



Opportunity Day FY25

5 March 2026





Disclaimer

Certain forward-looking statements may be made during the presentation. These forward-looking statements generally can be identified by use of statements that include words or phrases such as CHASE or its management "believes" "expects", "anticipates", "intends" "plans" "foresees", or other words or phrases of similar import. Similarly, statements that describe CHASE's objectives, plans or goals also are forward-looking statements.

All such forward-looking statements are subject to certain risks and uncertainties that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. The forward-looking statements contained in the slides are not and should not be constructed as representations of the future performance of CHASE and that such statements are an expression of the Company's reviews based on its current view and certain assumptions including, but not limited to, prevailing economic and market conditions and currently available information.

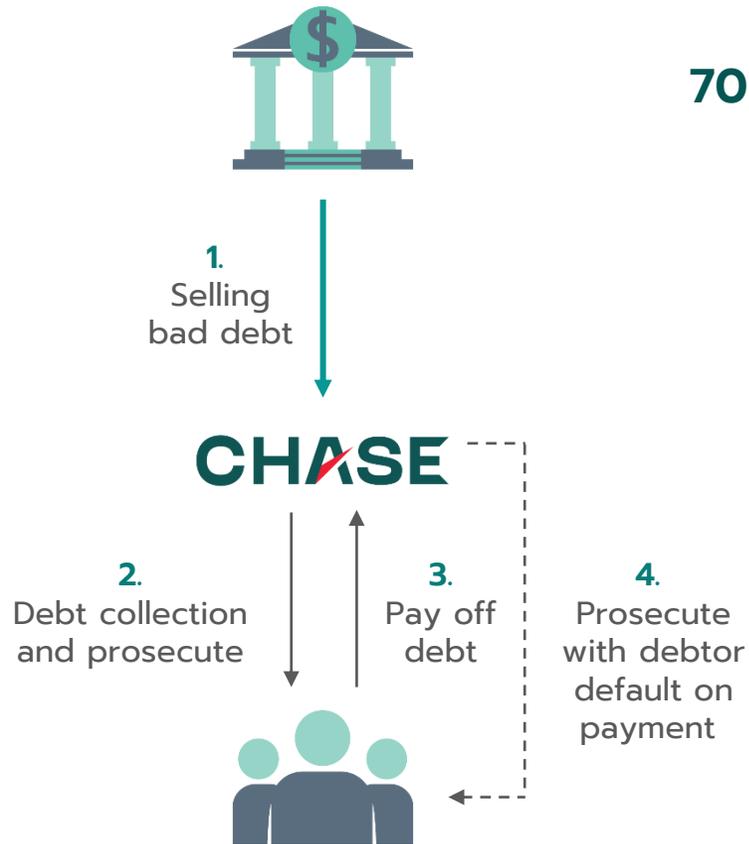


Business Overview

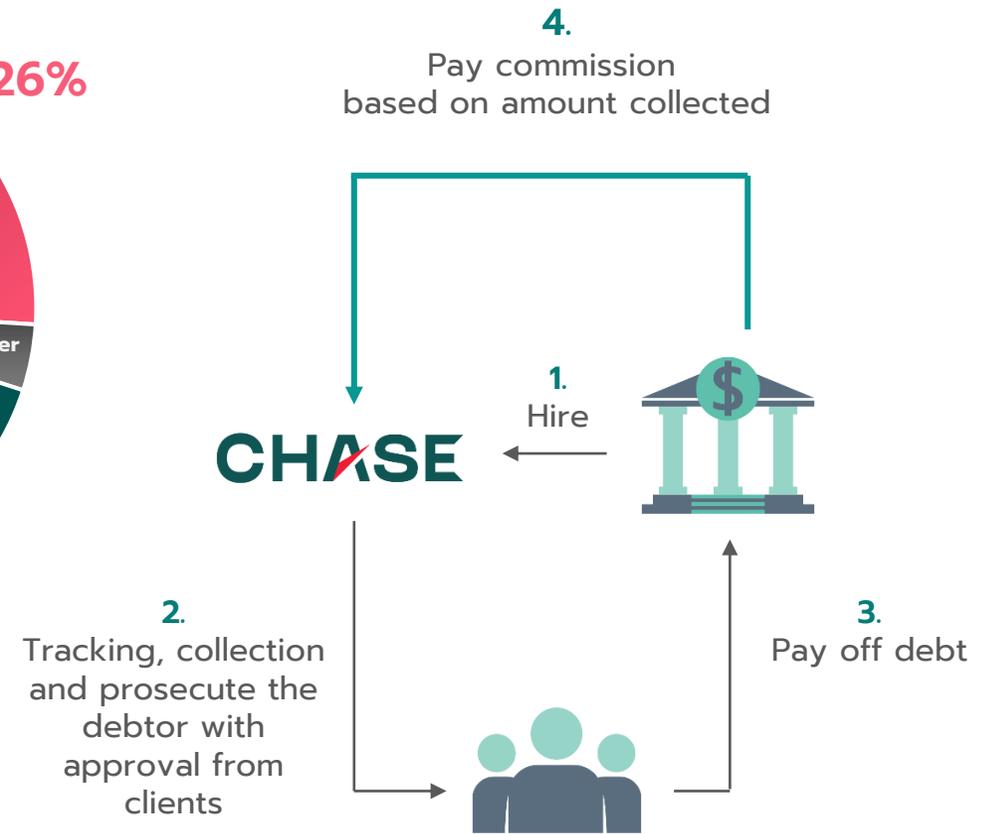


Main Business

1 Asset Management Business (AMC)

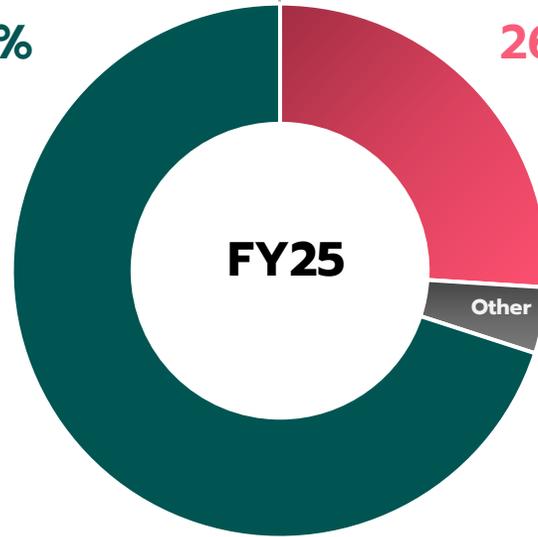


2 Debt Collection Service Business (Collection)



70%

26%



Revenue contribution

 Key financial highlights



Key Highlights for FY25



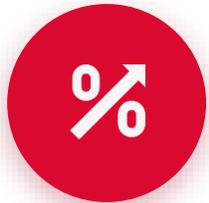
NPL Portfolio

- Rights to claim on NPL portfolio totaled **THB 40.2 billion** as of Dec 25, a 0.8% decrease from year-end 2024.
- NPL acquisitions in FY25 amounted to **THB 34.8mn**



Cash Collection

- Total Cash Collection from the AMC in FY25 was **THB 457.9mn**, a decrease of 17.4% YoY, mainly from Hire purchase.



Services Segment

- The Revenue from Services segment in FY25 reached **THB 194.5mn**, an increase of 1.2% YoY.
- The average Commission Rate for the Debt Collection Service Business remained strong at **26.8%**.



