

## Business Overview

KTC

Credit Card

KTC PROUD

KTC P BERM  
Car for Cash

KTBL

Others

Krungthai  
Advisory

Infinitas by  
Krungthai

KTC  
Prepaid

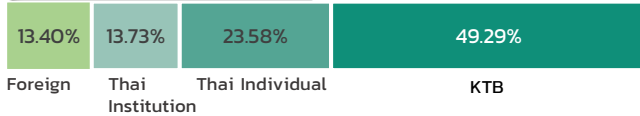
KTC  
Nano

KTC Pico

Arise by  
Infinitas



## Shareholder Structure

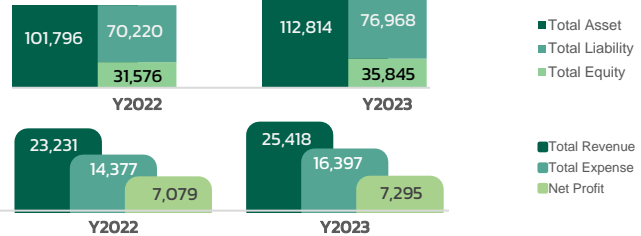


## Major Shareholder

1. Krungthai Bank Pcl,	49.29%
2. Mr. Mongkol Prakitchaiwattana	10.76%
3. Thai NVDR	8.57%
4. Ms. Chantana Jirattitepat	4.37%
5. UOB Kay Hian Pte Ltd A/C - RC	3.68%

## Key Financial Highlight Y2023

(Unit : MB)



## Key Financial Ratios

	Y2022	Y2023
Net Profit Margin	30.5%	28.7%
Net Interest Margin (NIM)*	13.2%	13.2%
Cost to Income	34.9%	34.6%
Cost of Fund	2.4%	2.7%
D/E (times)	2.2	2.1
Allowance for ECL / Total Receivables	8.4%	8.7%
NPL Coverage Ratio	476.3%	400.3%
Credit Cost	4.7%	5.2%
ROA	7.4%	6.8%
ROE	24.3%	21.8%
EPS (THB/Share)	2.75	2.83
BVPS (THB)	12.2	13.9
DPS (THB/Share)	1.15	N/A

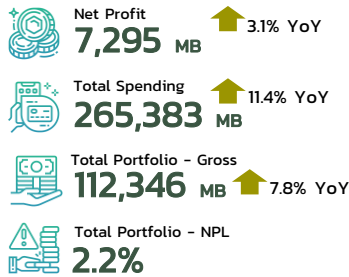
\* NIM = (Interest Income (Inc. Credit Usage) - Financial Expense) / Average Gross Receivables

## KTC Market Share

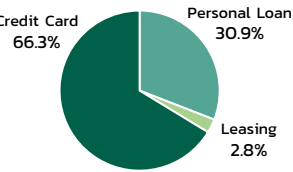
	Y2022	Y2023
<b>Credit Card</b>		
Number of Cards	9.9%	10.0%
Total Card Spending	11.9%	12.2%
Credit Card Receivables	14.4%	14.9%
<b>Personal Loan (Excluding Auto Title Loan)</b>		
Number of Accounts	4.4%	4.0%
Personal Loan Receivables	6.1%	6.4%

Growth in 2023 (YoY)	Industry	Commercial Banks	Non-Banks	KTC
Number of Cards	2.1%	(0.2%)	3.6%	3.4%
Total Card Spending	8.1%	(7.4%)	36.7%	11.4%
Credit Card Receivables	3.3%	2.0%	4.6%	7.2%
Personal Loan Receivables (Excluding Auto Title Loan)	(1.9%)	(8.2%)	2.0%	3.6%
Auto Title Loan Receivables	35.9%	18.3%	39.1%	134.1%

## Key Performance Y23



## Portfolio Breakdown



## KTC Portfolio

### Credit Card



	Y2022	Y2023
Credit Card (CIF Cards)	2,550,592	2,637,183
Gross Receivables (MB)	69,462	74,441
NPL	1.1%	1.1%

### Personal Loan



	Y2022	Y2023
Total Accounts	743,767	721,743
KTC PROUD*	703,741	675,097
KTC P BERM Car for Cash	4,832	11,559
Gross Receivables (MB)	32,283	34,716
KTC PROUD*	29,321	30,597
KTC P BERM Car for Cash	977	2,287
Total NPL	2.8%	3.0%

