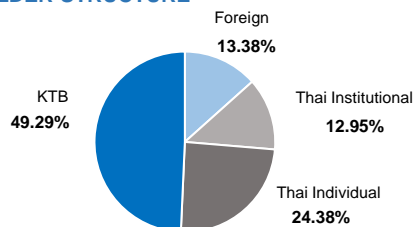


Krungthai Card Public Company Limited operates consumer finance business under the Company's vision "KTC is a membership company in payment and retail lending business with sustainability as key element".



Registered / Paid-up Capital	Baht 2,578.3 Million (Par 1 Baht)
Market Cap.	Baht 173,392.97 Million (Feb 10 <sup>th</sup> , 2022)
BVPS (Baht)	10.5
No. of Account (Million)	3.3

## SHAREHOLDER STRUCTURE



## MAJOR SHAREHOLDER

1. KRUNGTHAI BANK PCL.,	49.29%
2. MR. MONGKOL PRAKITCHAIWATTANA	10.18%
3. THAI NVDR	8.04%
4. MS. CHANTANA JIRATTITEPAT	4.82%
5. BNP PARIBAS SINGAPORE BRANCH	3.89%

## KTC PORTFOLIO

### Credit Card

	Y2021	Y2020 (Original)
Credit Card (CIF Cards)	2,515,110	2,575,684
Gross Receivables (MB)	60,201	60,235
NPL	1.2%	1.3%

### Personal Loan

	Y2021	Y2020 (Original)
Accounts	751,676	814,329
Gross Receivables (MB)	29,235	29,915
NPL	2.9%	2.7%

### Lease Receivable

	Y2021
Gross Receivables (MB)	3,199
NPL	54.3%

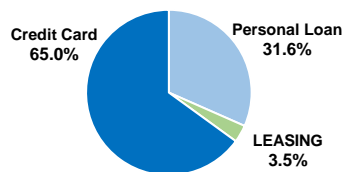
## FINANCIAL HIGHLIGHT

	Y2021	Y2020 (Original)
Net Profit Margin	27.4% <sup>(1)</sup>	24.2%
Net Interest Margin	12.4% <sup>(2)</sup>	14.7%
Cost to Income	34.2%	32.9%
Operating Cost to Income	27.3%	25.4%
Cost of Fund	2.5%	2.7%
D/E (times)	2.3	2.9
Allowance for ECL / Total Receivables	10.5%	8.2%
NPL Coverage Ratio	292.2%	460.4%
- KTC (Separate)	464.8%	
Expected Credit Loss / Total Receivables	5.9%	7.3%
ROA	6.6% <sup>(1)</sup>	6.1%
ROE	23.5% <sup>(1)</sup>	25.0%
EPS	2.28	2.07
DPS	N/A	0.88

<sup>(1)</sup> Calculation of Net Profit Margin, ROA and ROE based on Net Profit of owners of the parent from 1H2021 onwards

<sup>(2)</sup> The calculation "Average Interest Received" has been adjusted. The denominator of the ratio has been changed from Average Net Account Receivables to Average Gross Account Receivable from 1Q2021 onwards

## PORTFOLIO BREAKDOWN



## KEY PERFORMANCE Y21

5,879 MB - Conso (10.2% yoy)	92,636 MB
6,251 MB - Separate (17.2% yoy)	Total Port - Gross
Net Profit	3.6 %
195,727 MB (-0.7% yoy)	Total Port - NPL
Total Spending	

## KTC'S MARKET SHARE

### Credit Card

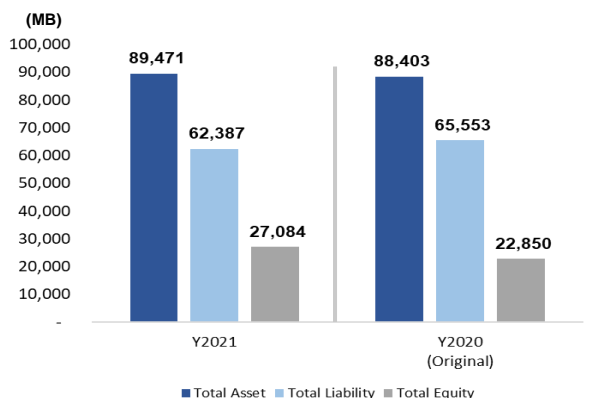
	Y2021	Y2020
Number of Cards	10.1%	10.7%
Total Card spending	11.9%	12.0%
Credit Card Receivables	13.1%	13.4%

### Personal Loan

	Y2021	Y2020
Number of Accounts	4.0%	4.8%
Personal Loan Receivables	4.1%	5.2%

## INDUSTRY VS. KTC (Y2021)

	Growth (YoY)	Industry	Commercial Banks	Non-Banks	KTC
Number of Cards		2.8%	3.1%	2.6%	-2.4%
Total Card Spending		0.4%	0.5%	-0.0002%	-0.7%
Credit Card Receivables		1.9%	2.1%	1.5%	-0.1%
Personal Loan Receivables		21.9%	37.7%	11.9%	-2.3%



	(1)	(2)	(1) VS (2)
	Y2021 (Consolidated)	Y2021 (Separate)	Y2020 (Consolidated) (Original)
Total Revenue	21,442	21,172	22,056
Total Expense	14,197	13,350	15,400
Net Profit	5,879	6,251	5,333
			Growth (yoy) (Consolidated)
			-2.8%
			-7.8%
			10.2%