Net Profit

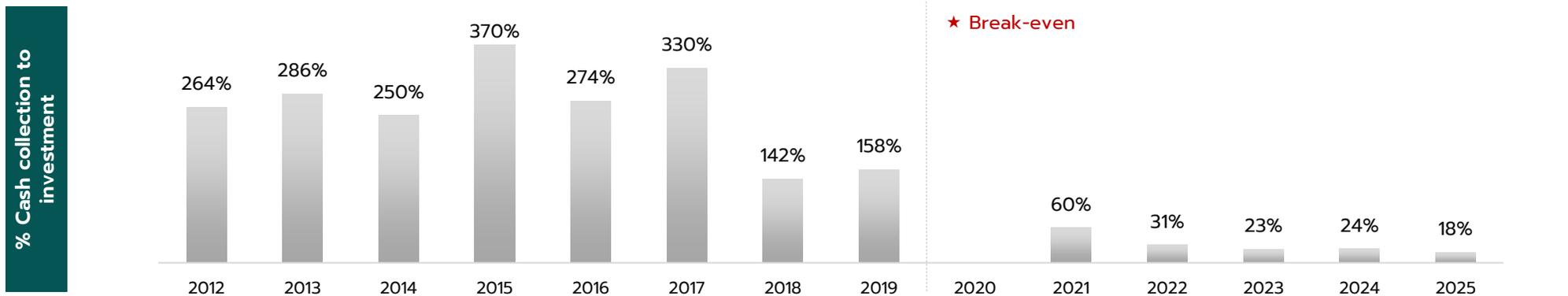
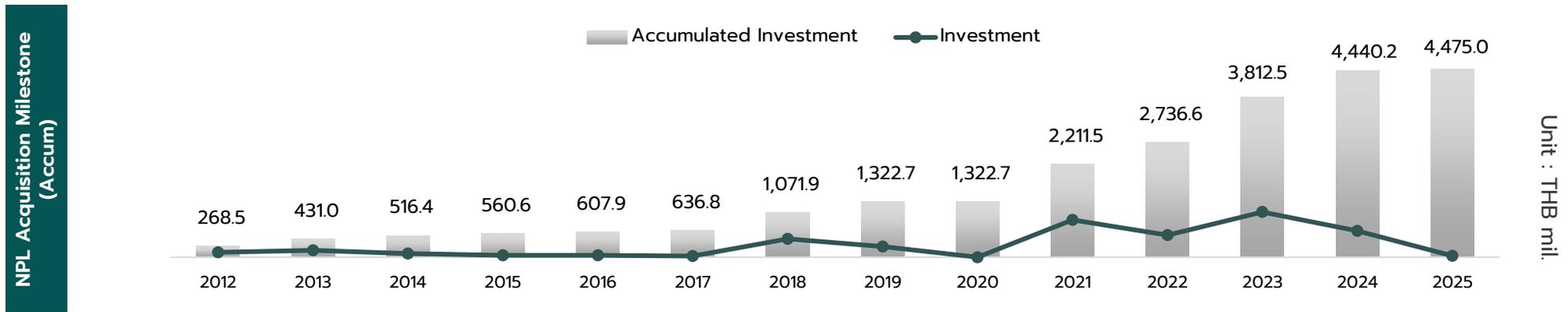
- Operating profit in FY25 was **THB 349.9mn**, down 10% YoY.
- Net Profit FY25 was **THB 2.2 mn**, a 97.4% decrease primarily due to lower operating profit and increased provisioning for ECL.

Initial-to-Date AMC performance

Core Contributors to Our Growth

Asset Management Company (AMC)

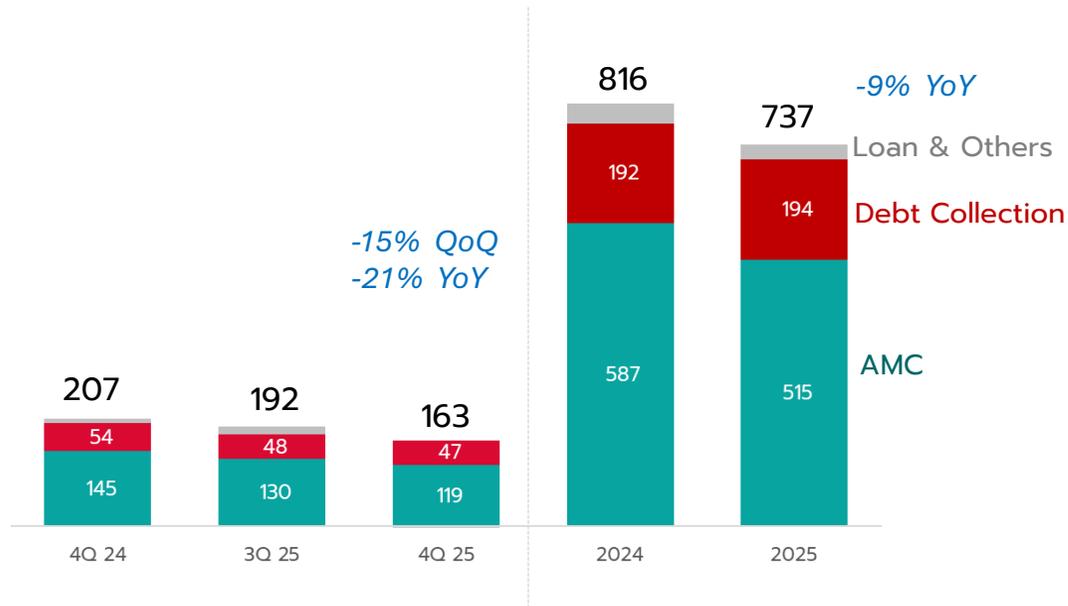
- Breakeven and Beyond:** Accelerating Our Remaining Portfolios 2021 onwards.



