NCB
National Credit Bureau
บริษัท ข้อมูลเครดิตแห่งชาติ จำกัด

NCB
Household Debt

Q2'2026

Disclaimer

This presentation has been prepared by National Credit Bureau Co., Ltd. or “NCB”. Information in the presentation has been obtained from sources believed to be reliable as well as from NCB’s database. The presentation is for the recipient’s information only; it does not represent or constitutes an advice, offer, recommendation, or solicitation for any objectives. Permission is required if using information from NCB’s database for any objectives.

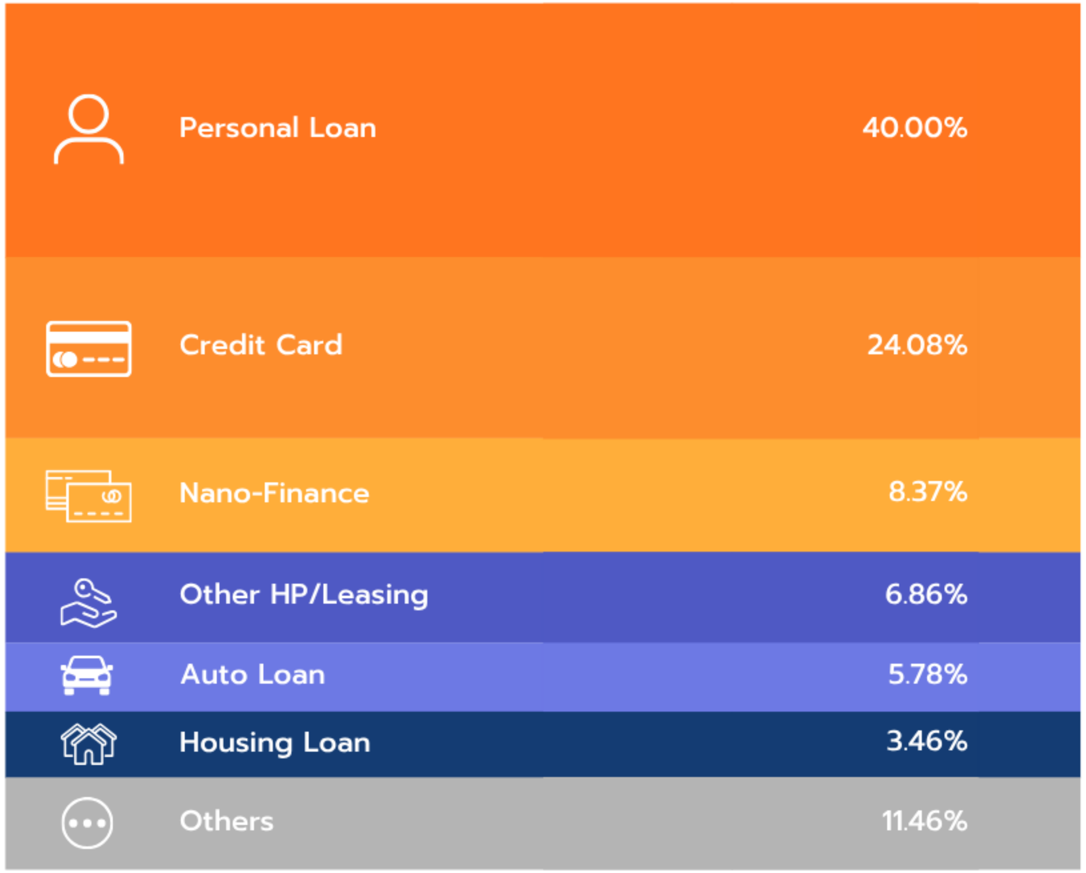
Neither NCB nor any of our employees or representatives makes any representation or warranty, express or implied, as to the accuracy or completeness of any of the information contained in this presentation. We and each of such persons expressly disclaims any and all liability relating to or resulting from the use of this presentation or such information by the receipt and persons in whatever manner.

Household Debt by Product Type

NCB National Credit Bureau
บริษัท ข้อมูลเครดิตแห่งชาติ จำกัด

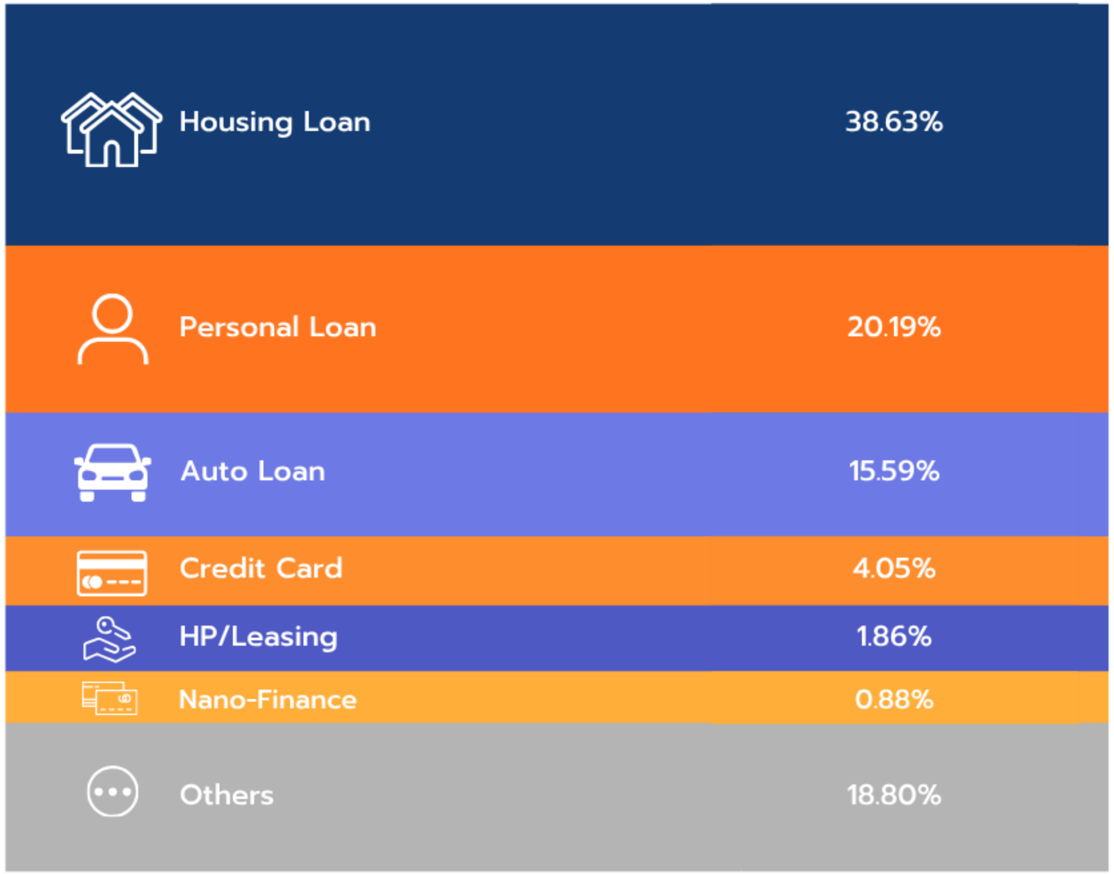
Household Debt by Product Type (Account)

June 2026



Household Debt by Product Type (Outstanding)

