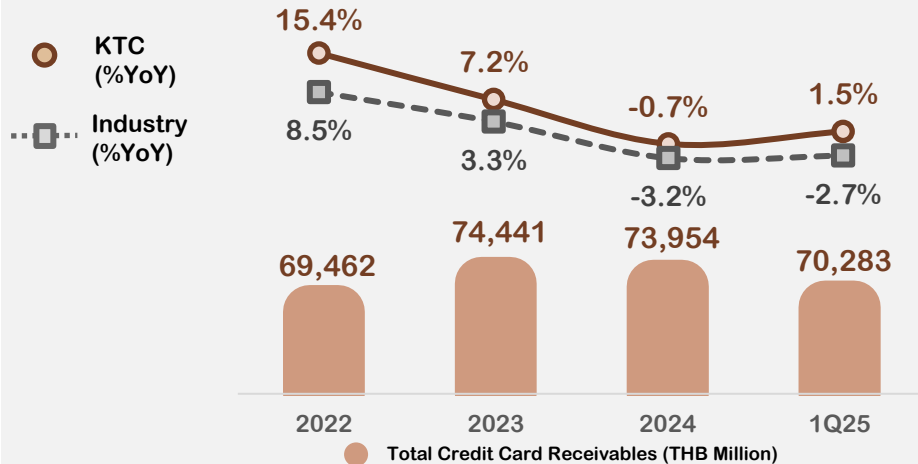
● Commercial Bank ● Non-Commercial Bank ● KTC