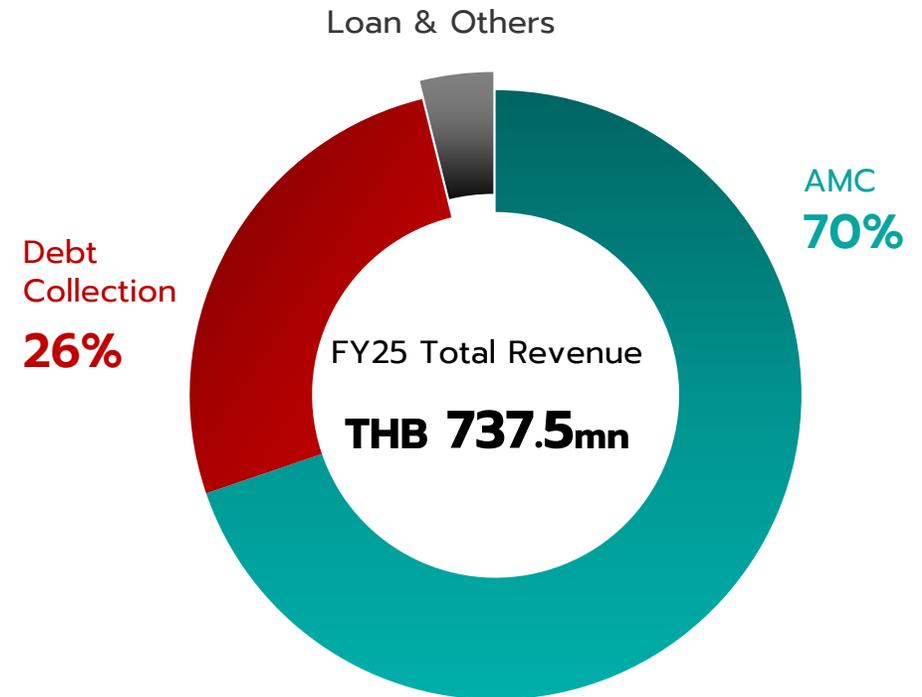
Investment (MB)	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Investment (MB)	119	163	85	44	47	29	435	251	-	889	525	1,076	627.7	34.8

Total revenue slowed mainly from cash collection reductions

Total revenue



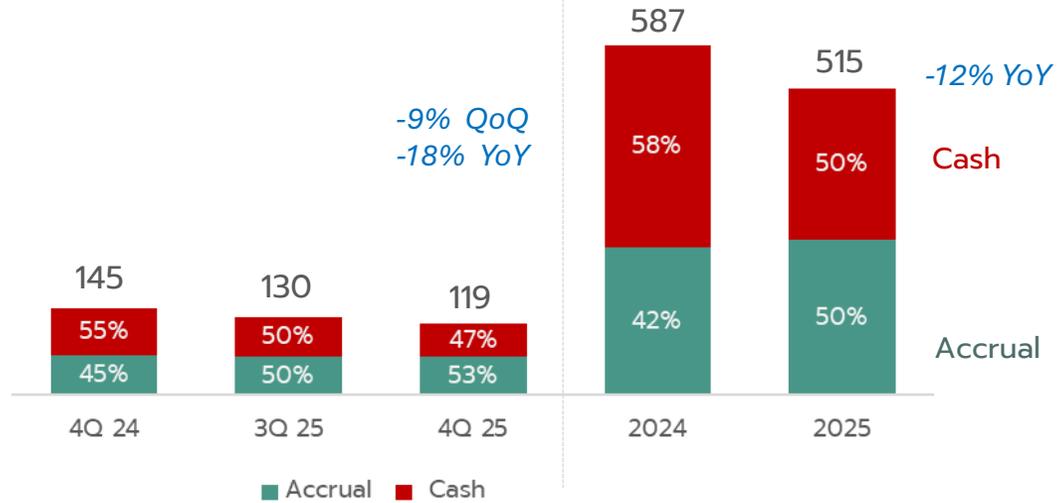
Revenue contribution



- ✓ Total revenue in FY25 was THB **737.5mn**, a decrease of 9.7% YoY.
- ✓ Debt Collection sustained its growth momentum, while AMC performance trailed due to a year-over-year decline in cash collections.

