

Business Overview

KTC

Credit Card

KTC PROUD

KTC P BERM
Car for Cash

KTBL

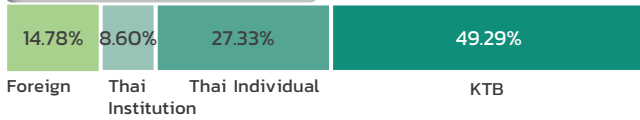
Others

KTC
Prepaid

KTC
Nano



Shareholder Structure

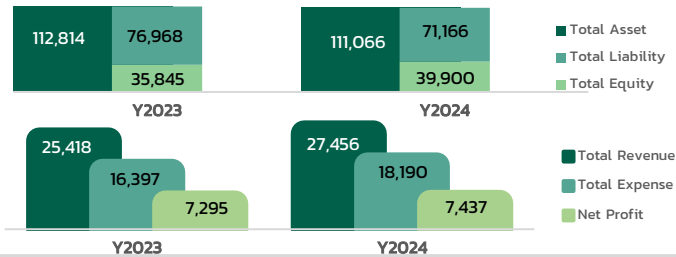


Major Shareholder (as of Dec 31, 2024)

1. Krungthai Bank Pcl,	49.29%
2. Mr. Mongkol Prakitchaiwattana	12.94%
3. Ms. Chantana Jirattitepat	4.87%
4. Thai NVDR	4.24%
5. UOB KAY HIAN PTE LTD A/C – RC	4.09%

Key Financial Highlight Y2024

(Unit : MB)



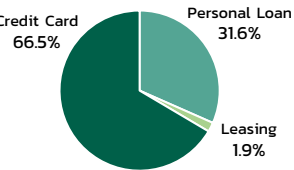
Key Financial Ratios	Y2023	Y2024
Net Profit Margin	28.7%	27.1%
Net Interest Margin (NIM)	13.2%	12.9%
Cost to Income	34.6%	35.0%
Cost of Fund	2.6%	2.8%
D/E (times)	2.15	1.78
Allowance for ECL / Total Receivables	8.7%	7.2%
NPL Coverage Ratio	400.3%	369.3%
Credit Cost	5.2%	6.1%
ROA	6.8%	6.6%
ROE	21.8%	19.7%
EPS (THB/Share)	2.83	2.88
BVPS (THB)	13.9	15.5
DPS (THB/Share)	1.27	N/A

KTC Market Share	Y2023	Y2024
Credit Card		
Number of Cards	10.0%	10.7%
Total Card Spending	12.2%	13.1%
Credit Card Receivables	14.5%	14.9%
Personal Loan (Excluding Auto Title Loan)		
Number of Accounts	4.0%	3.7%
Personal Loan Receivables	6.4%	6.6%

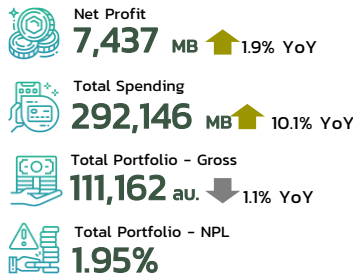
Growth Y2024 (YoY)	Industry	Commercial Banks	Non-Banks	KTC
Number of Cards	(0.9%)	(4.0%)	0.9%	6.1%
Total Card Spending	2.6%	(2.2%)	8.6%	10.1%
Credit Card Receivables	(3.2)	(3.5%)	(2.8%)	(0.7%)
Personal Loan Receivables (Excluding Auto Title Loan)	(5.4%)	(3.2%)	(6.7%)	(1.1%)
Auto Title Loan Receivables	11.3%	4.2%	12.4%	31.8%

Source: Industry Data, Bank of Thailand (Data as of Feb 10, 2025)

Portfolio Breakdown



Key Performance Y2024



KTC Portfolio

Credit Card



	Y2023	Y2024
Credit Card (CIF Cards)	2,637,183	2,799,301
Gross Receivables (MB)	74,441	73,954
NPL	1.15%	1.25%