# Credit Card Performance

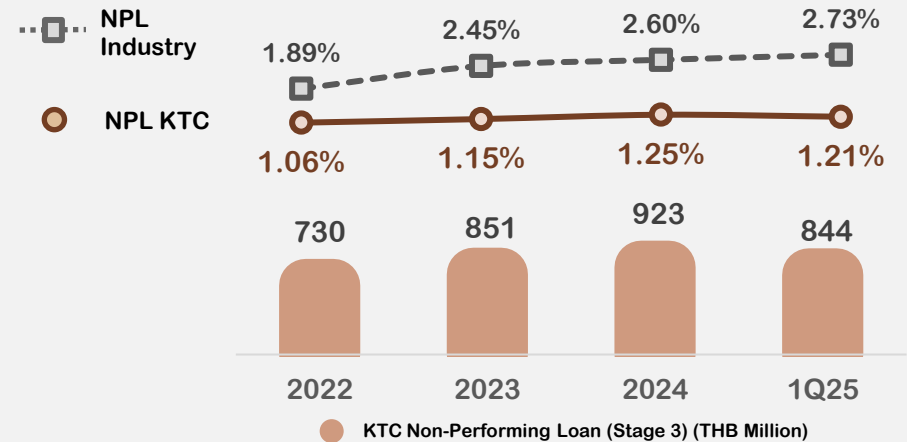
KTC



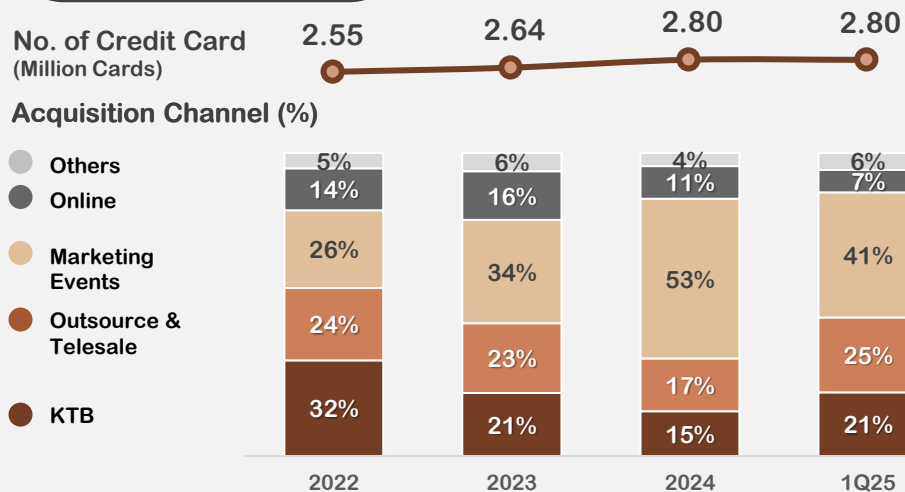
## Portfolio Growth



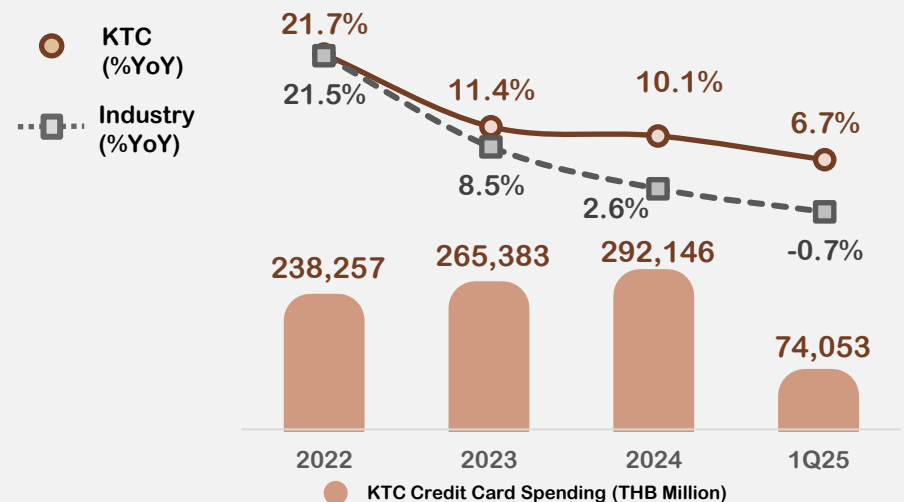
## Portfolio Quality



## Acquisition Channel



## Credit Card Spending



# 2025 Credit Card Marketing



## Q2: Spending Trends - Slower Growth, Ongoing Pursuit of Opportunity

### Key Highlights Include:

#### 1. Economic Concerns lead to Conservative Spending

- The recent earthquake and broader economic uncertainty have heightened consumer awareness of financial preparedness.

#### 2. Insurance Growth Post-Copayment Policy

- Following the copayment policy implementation, the insurance category continues its steady upward trend.

#### 3. Drive Domestic Tourism Growth

- While international tourist arrivals have softened, domestic travel demand remains an important opportunity.
- KTC actively collaborates with TAT and travel industry partners to capture domestic travel spending.

4. **Partner with Krungthai Bank** to attract Gen Z customers by engaging them early, even while they are still students, creating a valuable opportunity to expand KTC's customer base

5. **Strengthen Collaboration with Strategic Partners** to identify spending opportunities in a challenging economic environment, creating a win-win strategy that supports mutual growth

# 2025 Credit Card Marketing: Q2 Key Activities

KTC

## Proactive Marketing Program:

Adapt marketing promotions to meet customer needs, stay relevant in shifting market dynamics, and seize every opportunity to boost spending.

- **Insurance Growth:** Educate customers on the copayment policy to encourage health insurance spending through attractive first-year and renewal deals, as well as flexible installment plans.
- **Home Recovery:** Offer value-driven promotions to support customers affected by the recent earthquake, helping them recover and manage their finances more effectively
- **Tourism Boost:** Stimulate domestic tourism through targeted campaigns, exclusive travel packages, and partnerships with TAT and local businesses to promote spending within Thailand. For outbound travel, offer attractive, value-packed journey packages through travel services, covering everything from pre-trip bookings to on-trip expenses.
- **Strategic Partnership:** Expand partner engagement across industry -Insurance, Health & Beauty, Shopping, lifestyle to unlock new spending opportunities and drive mutual growth.