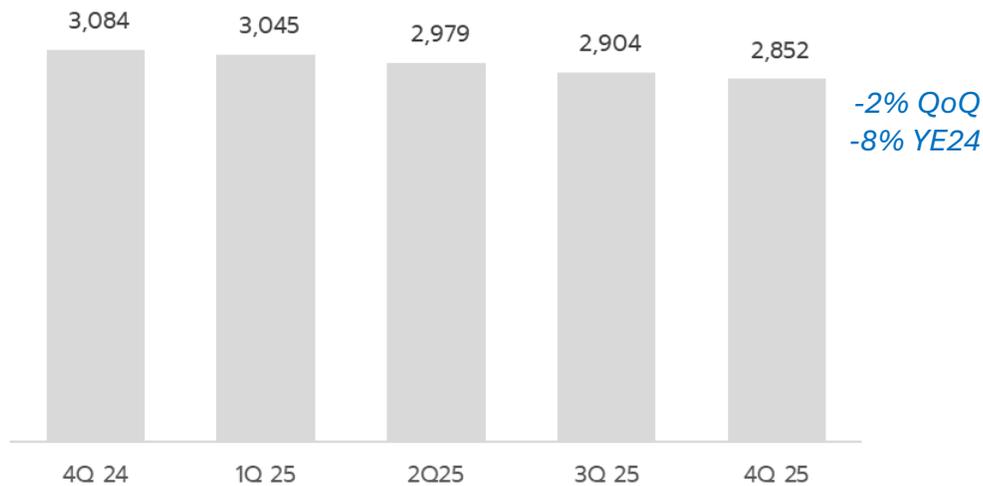
AMC Business growth remains a key driver of Total Revenue