June 2026



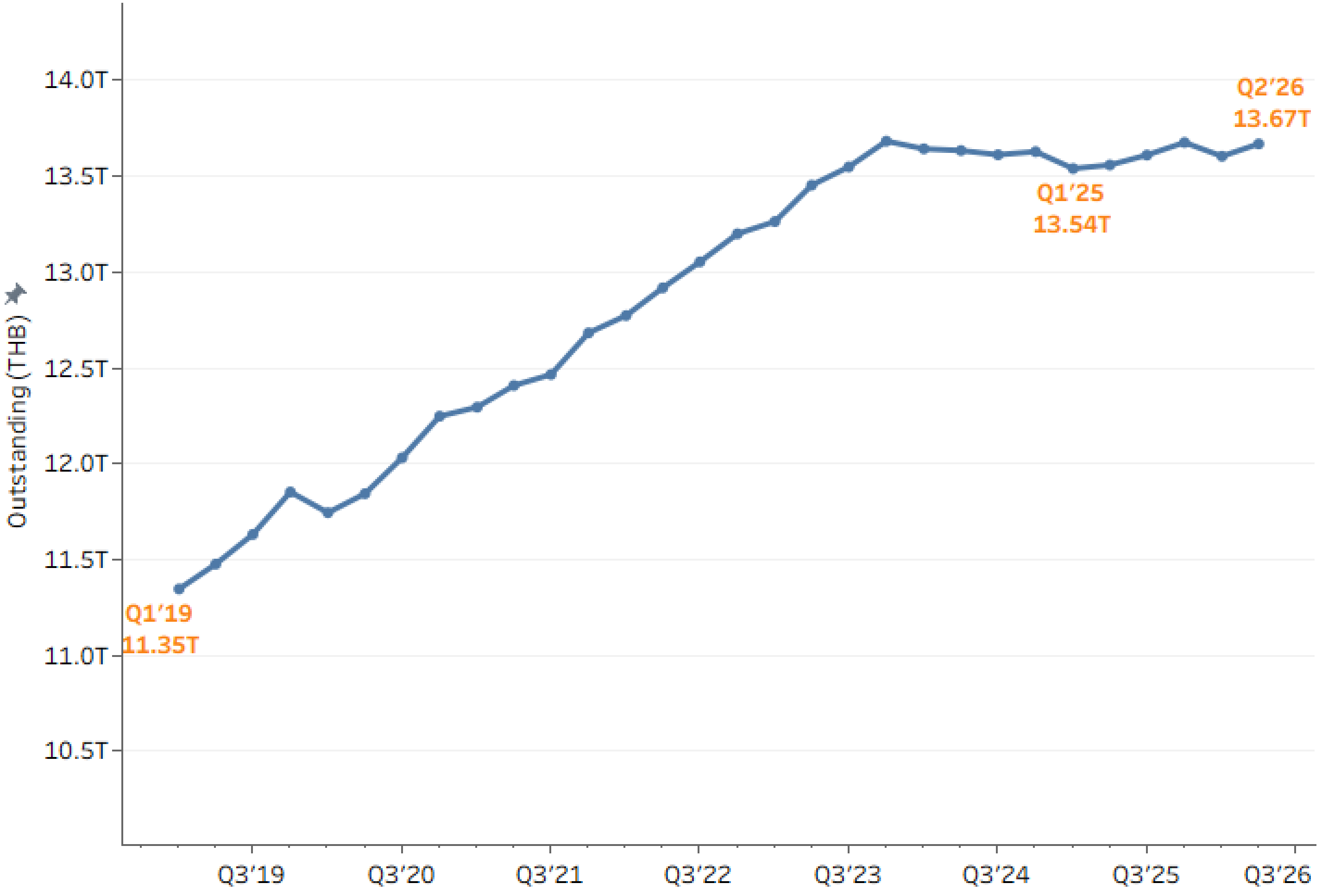
Household Debt Outstanding Q2'2026

NCB
National Credit Bureau
บริษัท ข้อมูลเครดิตแห่งชาติ จำกัด

Unit: Baht

Loan Type	Jun-26	MOM	QOQ	YOY
Housing Loan	5,281,098M	0.52%	0.75%	2.70%
	38.63%			
Auto Loan	2,131,101M	-0.63%	-1.61%	-8.10%
	15.59%			
Credit Card	553,591M	1.34%	0.60%	1.51%
	4.05%			
Personal Loan	2,759,356M	0.44%	2.76%	3.57%
	20.19%			
Loan for agriculture	596,305M	-1.42%	-5.81%	-12.02%
	4.36%			
Commercial Loan	606,604M	-0.79%	-1.70%	-2.44%
	4.44%			
Nano-Finance	120,265M	3.89%	11.83%	63.73%
	0.88%			
Other HP/Leasing	253,789M	0.69%	2.42%	5.65%
	1.86%			
Others (Othe loan, OD, Saving Coop)	1,367,461M	0.21%	0.82%	7.76%
	10.00%			
Grand Total	13,669,570M	13,640,629M	13,604,805M	13,553,147M
	100.00%	0.21%	0.48%	0.86%

Outstanding (THB) Trend



Debt Quality :: NPL (Outstanding THB)

NCB
National Credit Bureau
บริษัท ข้อมูลเครดิตแห่งชาติ จำกัด

Outstanding THB

13.67T

SM	427,351M	3.13%
NPL	1,345,981M	9.85%

Unit: Baht

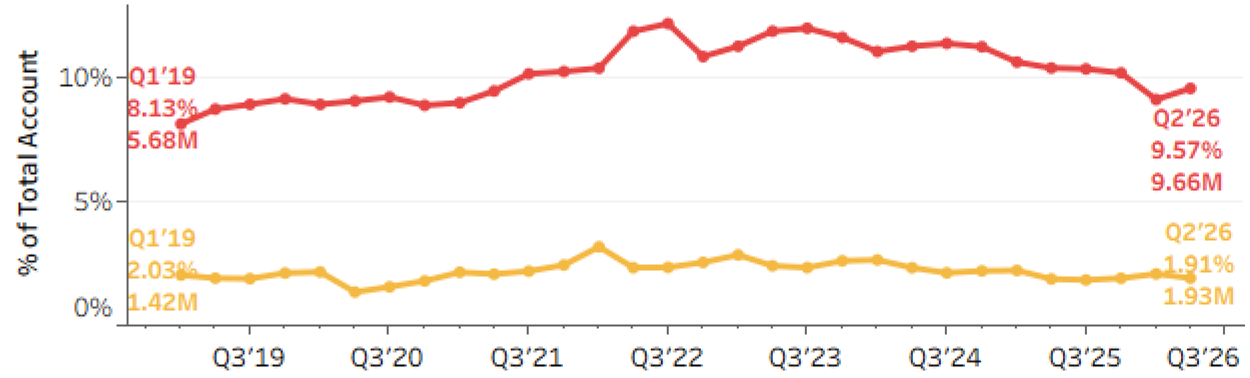
Loan Type (NPL)	Jun-26	MOM	QOQ	YOY
Housing Loan	258,333M	0.09%	6.25%	7.49%
	19.19%			
Auto Loan	273,209M	-1.59%	1.92%	1.61%
	20.30%			
Credit Card	68,241M	0.49%	1.43%	-3.13%
	5.07%			
Personal Loan	302,373M	0.89%	10.18%	4.96%
	22.46%			
Loan for Agriculture	34,753M	21.24%	30.87%	31.60%
	2.58%			
Commercial Loan	87,333M	-0.83%	6.17%	8.44%
	6.49%			
Nano-Finance	19,318M	2.63%	15.91%	55.55%
	1.44%			
Other HP/Leasing	57,882M	-2.78%	-1.47%	-8.90%
	4.30%			
Coop Loan	2,095M	2.17%	9.32%	-10.74%
	0.16%			
Others (Others, OD, Coop)	242,443M	5.94%	14.18%	34.70%
	18.01%			
Grand Total	1,345,981M	1,329,353M	1,251,410M	1,232,987M
	100.00%	1.25%	7.56%	9.16%

