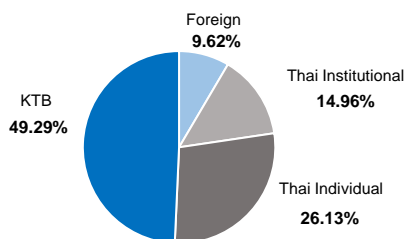


Krungthai Card Public Company Limited operates consumer finance business under the Company's vision "KTC is a membership company in payment and retail lending business with sustainability as key element".



Registered / Paid-up Capital	Baht 2,578.3 Million (Par 1 Baht)
Market Cap.	Baht 168,236.30 Million (8 th Feb, 2021)
BVPS (Baht)	8.9
No. of Account (Million)	3.4

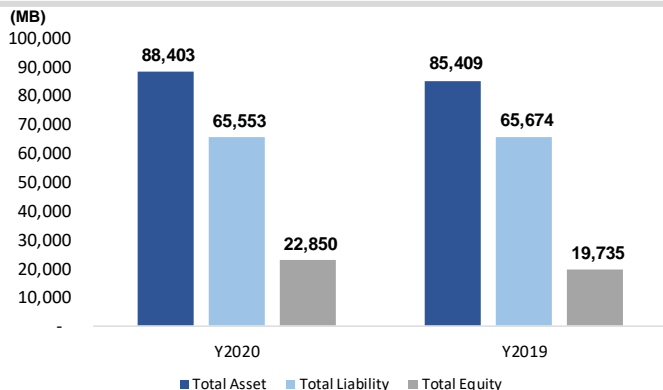
SHAREHOLDER STRUCTURE



MAJOR SHAREHOLDER

1. KRUNGTHAI BANK PCL.,	49.29%
2. MR. MONGKOL PRAKITCHAIWATTANA	15.05%
3. THAI NVDR	8.29%
4. MS. CHANTANA JIRATTITEPAT	4.99%
5. UOB KAYHIAN PRIVATE LTD	1.94%

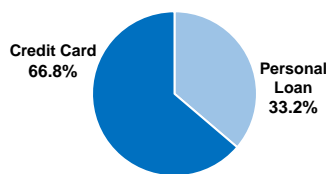
FINANCIAL HIGHLIGHT



	Y2020	Y2019
	TFRS9	Previous standard
Net Profit Margin	24.2%	24.4%
Net Interest Margin	14.7%	14.9%
Cost to Income	32.9%	34.1%
Operating Cost to Income	25.4%	25.3%
Cost of Fund	2.7%	2.8%
D/E (times)	2.9	3.3
Allowance for ECL / Total Receivables	8.2%	6.6%
NPL Coverage Ratio	460.4%	620.1%
ROA	6.1%	6.7%
ROE	25.0%	30.6%
EPS	2.07	2.14
DPS	0.88*	0.88

*The right to receive dividends is unconfirmed until approved by the Annual General Shareholders Meeting 2021 (No.19)

PORTFOLIO BREAKDOWN



KEY PERFORMANCE Y2020

5,332 MB	90,149 MB
Net Profit	Total Port - Gross
197,087 MB (-7.7% yoy)	1.8 %
Total Spending	Total Port - NPL

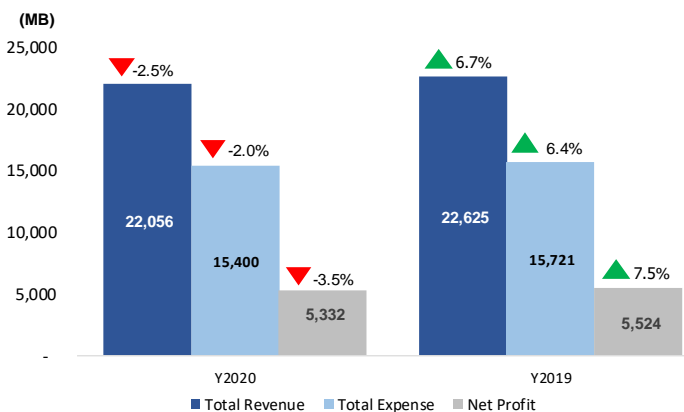
KTC'S MARKET SHARE

	Y2020	Y2019
Credit Card		
Number of Cards	10.7%	10.6%
Total Card spending	12.0%	11.3%
Credit Card Receivables	13.4%	12.4%
Personal Loan*		
Number of Accounts	4.8%	5.5%
Personal Loan Receivables	5.2%	5.0%

INDUSTRY VS. KTC (Y2020)

Growth (YoY)	Industry	Commercial Banks	Non-Banks	KTC
Number of Cards	2.3%	1.0%	3.6%	2.6%
Total Card Spending	-12.8%	-12.9%	-12.8%	-7.7%
Credit Card Receivables	-1.6%	-2.3%	-0.5%	6.3%
Personal Loan* Receivables	0.1%	-11.4%	9.1%	3.4%

* Starting in February 2019 BOT includes Car Title Loan into the Personal loan amount. Retroactive data was not provided.



Credit Card



	Y2020	Y2019
	TFRS9	Previous standard
Credit Card (CIF Cards)	2,575,684	2,510,914
Gross Receivables (MB)	60,235	56,653
NPL	1.3%	0.9%

Personal Loan



	Y2020	Y2019
	TFRS9	Previous standard
Accounts	814,329	888,342
Gross Receivables (MB)	29,915	28,933
NPL	2.7%	0.9%