Interest Income

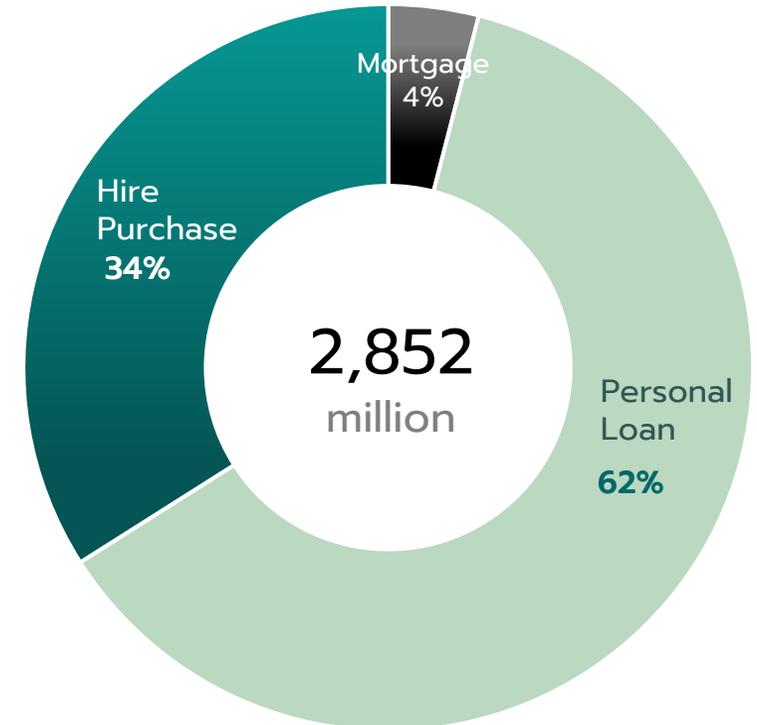


NPLs Net

Unit: THB mn



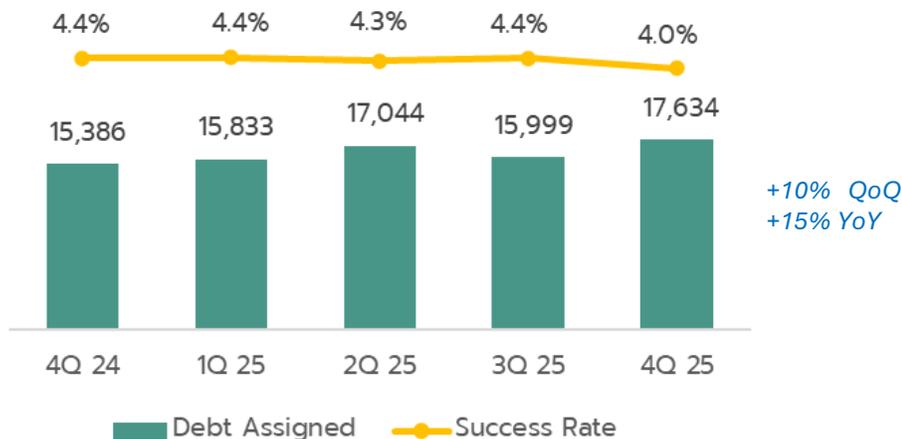
Breakdown by Type



Healthy growth in Debt collection services

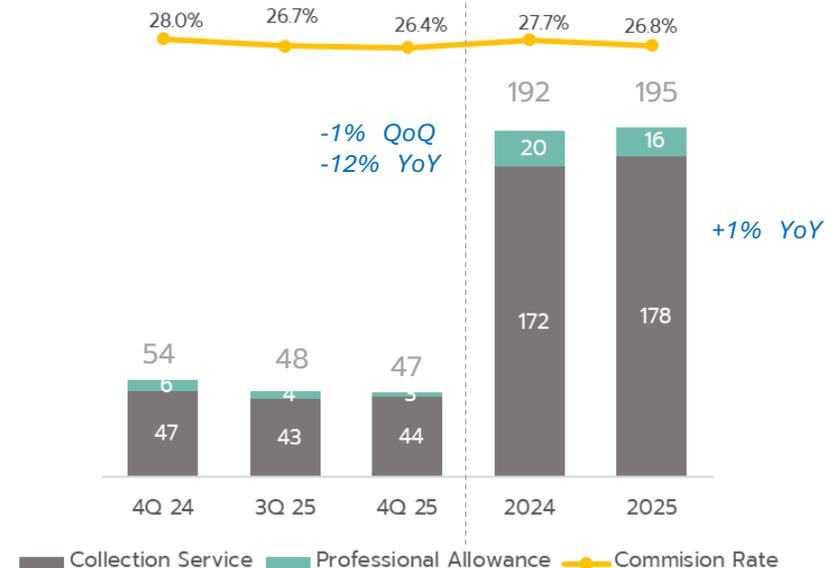
Outstanding Debt Assigned And its Success Rate

Unit: THB mn



Revenue from debt collection Service Business and commission rate

Unit: THB mn

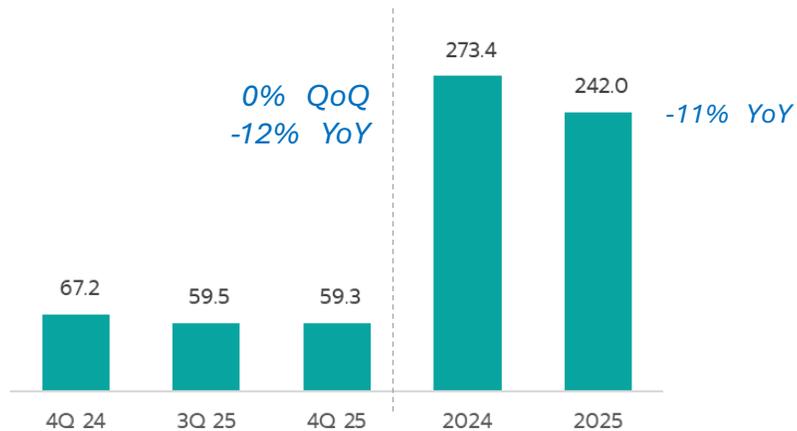


- ✓ Favorable **Revenue from Debt Collection Services** demonstrates upward trends while Success Rate remains at 4%.
- ✓ Slight decrease in commission rate primarily due to an increase in the proportion of collections involving debts with fewer days past due (DPD). The Commission rates remain elevated due to the complexity of the debt assigned.

