



# Investor Fact Sheet

As of Dec 31, 2018

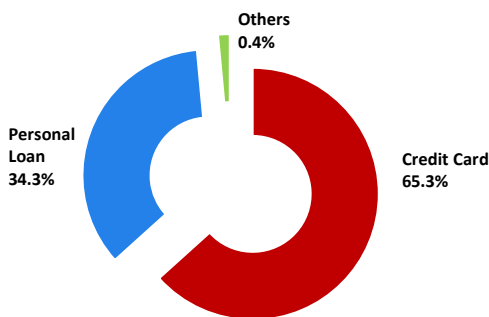
## Key Statistics for Shareholder

<b>Core Businesses :</b>	1. Credit Card 2. Personal Loan
<b>Registered Capital :</b>	Baht 2,578.3 Million (Par 1 Baht)
<b>Paid-up Capital :</b>	Baht 2,578.3 Million
<b>Book Value :</b>	6.34 Baht
<b>Market Capitalization :</b>	Baht 79,928.36 Million (13 <sup>th</sup> February, 2019)
<b>Employees :</b>	1,548

## Major Shareholders

1.	KRUNG THAI BANK PCL.,	49.45%
2.	นายมงคล ประกิตชัยวัฒนา	17.06%
3.	นายสถาพร งามเรืองพงศ์	4.98%
4.	นางสาวฉันทนา จิรฐิติภักดิ์	4.96%
5.	บริษัท ไทยเอ็นวีดีอาร์ จำกัด	4.74%

## Portfolio Breakdown



\* Others (Circle Loan and KTC Million)

## KTC's Market Share

	Y2016	Y2017	Y2018
<b>Credit Card</b>			
Number of Cards	10.4%	10.7%	10.8%
Total Card spending	11.1%	11.2%	11.2%
Credit Card Receivables	12.8%	12.3%	12.2%
<b>Personal Loan</b>			
Number of Accounts	6.7%	6.7%	7.1%
Personal Loan Receivables	6.6%	7.0%	7.0%

## Key Statistics

(Million Baht)	Y2016	Y2017	Y2018
ROA	3.9%	4.7%	6.7%
ROE	26.2%	28.9%	35.5%
EPS	0.97	1.28	1.99
DPS	0.40	0.53	0.82*
Year to Date price range (Bt) High/Low	15.65/7.90	18.65/9.50	38.20/23.10

\*The right to receive dividends is unconfirmed until approved by the Annual General Shareholders Meeting 2019 (No.17)

## Financial Highlight

(Million Baht)	Y2016	Y2017	Y2018
Growth	(YoY)	(YoY)	(YoY)
Total Asset	68,297	73,636	79,648
Growth	13.5%	7.8%	8.2%
Total Liability	57,976	61,059	63,296
Growth	12.7%	5.3%	3.7%
Total Equity	10,322	12,577	16,352
Growth	18.2%	21.9%	30.0%
Total Revenue	17,580	19,525	21,198
Growth	13.0%	11.1%	8.6%
Total Expense (Including Interest Exp.)	14,454	15,399	14,782
Growth	11.7%	6.5%	(4.0%)
Net Profit	2,495	3,304	5,140
Growth	20.4%	32.5%	55.5%
Cost to Income	39.3%	36.6%	35.5%
Operating Cost to Income	28.5%	27.6%	26.6%
Net Interest Margin	15.1%	15.1%	15.1%
Cost of Fund	3.08%	3.12%	2.89%
D/E (times)	5.6	4.9	3.9
Allowance / NPL	472.8%	588.5%	615.8%

## Portfolio by Product

	Y2016	Y2017	Y2018
<b>Total Portfolio</b>			
Total Membership (Accounts)	2,913,844	3,022,411	3,339,630
Total Portfolio-Gross (Million Baht)	68,697	73,488	78,202
Growth	13.2%	7.0%	6.4%
Total Portfolio NPL	1.7%	1.3%	1.1%
<b>Credit Card Portfolio</b>			
Credit Card (CIF Cards) (Cards)	2,095,563	2,169,370	2,387,659
Credit Card-Gross (Million Baht)	46,195	48,338	51,062
Growth	11.5%	4.6%	5.6%
NPL (%) (Over 90 days)	1.2%	1.1%	1.0%
<b>Personal Loan Portfolio</b>			
Personal Loan (Accounts)	818,068	852,915	951,882
Personal Loan-Gross (Million Baht)	21,959	24,757	26,821
Growth	18.2%	12.7%	8.3%
NPL (%) (Over 90 days)	0.9%	0.8%	0.8%