The collage displays various KTC credit card marketing promotions for Q2 2025. The promotions are categorized into several themes:

- Home Recovery:** Promotions for home renovation and repair, including a 15% discount on home renovation services (1 พ.ค. 68 - 31 พ.ค. 68) and a 0% interest rate on home renovation loans (1 พ.ค. 68 - 31 พ.ค. 68).
- Tourism Boost:** Promotions for domestic and international travel, including a 0% interest rate on travel services (1 พ.ค. 68 - 31 พ.ค. 68) and a 0% interest rate on travel services (1 พ.ค. 68 - 31 พ.ค. 68).
- Insurance Growth:** Promotions for health insurance, including a 0% interest rate on health insurance (1 พ.ค. 68 - 31 พ.ค. 68) and a 0% interest rate on health insurance (1 พ.ค. 68 - 31 พ.ค. 68).
- Strategic Partnership:** Promotions for various partners, including a 0% interest rate on Toyota (1 พ.ค. 68 - 31 พ.ค. 68) and a 0% interest rate on Toyota (1 พ.ค. 68 - 31 พ.ค. 68).

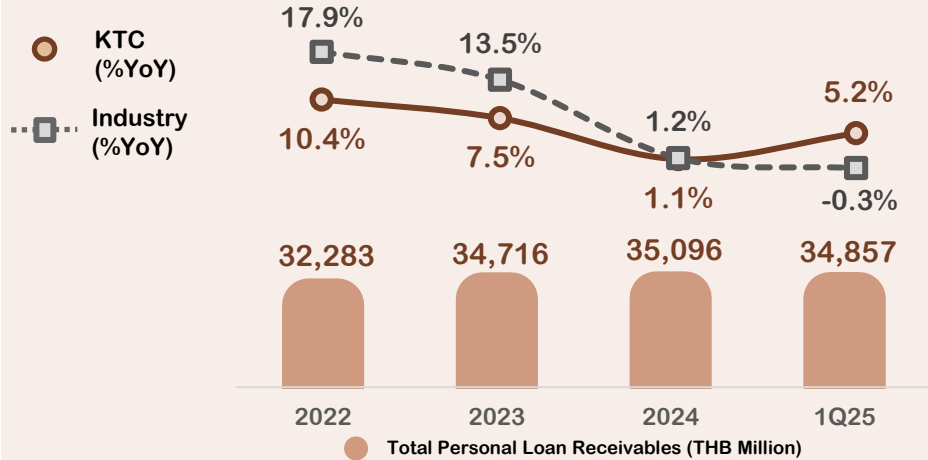
The promotions are presented in a visually appealing manner, featuring images of people enjoying travel, home renovation, and health insurance. The KTC logo is prominently displayed in the top left corner of each promotion.