Better Cost Management while facing ECL headwinds

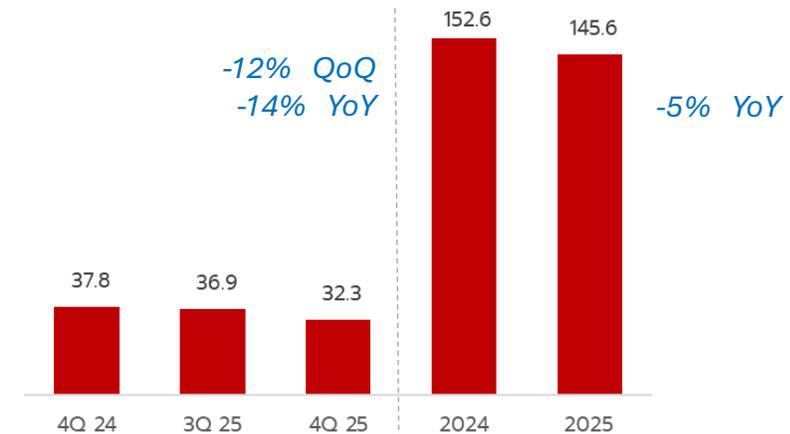
Cost of Services

Unit: THB mn



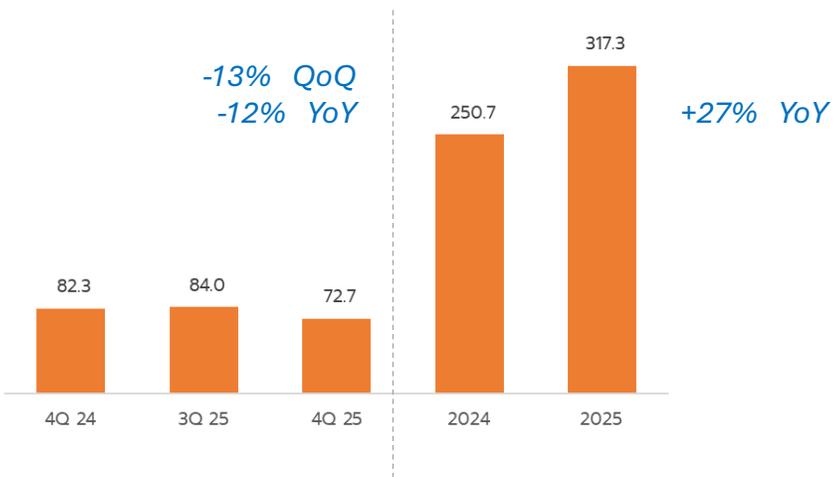
Administrative expenses (Excluding ECL)

Unit: THB mn



Expected Credit Loss (ECL)

Unit: THB mn

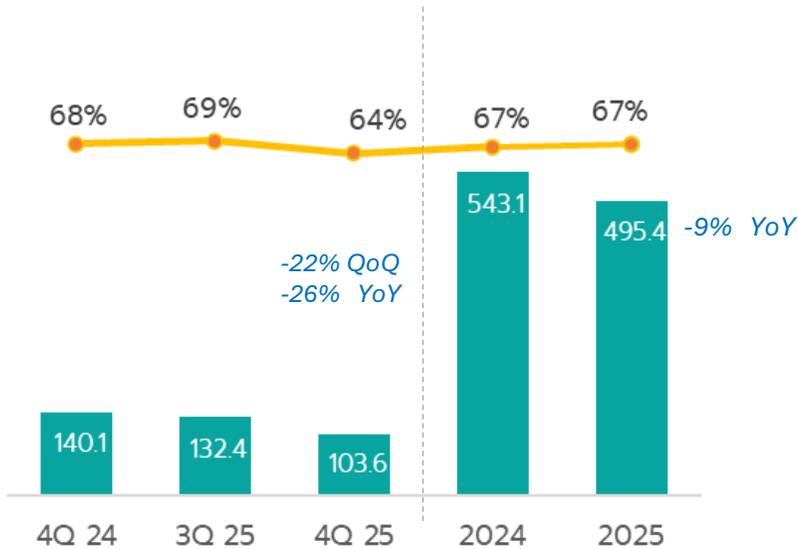


- ✓ **Cost of Services** – Reduction of legal expenditures from the Company's prior management of legal processing. Focusing on accelerating debt restructuring negotiations
- ✓ **Administrative Expenses** – Reduction in other service fees that occurred in 2024.
- ✓ **ECL** – Provisioning was undertaken for the impact from cash flow adjustment to reflect the economic conditions and slow cash collection; nevertheless, growing at a slower rate compared to the previous year.