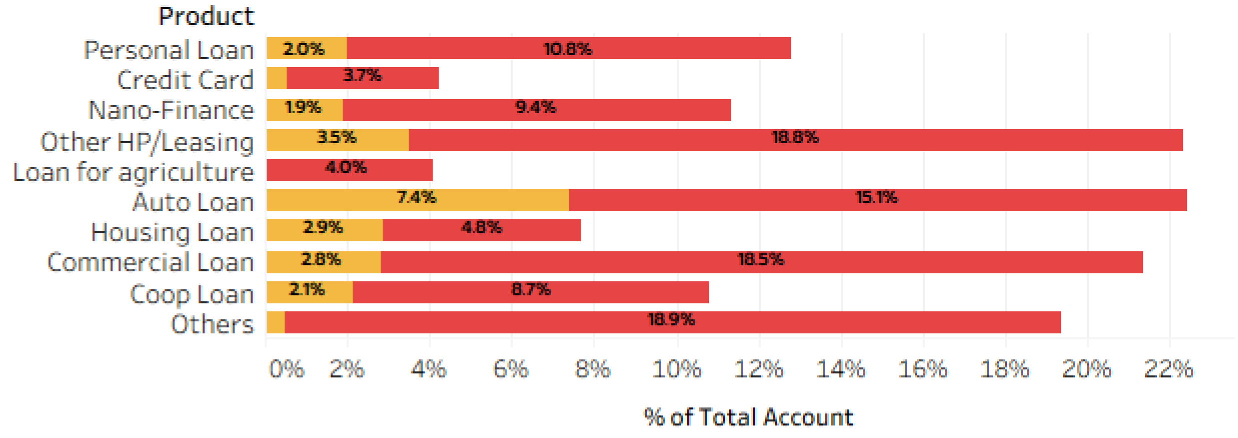
Debt Quality : Q2’2026

NCB
National Credit Bureau
บริษัท ข้อมูลเครดิตแห่งชาติ จำกัด

Account

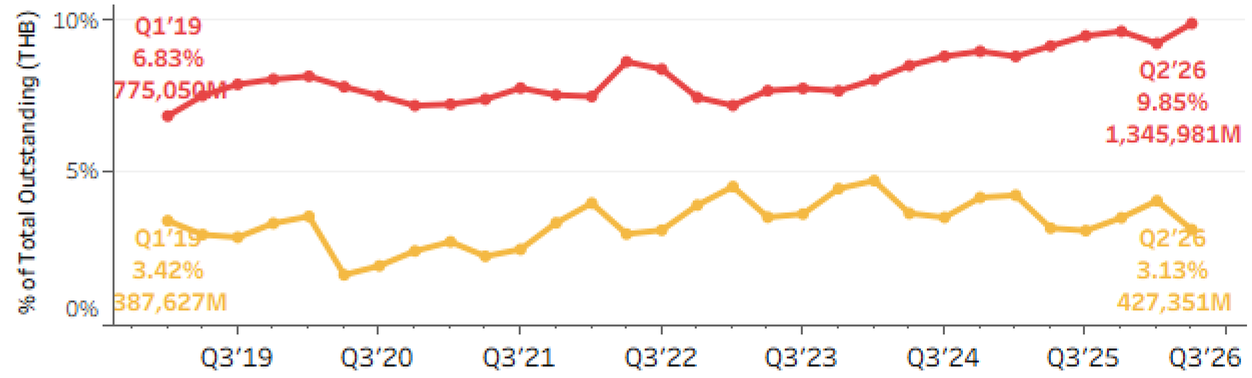
% DPD of Total Account

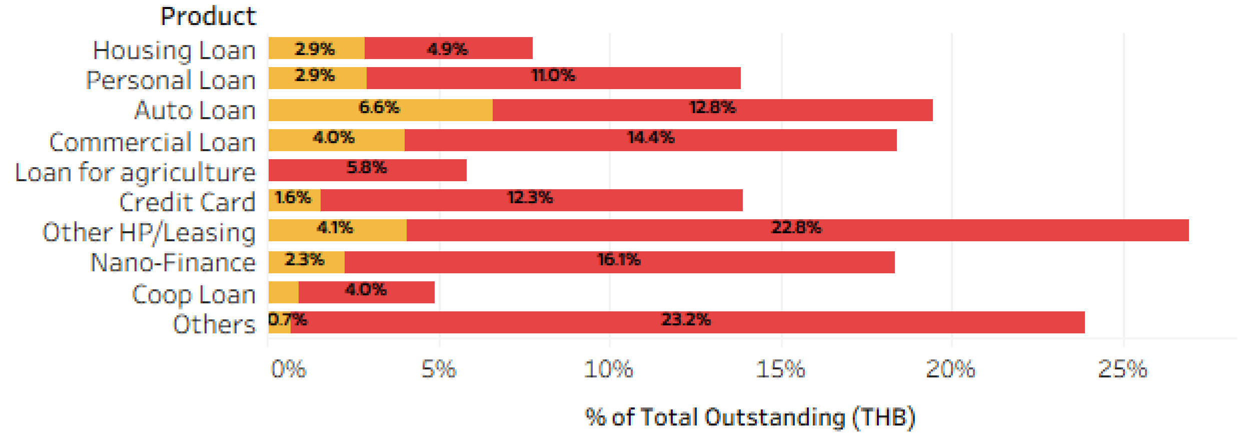




Outstanding THB

% DPD of Total Outstanding (THB)





All

02. DPD 31-90 03. DPD 90+

All June 2026

Disclaimer: This presentation has been prepared by National Credit Bureau Co., Ltd. or “NCB”. Information in the presentation has been obtained from sources believed to be reliable. The presentation is for the recipient’s information only; it does not represent or constitutes an advice, offer, recommendation, or solicitation for any objectives. Permission is required if using information from NCB’s database for any objectives. Neither NCB nor any of our employees or representatives makes any representation or warranty, express or implied, as to the accuracy or completeness of any of the information contained in this presentation. We and each of such persons expressly disclaims any and all liability relating to or resulting from the use of this presentation or such information by the receipt and persons in whatever manner.