Personal Loan



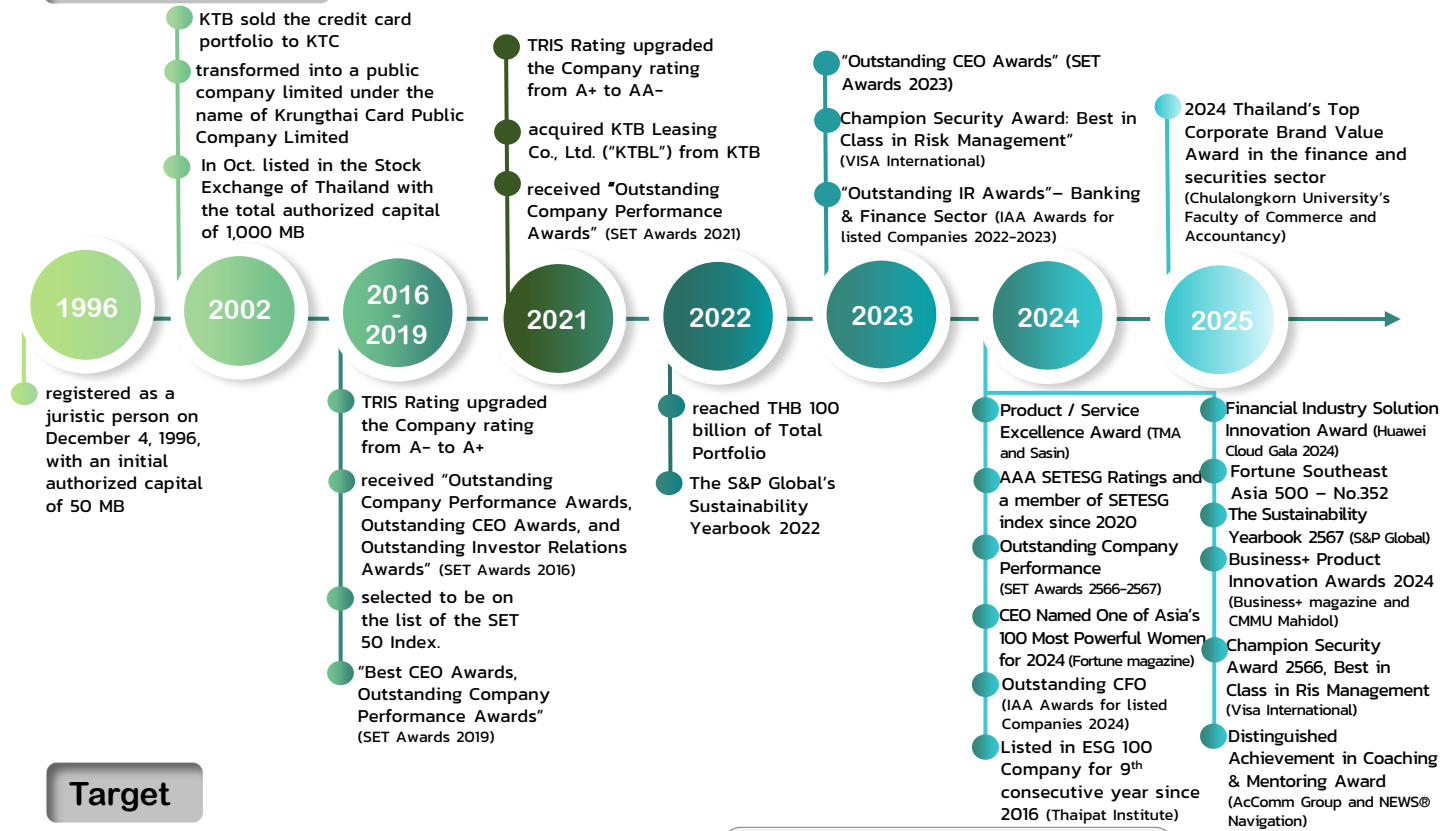
	Y2023	Y2024
Total Accounts	721,743	688,855
KTC P BERM Car for Cash	11,559	15,393
Gross Receivables (including KTC P BERM) (MB)	34,716	35,096
KTC P BERM Car for Cash (MB)	2,287	3,015
Total NPL	2.99%	2.46%

Leasing



	Y2023	Y2024
Gross Receivables (MB)	3,189	2,112
NPL	17.69%	18.06%

Key Milestone



Target

	Y2025 Target
Net Profit (MB)	Net Profit > Y2024
Total Portfolio Growth	4% – 5%
Credit Card Spending Growth	10%
KTC PROUD Portfolio Growth	3%
New Booking of P BERM Car for Cash (MB)	3,000
Portfolio Quality (%Total NPL)	≤ 2.0%

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



KTC offers a special year-end promotion for "KTC P BERM Car for Cash" loan, providing financial relief and exclusive benefits. Customers who secure a car title loan of 350,000 Baht or more, with funds disbursed between December 1, 2024, and February 28, 2025, will receive a 500 Baht PT gas e-Coupon.



KTC is actively expanding its "KTC PROUD" Cash Card member base through AIS Shops. Customers can easily apply via e-Application at participating AIS service centers, enjoy loan approval within 30 minutes, receive their device immediately, and benefit from a special 0% interest installment plan for up to 24 months.



KTC hosted KTC FIT Talk 13 "2025 Economy Deep Dive: Opportunities and Challenges," highlighting economic trends, strategies for managing fluctuations, and key risks in 2025.

"Digital Transition
for Customers and Employees"



Social Dimension Better Quality of Life



KTC donates IT equipment to rural schools to create learning opportunities and empower youth with technological tools to enrich education and develop essential skills for the future.



KTC partnered with the Social Innovation Foundation (SIF) to support individuals with disabilities, organizing workshops to provide practical guidance on essential skills, from creating impactful CVs to participating in mock interviews—equipping participants with required skills and the confidence needed to pursue employment opportunities.



KTC introduced the "Get Your Juniors Job-Ready" project to provides virtual learning experiences for students covering essential skills like resume writing, job techniques, and tips for fostering workplace relationships, helping young people gain confidence before entering the workforce.



KTC, together with employees, organized the annual blood donation activity, contributing a total of 88,650 units of blood for the Thai Red Cross Society.

"Financial Access
and Education for All Thais"



Environmental Dimension Better Climate



KTC partners with PSI, offering special privileges under "Save You, Save the World" campaign to promote clean energy with PSI Solar Roof Installation.

"Environmentally Friendly"