# Personal Loan Performance

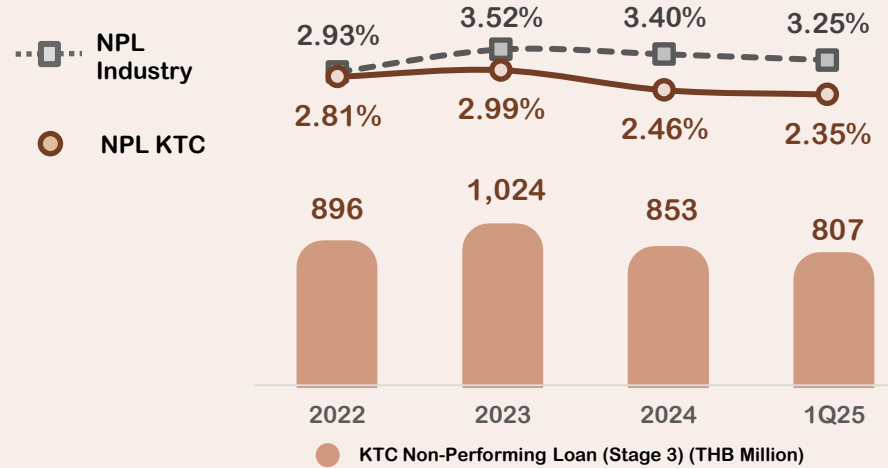
KTC



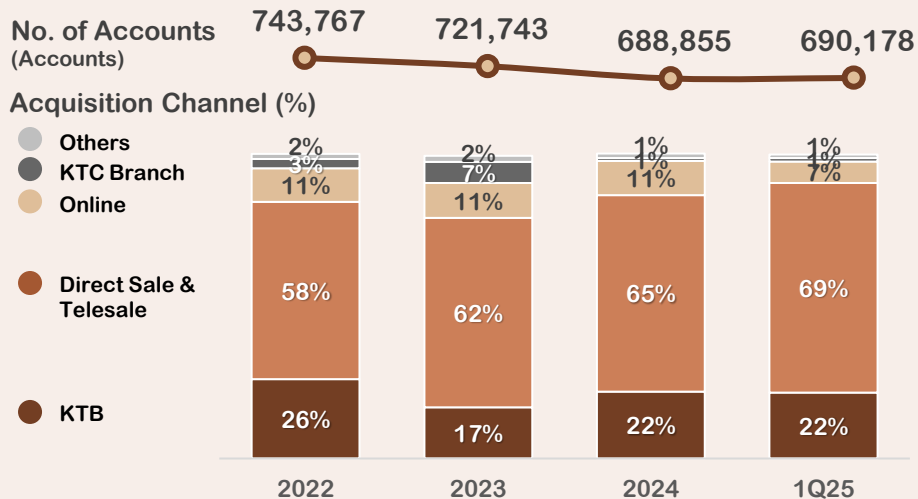
## Portfolio Growth



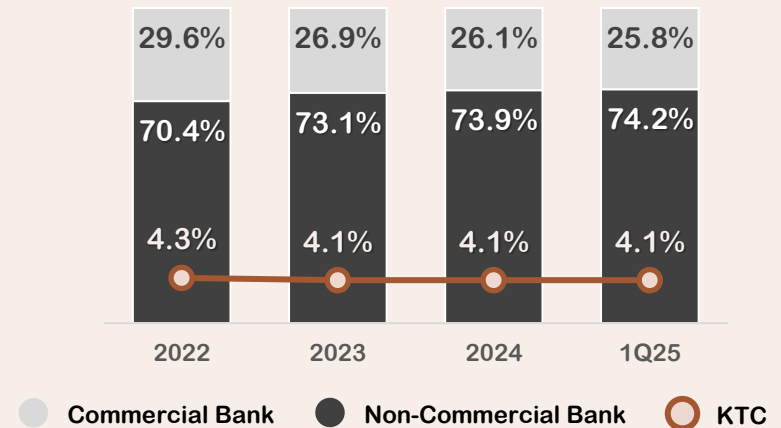
## Portfolio Quality



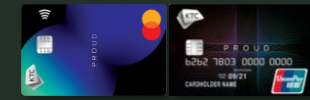
## Acquisition Channel




## Market Share



# P-Loan Marketing Campaign in Q2-2025



- To Expand loan access through new channels targeting credit-needy segments.
- Highlight fast approval within 30 minutes through the convenient online E-Application
- To offer attractive special interest rate promotions tailored for high-value loan seekers

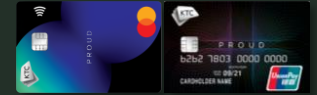
 Special interest rate promotion at **19.99% p.a.** to draw attention from middle-income group



Expand channels through KTC partners  
Get 30-min loan approval with **0% interest for 24 months**



# To encourage active usage of credit lines by offering tailored promotional campaigns across all four credit line functions



## Swipe

Meet customers' **everyday necessity** via value offerings



672,356

KTC PROUD Members



## Transfer

Emphasize **ready-to-use** online cash WD on KTC Mobile



## Withdraw

Promote "Clear Debt" to reward loyal customers while encourage **payment disciplinary**



## Installment

Offer 0% interest for 24 months **all year round** for various products



NEW

# What's New?

KTC พี่เบิร์ม

**Car Refinancing Loan is now available at Krungthai branches, Nationwide**  
Enabling those who seek for financial aids to refinance their existing auto installments to increase their financial flexibility