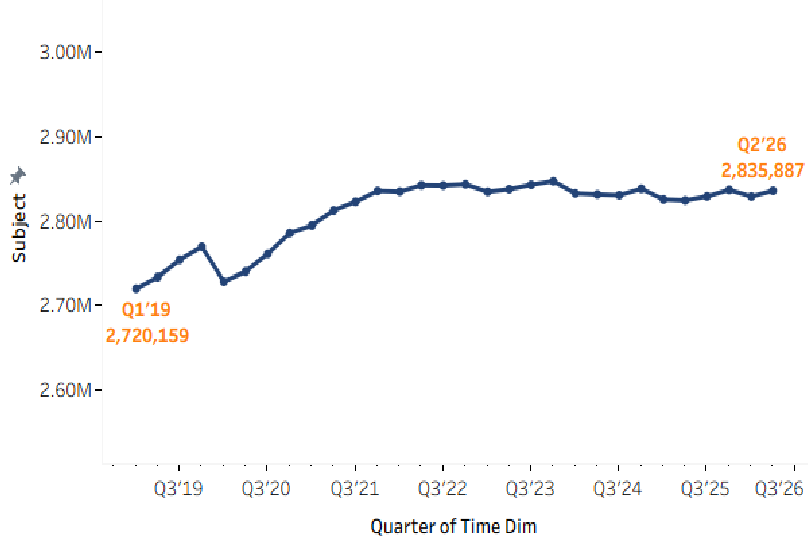
Housing Loan

Q2'2026

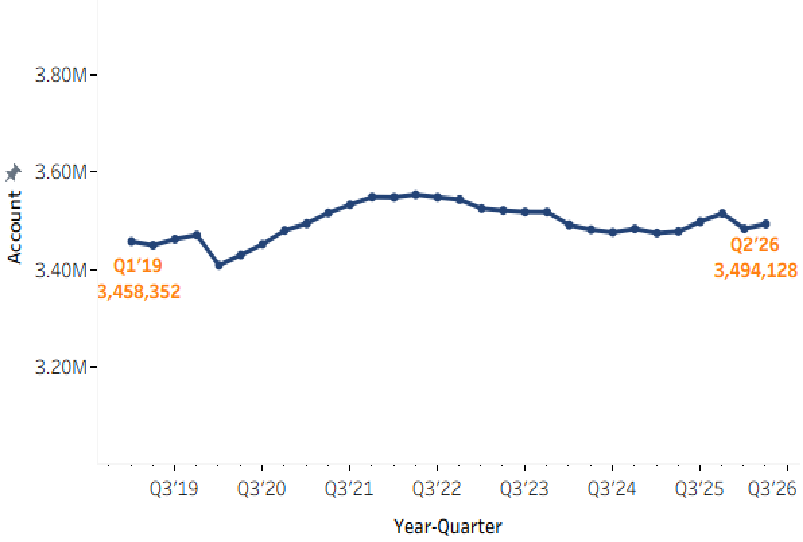
Housing Loan Portfolio – Q2'2026

Subject	Account	Outstanding (THB)
2.84M	3.49M	5.28T

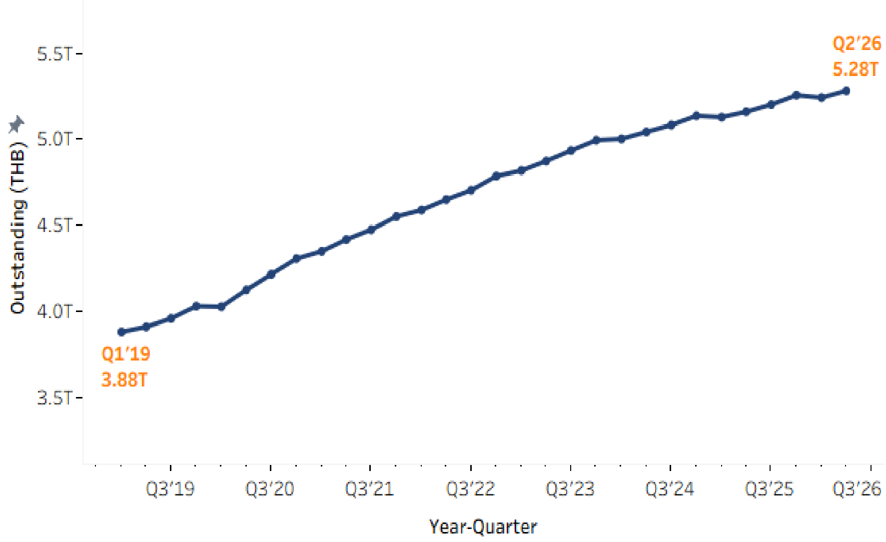
Subject Trend



Account Trend

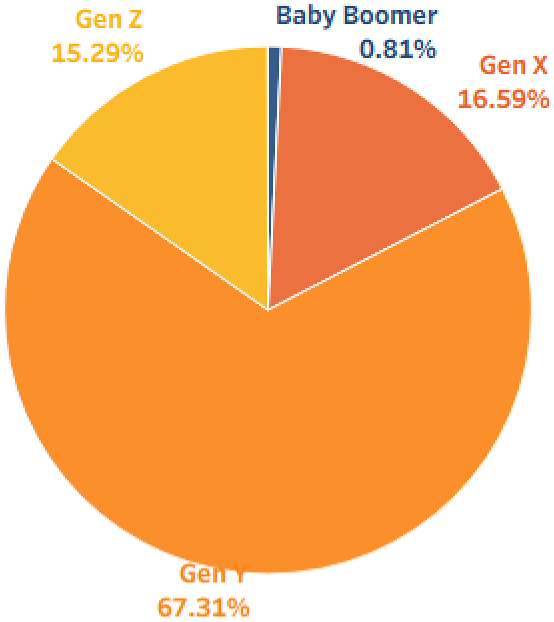


Outstanding (THB) Trend



Housing Loan – New Open Account

New Open Account by Generation (01. Housing Loan)



Gen Z : After 1997
Gen Y : 1980-1997
Gen X : 1965-1979
Baby Boomer : 1946-1964
Silent : Before 1946

Product 01. Housing Loan

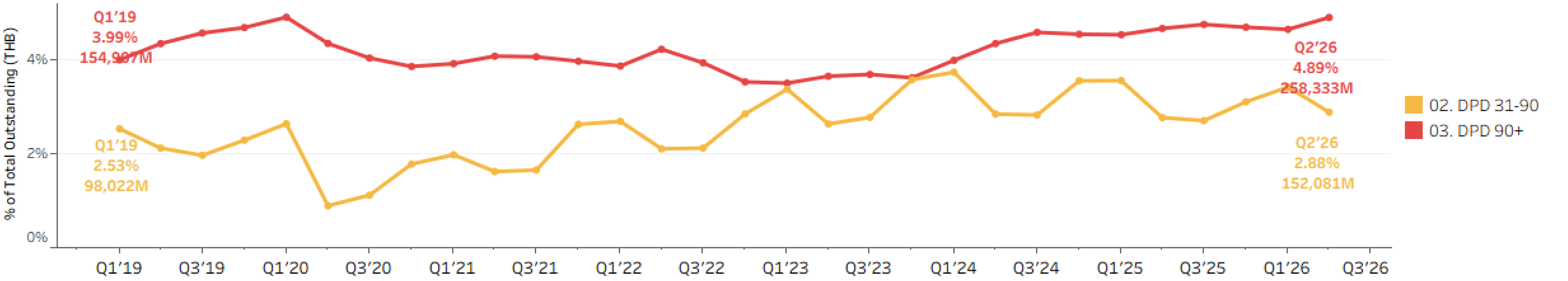
Yearly New Open Account

2019	374,948
2020	354,022
2021	369,178
2022	363,882
2023	329,382
2024	294,897
2025	325,852
2026 (Jan-Jun)	144,711

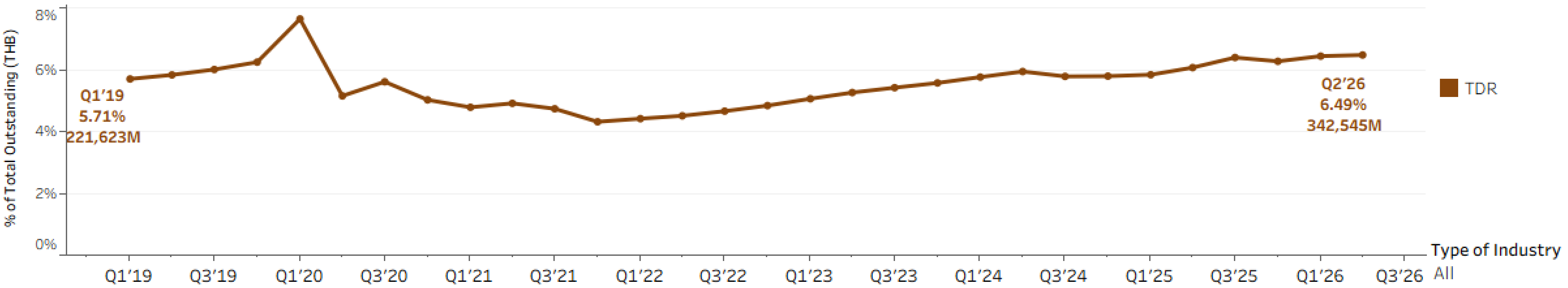
Housing Loan – %Delinquency and %TDR by Outstanding

NCB National Credit Bureau
บริษัท ข้อมูลเครดิตแห่งชาติ จำกัด

% DPD of Total Outstanding (THB)

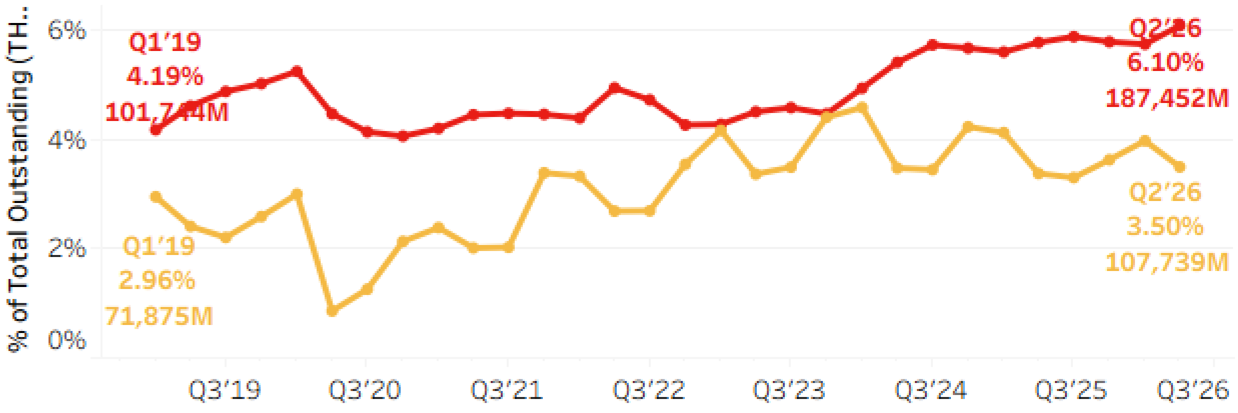


%TDR of Total Outstanding (THB)

