

Business Overview

KTC

Credit Card

KTC PROUD

KTC P BERM
Car for Cash

KTBL

Others

KTC
Prepaid

KTC
Nano



Shareholder Structure



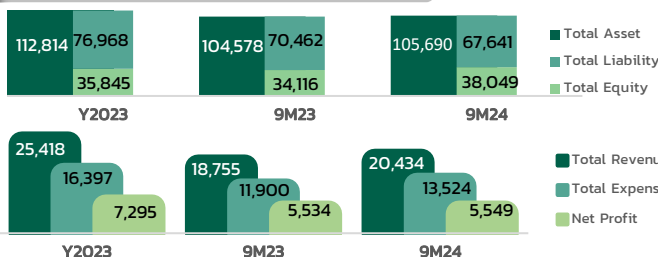
Foreign Thai Thai Individual KTB

Major Shareholder

1. Krungthai Bank Pcl,	49.29%
2. Mr. Mongkol Prakitchaiwattana	12.65%
3. Ms. Chantana Jirattitepat	4.83%
4. Thai NVDR	4.14%
5. UOB KAY HIAN PTE LTD A/C – RC	4.09%

Key Financial Highlight 9M2024

(Unit : MB)



Key Financial Ratios	Y2023	9M2023	9M2024
Net Profit Margin	28.7%	29.5%	27.2%
Net Interest Margin (NIM)	13.2%	13.4%	13.1%
Cost to Income	34.6%	34.0%	35.2%
Cost of Fund	2.7%	2.7%	2.9%
D/E (times)	2.15	2.07	1.78
Allowance for ECL / Total Receivables	8.7%	8.9%	7.2%
NPL Coverage Ratio	400.3%	381.5%	373.3%
Credit Cost	5.2%	5.4%	6.3%
ROA	6.8%	7.2%	6.8%
ROE	21.8%	22.6%	20.1%
EPS (THB/Share)	2.83	2.15	2.15
BVPS (THB)	13.9	13.2	14.8
DPS (THB/Share)	1.27	N/A	N/A

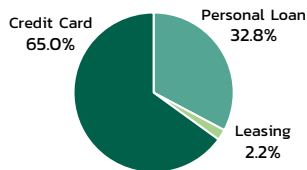
KTC Market Share	Y2023	9M2023	9M2024
Credit Card			
Number of Cards	10.0%	10.0%	10.6%
Total Card Spending	12.2%	12.1%	13.0%
Credit Card Receivables	14.5%	14.5%	15.0%

Personal Loan (Excluding Auto Title Loan)			
Number of Accounts	4.0%	4.2%	3.7%
Personal Loan Receivables	6.4%	6.3%	6.5%

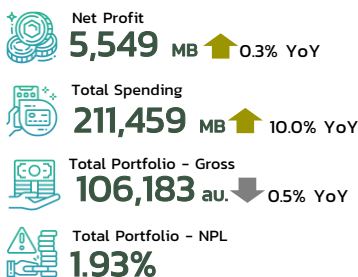
Growth in 9M2024 (YoY)	Industry	Commercial Banks	Non-Banks	KTC
Number of Cards	(0.7%)	(3.5%)	1.0%	5.4%
Total Card Spending	2.6%	(2.4%)	9.0%	10.0%
Credit Card Receivables	(3.2%)	(4.4%)	(2.1%)	(0.2%)
Personal Loan Receivables (Excluding Auto Title Loan)	(4.1%)	(0.2%)	(6.2%)	(0.6%)
Auto Title Loan Receivables	17.0%	8.2%	18.4%	43.8%

Source: Industry Data, Bank of Thailand (Data as of Nov 8, 2024)

Portfolio Breakdown



Key Performance 9M2024



KTC Portfolio

Credit Card



	Y2023	9M2023	9M2024
Credit Card (CIF Cards)	2,637,183	2,616,269	2,758,150
Gross Receivables (MB)	74,441	69,225	69,093
NPL	1.15%	1.33%	1.30%