Reduced Cash Collections & ECL Weigh on Net Profit Margins

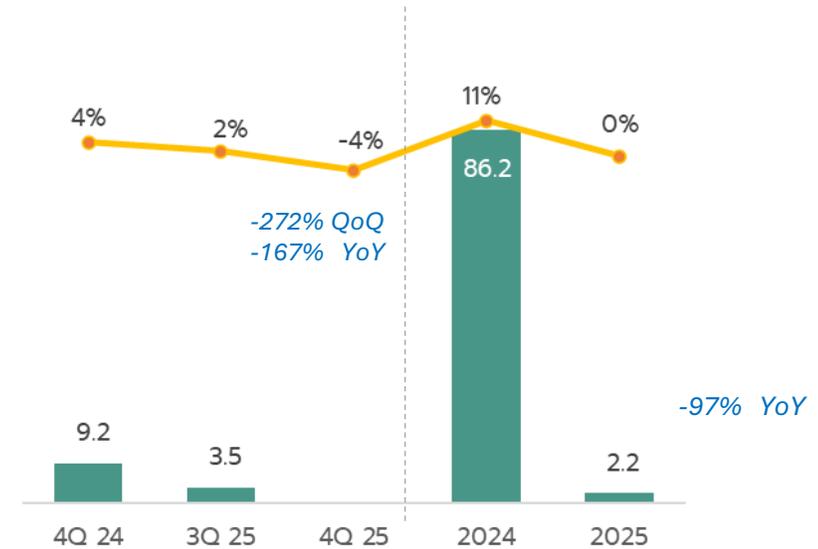
Gross profit & Gross profit margin

Unit: THB mn



Net profit & Net profit margin

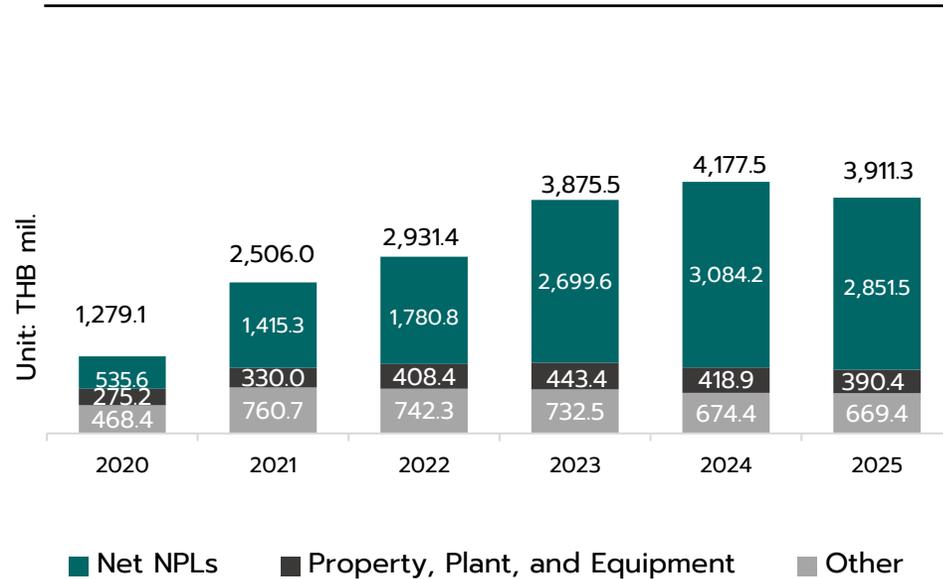
Unit: THB mn



- ✓ **Gross Profit** – Despite a reduction in total revenue, the gross profit margin has remained stable from cost management.
- ✓ **Net Profit** – Our net profit saw a significant decrease, primarily due to an increase in ECL.

Stable Equity and Improved Liability Management Amid Asset Adjustments

Assets



Liabilities and Equity



- ✓ **Total assets** decreased by 6% from the end of 2024, due to cash collection and provisioning the ECL in Loans to non-performing assets as well as a reduction in cash and cash equivalents from repayment in financing activities.
- ✓ **Total liabilities** driven mainly by the scheduled repayment of long-term borrowings and settlements of payables related to non-performing loans (NPLs).
- ✓ **Total equity** slightly dropped from the dividend payment in the second quarter.
- ✓ **D/E ratio** stood at 0.13x as of December 2025, financial prudence and low leverage.

Our Path to ESG Excellence

VISION

Comprehensive debt management, providing consultation and disciplined debt management to create opportunities for debt relief

MISSION

Stakeholder-centric approach, grounded in principles of corporate governance, ethics, and integrity, while simultaneously prioritizing social and environmental considerations to drive **sustainable economic and societal development**

CONTINUING
ACTIVITIES &
ACHIEVEMENT
In FY25

- **SET ESG Ratings 2025 - A**
- **2025 5-Star** CGR Rating & Top Quartile among capitalization peers
- Our own inaugural projects, **“Debt Resolution: Wish I knew this sooner.”**
- **“Adding Color, Fulfilling Dreams, Nurturing Youth”** Project instills financial literacy in youth following 3Q in school improvement



Q&A



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