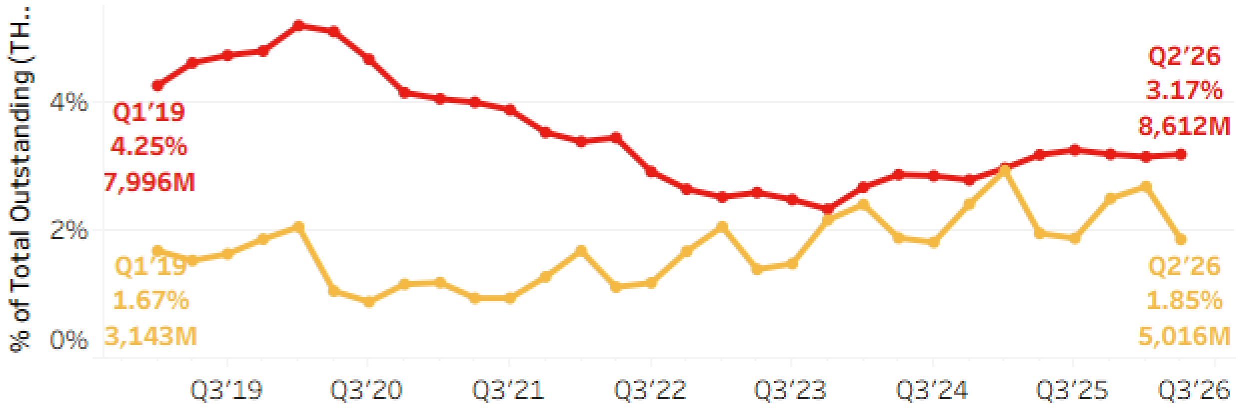


%SM & NPL per Total by Credit Limit (Outstanding THB)