KTC พี่เบิร์ม  
รถแลกเงิน

## รถผ่อนอยู่ ก็กู้ได้

มาอยู่ กับ KTC พี่เบิร์ม รถแลกเงิน

- ✓ วงเงินใหญ่ สูงสุด 100%
- ✓ ไม่ต้องโอนเล่ม

สนใจสมัคร ติดต่อ  
☎ 02 123 5300 @ktcpberm 📍 ธนาคารกรุงไทย ทุกสาขา

เงื่อนไขเป็นไปตามกำหนด  
\*วงเงินอนุมัติเป็นไปตามความสามารถ  
ในการชำระหนี้ และราคาประเมินมูลค่ารถ

กู้ทำที่จำเป็นและชำระคืนไหว อัตราดอกเบี้ย 21% - 24% ต่อปี



AVAILABLE NOW

กรุงไทย

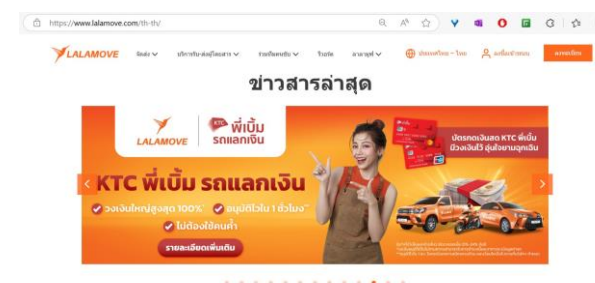
- ✓ วงเงินใหญ่สูงสุด 100%
- ✓ รู้ผลพิจารณาวงเงินทันที
- ✓ ไม่ต้องใช้คนค้ำ



# What's New?



New acquisition channels are continuously expanded to support business growth



**Pilot Phase: 1 May – 31 Jul 2025**  
@Selective 44 post offices in Bangkok and Vicinity

**Launch Date: 1 May 2025**  
**Channel: Social media <Driver & Customer> and Application <Driver & Lalamove App>**



**& MORE to Come...**



# What's New?



Numbers of special privileges are curated and offered to both new and existing KTC P BERM customers throughout the year under the theme ‘KTC พี่เบิ้ม พร้อมดูแล... เต็มกำลังใจให้คนไม่ท้อ’



สิทธิพิเศษ  
สำหรับลูกค้า KTC พี่เบิ้ม รถแลกเงิน  
รับคิลด่วนสูงสุด  
**50%\***  
เมื่อเรียกใช้บริการส่งสินค้า

โปรโมชั่นเรียกใช้บริการส่งสินค้าผ่านแอปพลิเคชัน LALAMOVE รับคิลด่วนสูงสุด 50% สำหรับสมาชิกสินเชื่อ KTC พี่เบิ้ม



#### Bizar Rental

เช่ารถขับเองแบบรายวัน รับส่วนลดสูงสุด 48%

01 พ.ค. 68 - 31 ส.ค. 68



#### ศูนย์บริการ AutoClik

รับส่วนลด 25% เมื่อเปลี่ยนยางยี่ห้อ Goodyear, Dunlop, Toyo,...

01 ม.ค. 68 - 30 มิ.ย. 68



#### Wizards Auto Care

รับส่วนลดทันที 30%

01 ส.ค. 67 - 30 มิ.ย. 68



#### ทรูฟลายมูบรียางยนต์ (SMB)

รับบริการทำน้ำโลติวัลมูลค่าสูงสุด 600 บาท

01 ส.ค. 67 - 30 มิ.ย. 68



#### Chic Car Rent

จองรถเช่าในประเทศ เริ่มต้น 850 บาท / วัน

01 พ.ค. 68 - 31 ส.ค. 68



#### ศูนย์บริการ Auto1

รับสิทธิ์ ตรวจเช็คสภาพรถฟรี 38 รายการ, เปลี่ยนเบรคไฮดรอลิกฟรี, ปรึกษาแบบทางโทรฟรี...

01 ม.ค. 68 - 30 มิ.ย. 68



#### ศูนย์บริการ FixFit เกตรา สาขา...

รับสิทธิ์ ตรวจเช็คสภาพรถยนต์ฟรี 24 รายการ, เปลี่ยนเบรคไฮดรอลิกฟรี ไม่จำกัดจำนวน...