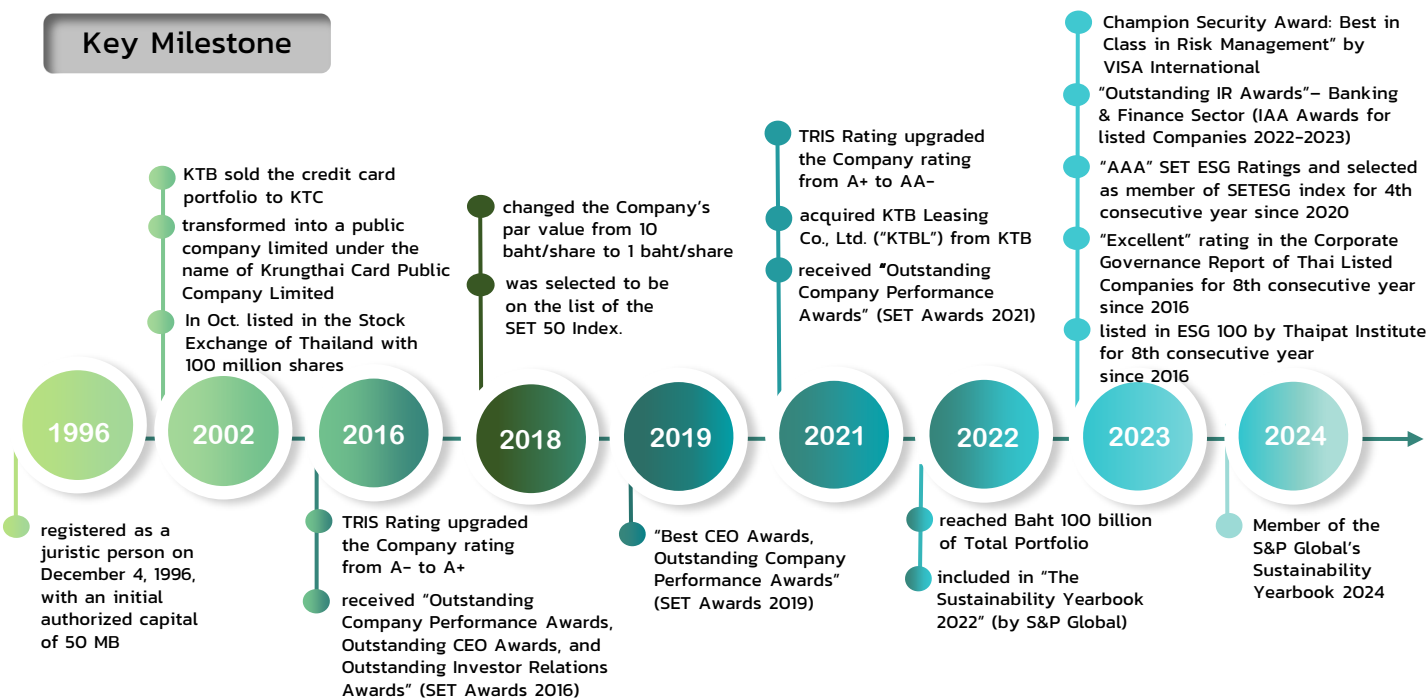
### Leasing



	Y2022	Y2023
Gross Receivables (MB)	2,449	3,189
NPL	8.9%	17.7%

\* Excluded BOT's Relief Measures

## Key Milestone



## Target Y2023 VS Actual Y2023

Target  
Actual

### Net Profit

> 7,079 MB 7,295 MB

### Total Portfolio Growth

7.8%

15%

### Credit Card Spending Growth

10%

11.4%

### KTC PROUD Portfolio Growth\*

7%

### New Booking of P BERM Car for Cash

2,590 MB

9,000 MB

### New Booking of KTBL Commercial Loan

1,449 MB

3,000 MB

### Portfolio Quality (%NPL)

<1.8% 2.2%

\*KTC PROUD Portfolio excludes BOT's Relief Measures

## 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 NO POVERTY 7 AFFORDABLE AND CLEAN ENERGY 8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

13 CLIMATE ACTION 16 PEACE, JUSTICE AND STRONG INSTITUTIONS

KTC Digital Credit Card

"Digital Transition for Customers and Employees"



### Social Dimension Better Quality of Life

1 NO POVERTY 3 GOOD HEALTH AND WELL-BEING 4 QUALITY EDUCATION 5 GENDER EQUALITY

7 AFFORDABLE AND CLEAN ENERGY 8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 10 REDUCED INEQUALITIES

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

"Financial Access and Education for All Thais"



### Environmental Dimension Better Climate

3 GOOD HEALTH AND WELL-BEING 7 AFFORDABLE AND CLEAN ENERGY 12 RESPONSIBLE CONSUMPTION AND PRODUCTION 13 CLIMATE ACTION

45% Green Hotels

"Environmentally Friendly"

For further information, please refer to : <https://www.ktc.co.th/en/investor-relations/publications-webcast/investorkits>  
<https://www.ktc.co.th/en/sustainability-development>