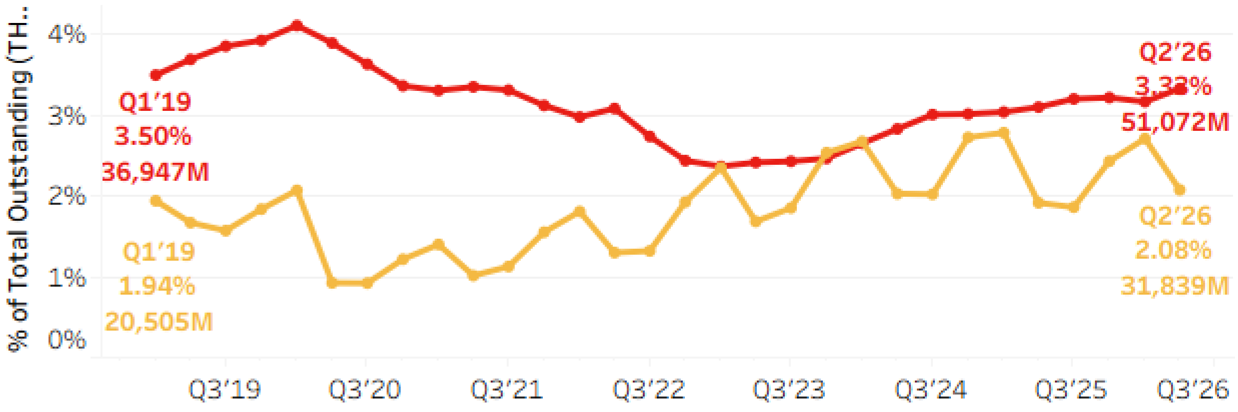
%SM and NPL | 01. <=3M



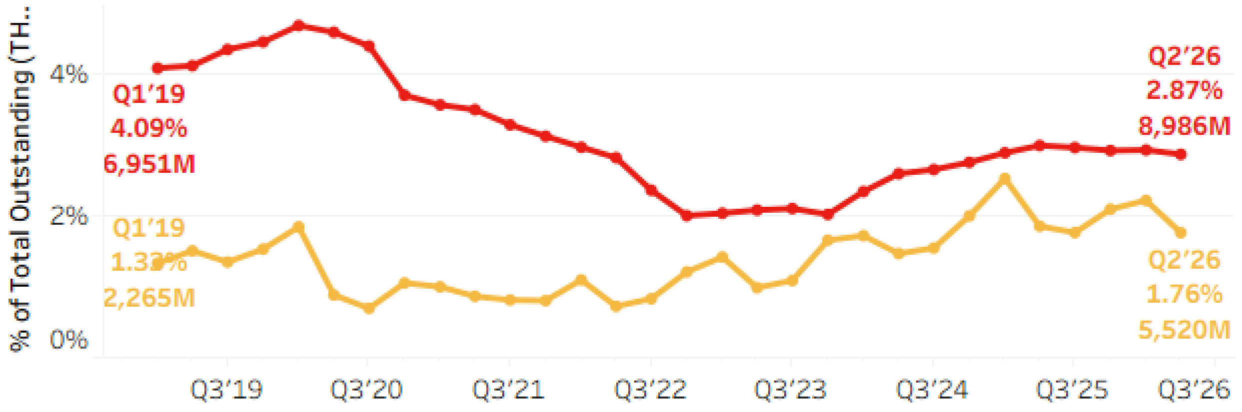
%SM and NPL | 03. >7M - <=10M



%SM and NPL | 02. >3M - <=7M

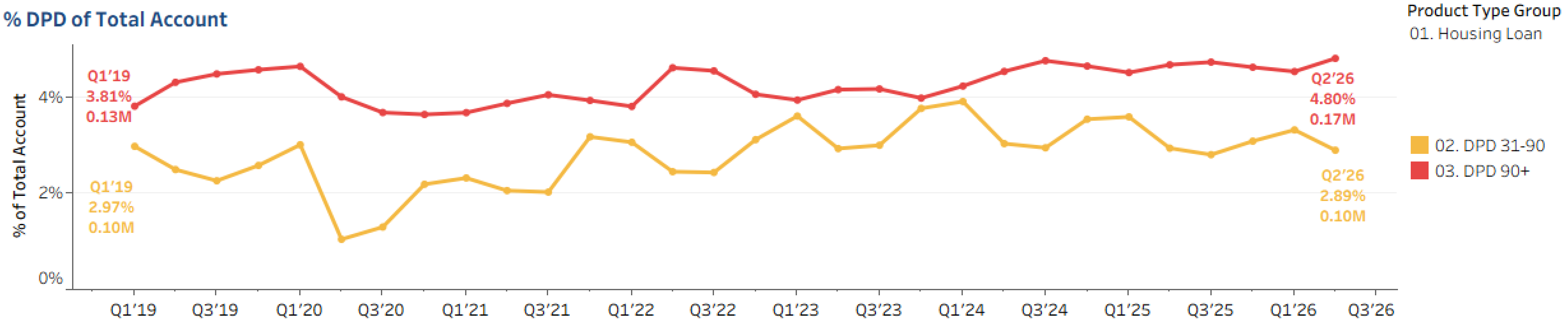


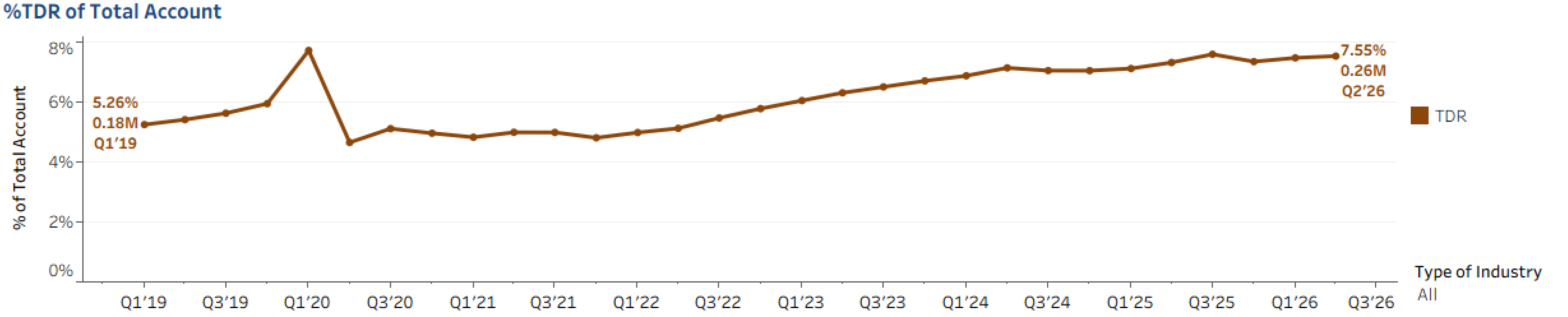
%SM and NPL | 04. >10M - <=30M



02. DPD 31-90 03. DPD 90+

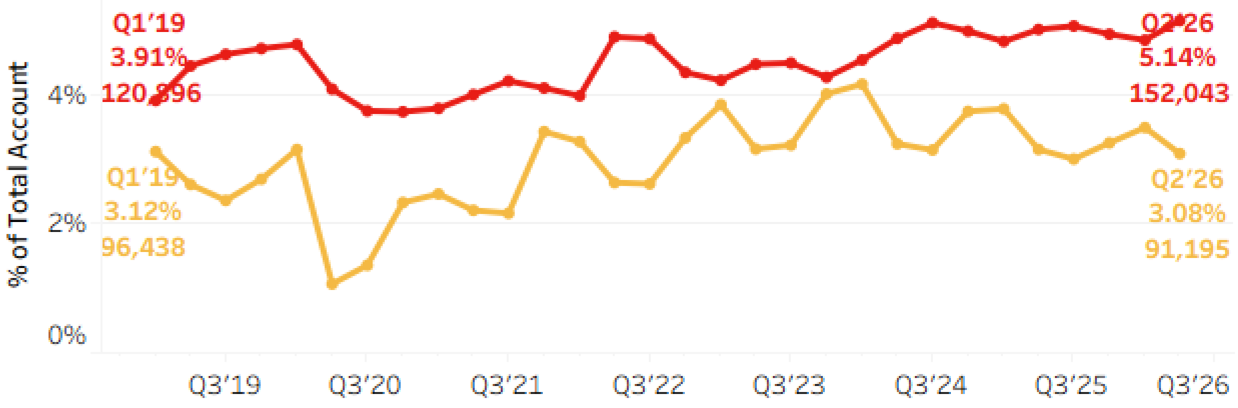
Housing Loan – %Delinquency and %TDR by Account



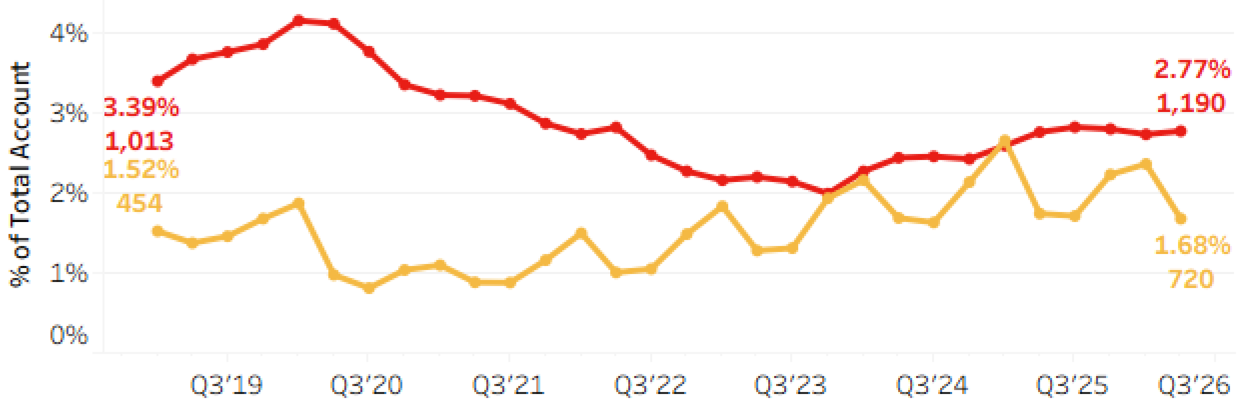


%SM & NPL per Total by Credit Limit (Account)