01 ม.ค. 68 - 30 มิ.ย. 68



#### ศูนย์บริการมาสด้าเกตรา

รับส่วนลดทันที 10% ทั้งค่าแรงและค่าอะไหล่ เมื่อเข้ารับบริการที่ศูนย์บริการของเรา...

01 ม.ค. 68 - 30 มิ.ย. 68



#### Pantherpard

ซื้อแพคเกจดูแลรักษาสิริรถยนต์ถูกแพคเกจที่ Pantherpard

01 ม.ค. 68 - 30 มิ.ย. 68



#### ศูนย์บริการเคแอลสแควร์

รับส่วนลดทันที 10% ทั้งค่าแรงและค่าอะไหล่ เมื่อเข้ารับบริการที่ศูนย์บริการของเรา...

01 ม.ค. 68 - 30 มิ.ย. 68



#### Klean Square

รับส่วนลดบริการทำความสะอาดรถยนต์ สูงสุด 50%

01 ส.ค. 67 - 30 มิ.ย. 68

# AGENDA



1

KTC Overview & Key Highlights

2

Financial Results

3

Consumer Finance Industry &  
KTC Portfolio Performance

4

Target vs Actual 2025




5

KTC Sustainability

# Target vs Actual 2025

KTC

Unit: THB Million

	Actual Y2024	Target Y2025	Actual 1Q25
Net Profit	7,437	> 7,437	1,861
Total Portfolio Growth	▼ 1.1%	4-5%	1.7%
Portfolio Quality (%NPL)	1.95%	≤ 2.0%	1.97%
 Credit Card Spending Growth (%)	10.1%	10%	6.7%
 KTC PROUD Portfolio Growth (%)	0.6% (0-90 Days)	3%	0.6%
 New Booking of P BERM Car for Cash	2,437	3,000	511

# AGENDA



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KTC Sustainability

# KTC Sustainability

KTC

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

## Strategies

### Economic Dimension Better Products & Services



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



KTC champions reading Culture with 18% cashback and installment offers at Thailand's premier book fair



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



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



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"

## 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)



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



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

## International Awards



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



FTSE4Good Index since 2021



MSCI ESG Ratings BBB Since July 2023



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

## World Class Standards



STANDARDS

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

: With Reference



ISO/IEC 27001 Information Security Management System CERTIFIED

The Information Security Management System  
ISO/IEC 27001:2013



ISO/IEC 27701 Privacy Information Management System CERTIFIED

The Privacy Information Management System  
ISO/IEC 27701:2019

ISO/IEC certified



PCI DSS Payment Card Industry Data Security Standard CERTIFIED

PCI DSS Version 3.2.1-Acquiring Service

# Appendix | KTC Ratio Formula



<b>Cost to Income</b>	<b>Total Operating Expense / Total Revenue</b>
<b>Credit Cost</b>	<b>Expected Credit Loss (ECL) / Total Gross A/R</b>
<b>%NPL</b>	<b>(Total Stage 3 (Excluding Accrued Interest)) / Total Gross A/R (Excluding Accrued Interest)</b>
<b>NPL Coverage Ratio</b>	<b>Total Allowance / (Total Stage 3 + NPL (Excluding Accrued Interest))</b>
<b>D/E</b>	<b>Total Liability / Total Equity</b>
<b>Yield on Loan</b>	<b>Interest Income (Including Credit Usage) / Average Gross A/R</b>
<b>Net Interest Margin</b>	<b>(Interest Income (Including Credit Usage) - Financial Costs) / Average Gross A/R</b>
<b>Cost of Fund</b>	<b>Finance Costs / Average Borrowing (Including Lease Liability)</b>
<b>Net Profit Margin</b>	<b>Profit Attributable to Owners of the Parent / Total Revenue</b>
<b>ROE</b>	<b>Profit Attributable to Owners of the Parent / Average Equity (Attributable to Owners of the Parent)</b>
<b>ROA</b>	<b>Profit Attributable to Owners of the Parent / Average Total Asset</b>

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](mailto:irktc@ktc.co.th)

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