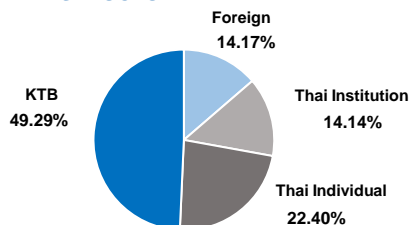


Krungthai Card Public Company Limited operates consumer finance business under the Company's vision "KTC is a membership company in payment and retail lending business with sustainability as key element".



Registered / Paid-up Capital	Baht 2,578.3 Million (Par 1 Baht)
Market Cap.	Baht 148,254.21 Million (Feb 9 th , 2023)
BVPS (Baht)	12.2
No. of Account (Million)	3.3

SHAREHOLDER STRUCTURE



MAJOR SHAREHOLDER

1. KRUNGTHAI BANK PCL.	49.29%
2. MR. MONGKOL PRAKITCHAIWATTANA	10.12%
3. THAI NVDR	8.97%
4. MS. CHANTANA JIRATTITEPAT	4.63%
5. UOB KAY HIAN PTE LTD A/C – RC	3.68%

KTC PORTFOLIO

Credit Card

	Y2021	Y2022
Credit Card (CIF Cards)	2,515,110	2,550,592
Gross Receivables (MB)	60,201	69,462
NPL	1.2%	1.1%

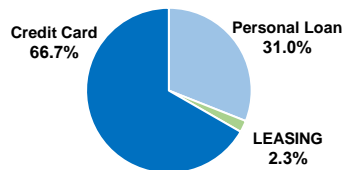
Personal Loan

	Y2021	Y2022
Accounts	751,676	739,247
Gross Receivables (MB)	29,235	32,283
NPL	2.9%	2.8%

Leasing

	Y2021	Y2022
Gross Receivables (MB)	3,199	2,449
NPL	54.3%	8.9%

PORTFOLIO BREAKDOWN



KEY PERFORMANCE Y22

7,079 MB - Conso (20.4% yoy)	104,194 MB
7,140 MB - Separate (14.2% yoy)	Total Port - Gross
Net Profit	1.8 %
238,257 MB (21.7% yoy)	Total Port - NPL
Total Spending	

KTC'S MARKET SHARE

	Y2021	Y2022
Credit Card		
Number of Cards	10.1%	9.9%
Total Card spending	11.9%	11.9%
Credit Card Receivables	13.1%	14.4%
Personal Loan		
Number of Accounts	4.0%	3.3%
Personal Loan Receivables	4.1%	3.8%

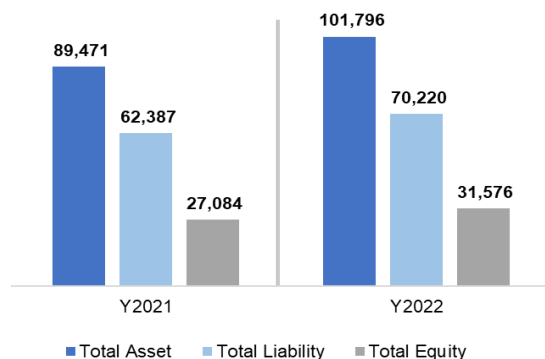
INDUSTRY VS. KTC (Y2022)

Growth (YoY)	Industry	Commercial Banks	Non-Banks	KTC
Number of Cards	3.6%	(19.7%)	25.9%	1.4%
Total Card Spending	21.5%	20.7%	23.1%	21.7%
Credit Card Receivables	5.4%	(13.1%)	34.2%	15.4%
Personal Loan Receivables	20.0%	4.3%	32.2%	10.4%

FINANCIAL HIGHLIGHT

	Y2021	Y2022
Net Profit Margin	27.4%	30.5%
Net Interest Margin	12.4%	12.2%
Cost to Income	34.2%	34.9%
Operating Cost to Income	27.3%	26.4%
Cost of Fund	2.5%	2.4%
D/E (times)	2.3	2.2
Allowance for ECL / Total Receivables	10.5%	8.4%
NPL Coverage Ratio	292.2%	476.3%
- KTC (Separate)	464.8%	502.1%
Credit Cost ⁽¹⁾	5.9%	4.7%
ROA	6.6%	7.4%
ROE ⁽²⁾	23.5%	24.3%
EPS (THB/Share)	2.28	2.75
DPS (THB/Share)	1.0	N/A

(Unit : MB)



(MB)	Y2021 (Conso)	Y2022 (Separate)	Y2022 (Conso)	Growth (yoy)
Total Revenue	21,442	22,966	23,231	8.3%
Total Expense	14,197	14,025	14,377	1.3%
Net Profit	5,879	7,140	7,079	20.4%

⁽¹⁾ Credit Cost = Expected Credit Loss/Total Receivables

⁽²⁾ Calculation of "ROE" based on average equity attributable to owners of the parent since 1Q2022 onwards