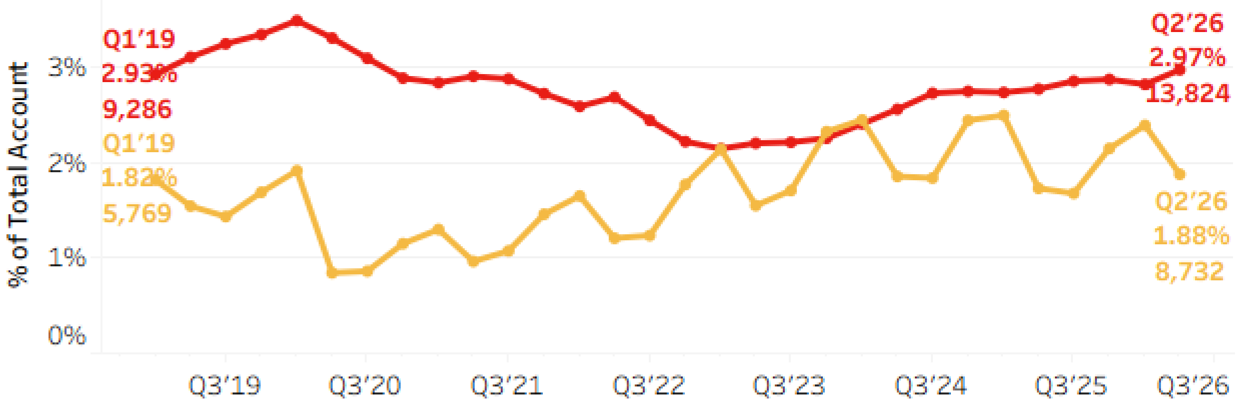
%SM and NPL | 01. <=3M



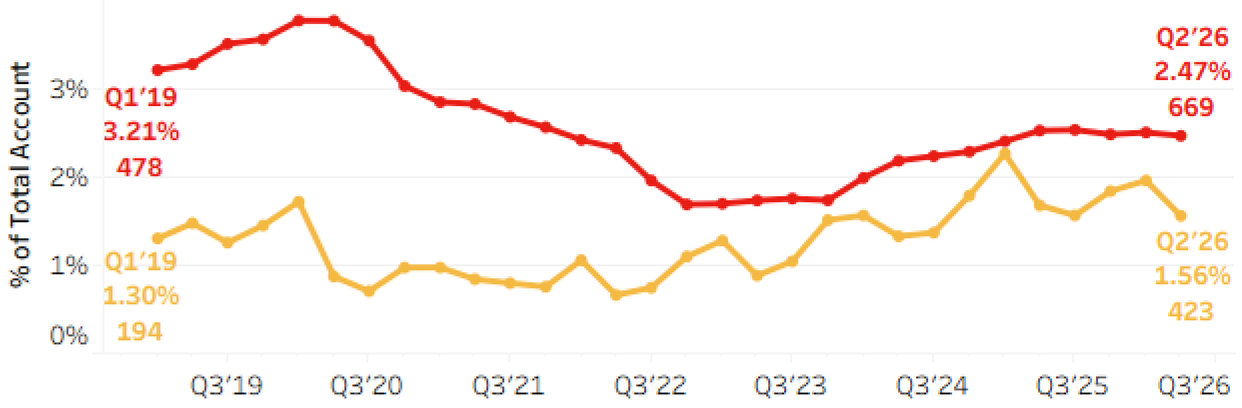
%SM and NPL | 03. >7M - <=10M



%SM and NPL | 02. >3M - <=7M



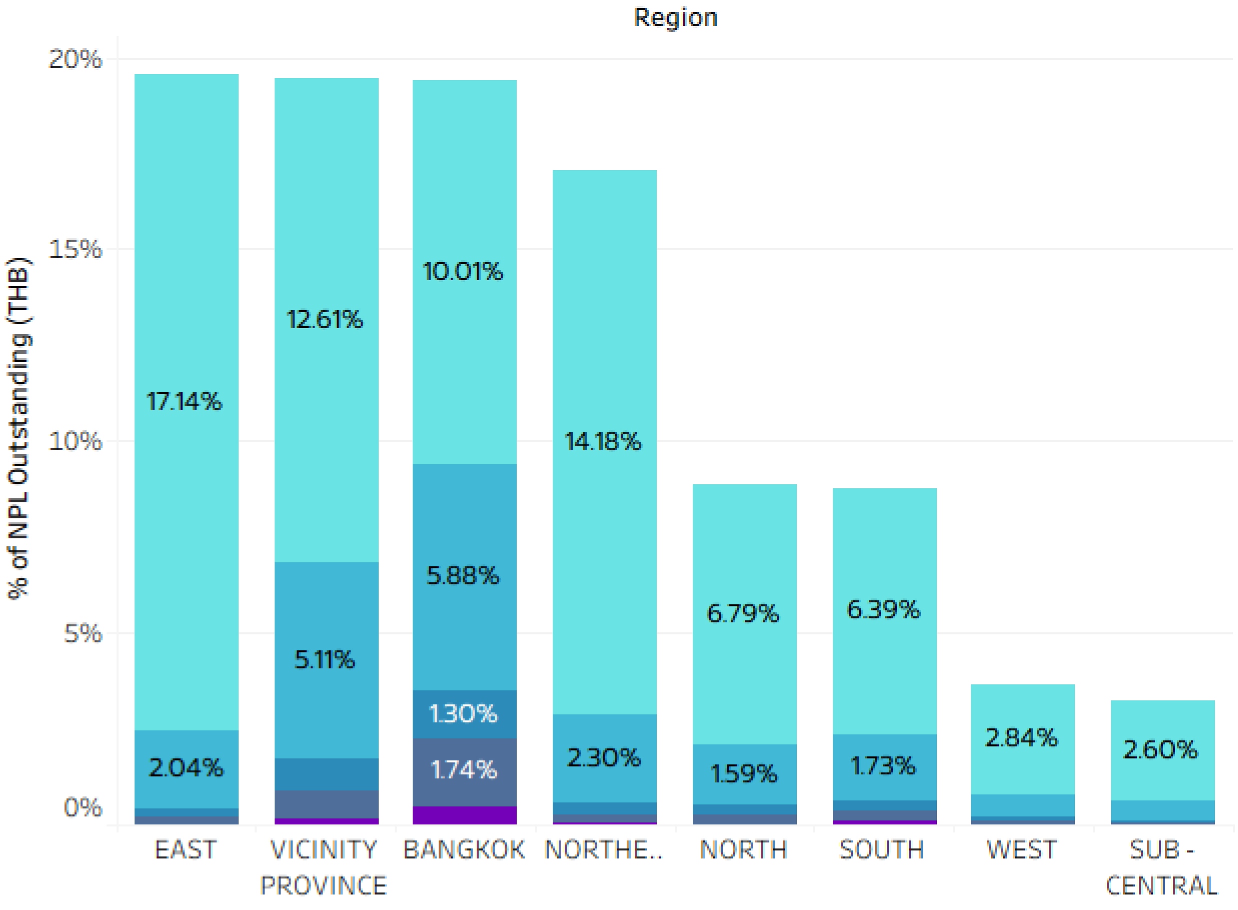
%SM and NPL | 04. >10M - <=30M



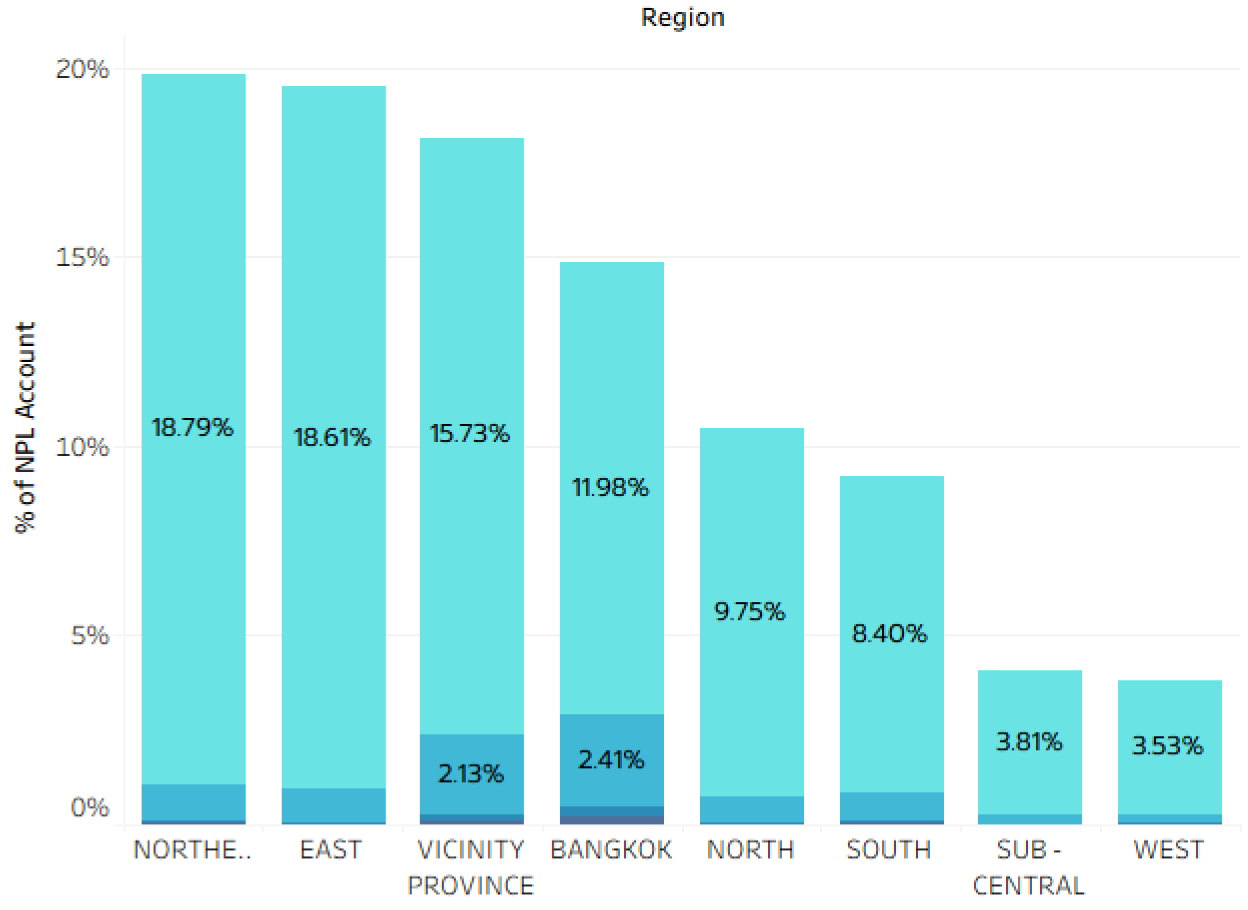
02. DPD 31-90 03. DPD 90+

Housing Loan – NPL by Region x Credit Limit

%of NPL Outstanding (June 2026)



%of NPL Account (June 2026)

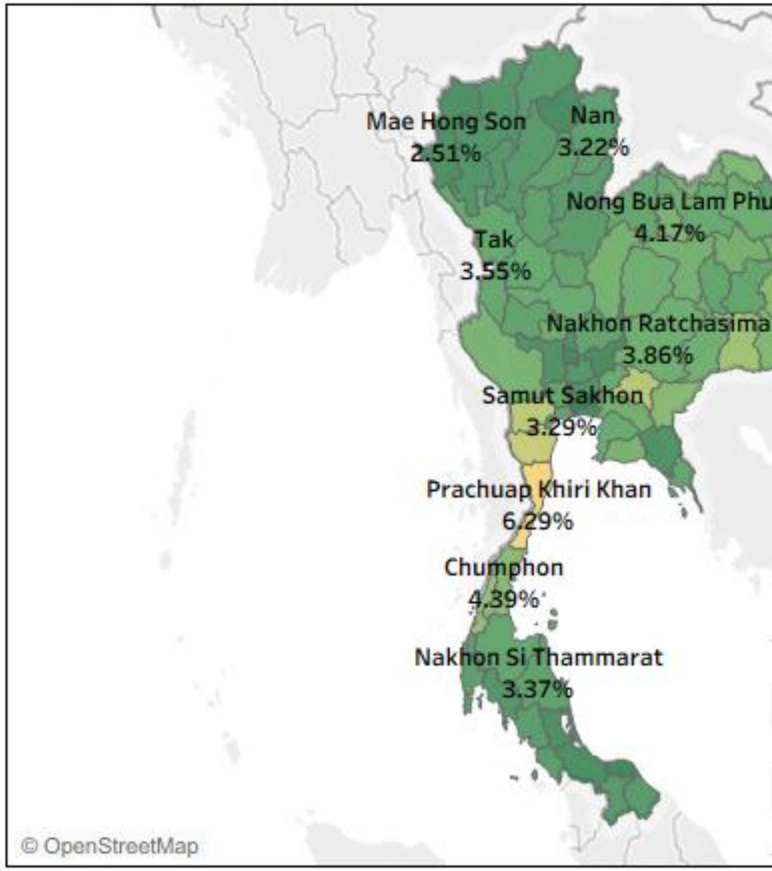


Limit 01. <=3M 02. >3M - <=7M 03. >7M - <=10M 04. >10M - <=30M 05. >30M

Housing Loan – %SM and %NPL by Province

NCB National Credit Bureau
บริษัท ข้อมูลเครดิตแห่งชาติ จำกัด

%SM by Province (Housing Loan)



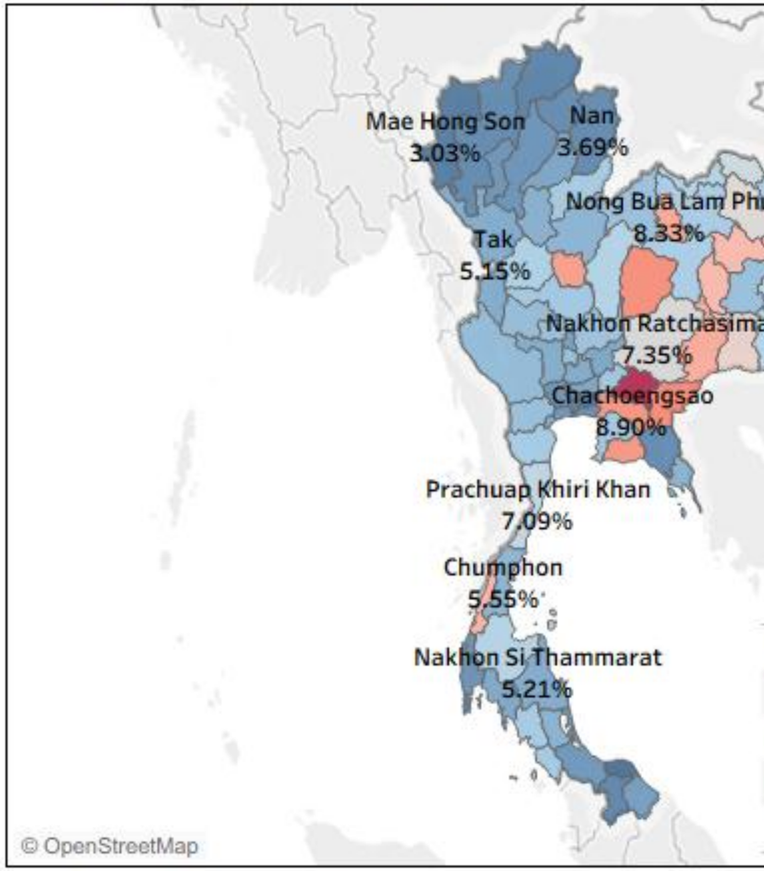
Prachuap Khiri Khan	6.29%
Phetchaburi	5.54%
Ratchaburi	5.32%
Prachin Buri	5.25%
Surin	4.82%

%SM Outstanding (PDTxPRO)

1.98% – 6.29%

%NPL by Province (Housing Loan)

Housing Loan



Prachin Buri	12.23%
Sa Kaeo	9.25%
Chaiyaphum	9.10%
Chachoengsao	8.90%
Rayong	8.87%

%NPL Outstanding (PDTxPRO)

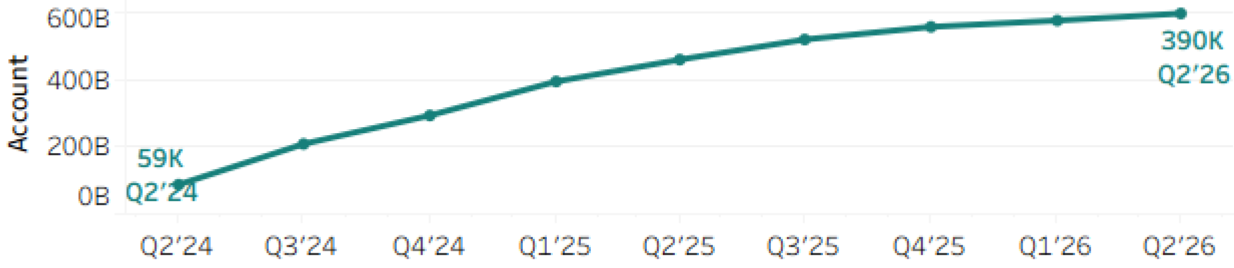
2.63% – 12.23%

Housing Loan – %DR and %TDR

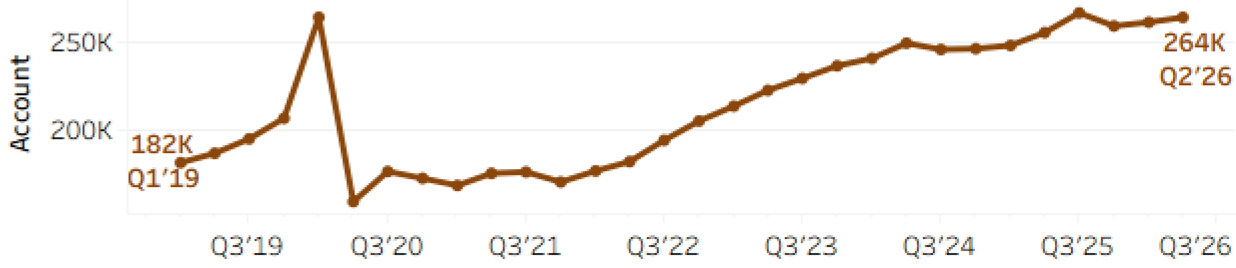
NCB National Credit Bureau
บริษัท ข้อมูลเครดิตแห่งชาติ จำกัด

Debt Restructure (DR)		Troubled Debt Restructure (TDR)	
DR Account	DR Outstanding THB	TDR Account	TDR Outstanding THB
389,773	598,924M	263,796	342,545M
(11.2% per total)	(11.3% per total)	(7.5% per total)	(6.5% per total)

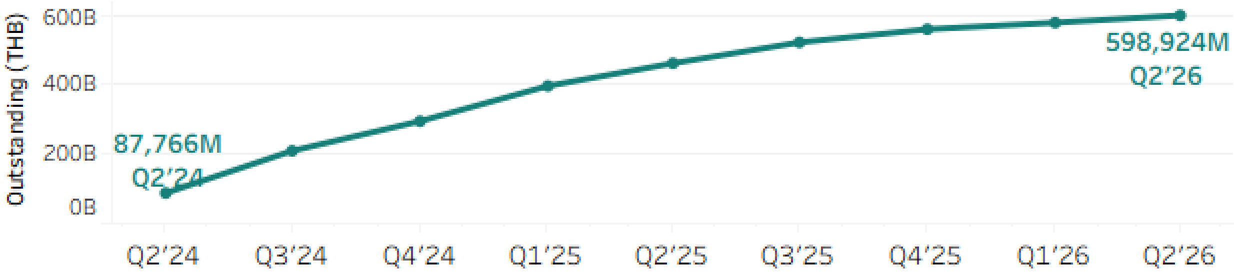
DR Account Trend



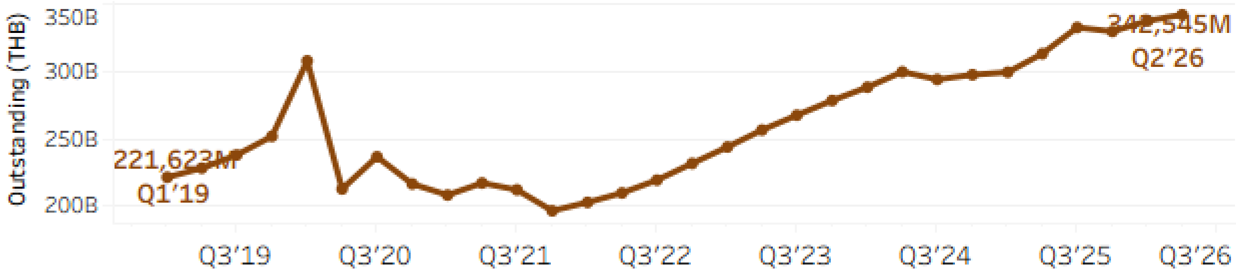
TDR Account Trend



DR Outstanding THB Trend



TDR Outstanding THB Trend



NCB
National Credit Bureau
บริษัท ข้อมูลเครดิตแห่งชาติ จำกัด

Thank You

www.ncb.co.th

ilovebureau

@ilovebureau

CERTIFIED
ISO 27001
BUREAU VERITAS

CERTIFIED
ISO 27701
BUREAU VERITAS