Personal Loan



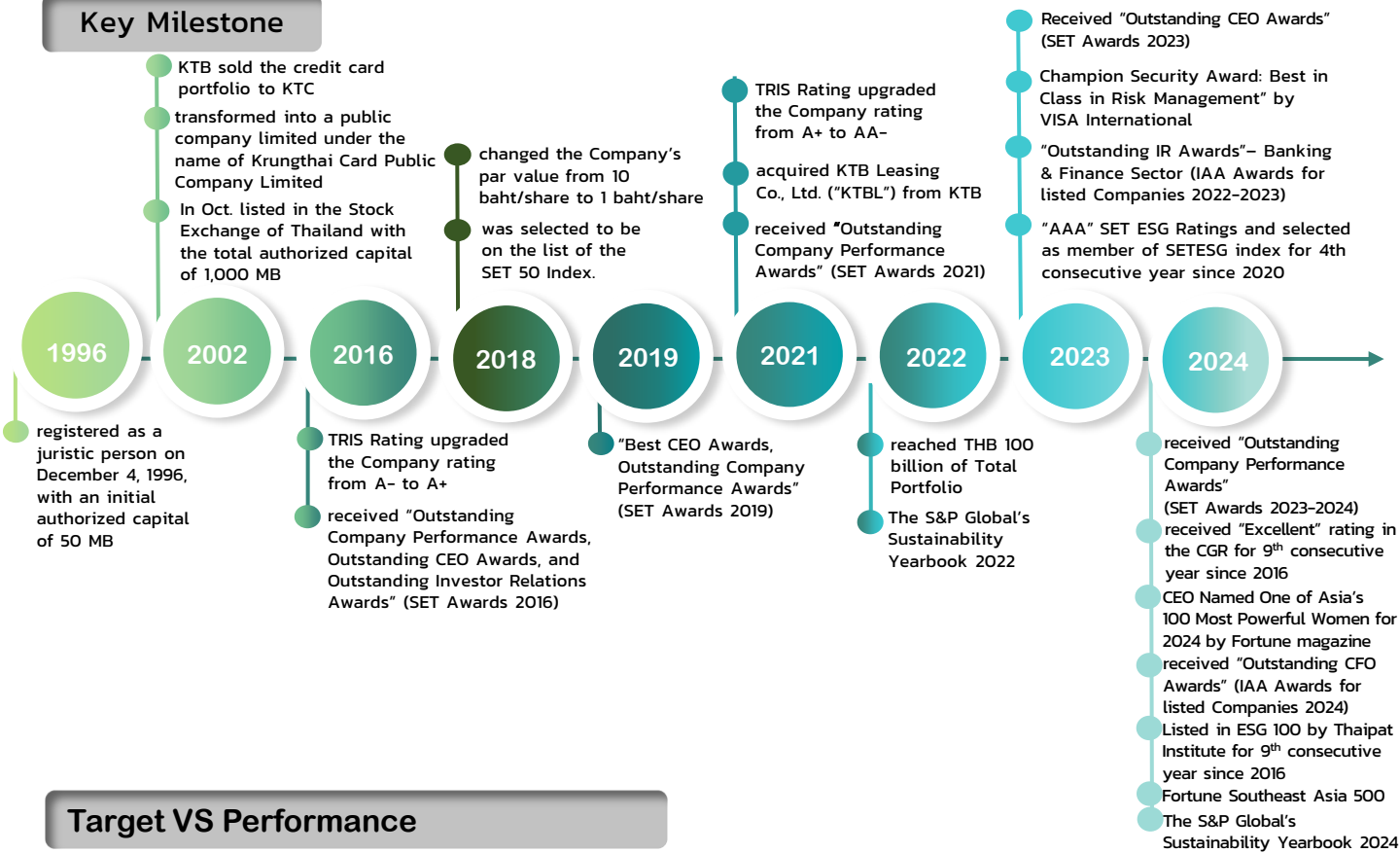
	Y2023	9M2023	9M2024
Total Accounts	721,743	714,791	687,136
KTC P BERM Car for Cash	11,559	10,399	14,895
Gross Receivables (including KTC P BERM) (MB)	34,716	34,106	34,806
KTC P BERM Car for Cash (MB)	2,287	2,058	2,959
Total NPL	2.99%	3.11%	2.21%

Leasing



	Y2023	9M2023	9M2024
Gross Receivables (MB)	3,189	3,369	2,284
NPL	17.69%	15.27%	16.71%

Key Milestone



Target VS Performance

	Y2024 Target	9M2024 Performance	Y2025 Target
Net Profit (MB)	> 7,295	5,549	Net Profit > Y2024
Total Portfolio Growth	6% - 7%	(0.5%)	4% - 5%
Credit Card Spending Growth	15%	10.0%	10%
KTC PROUD Portfolio Growth	5% (0-90 days)	2.1% (0-90 days)	3%
New Booking of P BERM Car for Cash (MB)	6,000	1,946	3,000
Portfolio Quality (%Total NPL)	≤ 2.0%	1.93%	≤ 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 PROUD introduces 30-minute approval electronic self application to meet financial urgencies



Boost tourism to empower local economies

Strengthens leadership in technology with new online self application channel

"Digital Transition for Customers and Employees"



Social Dimension Better Quality of Life



Support "Eye Health Checking Project" in Honor of His Majesty the King



Engage local communities' accessibility to "KTC P BERM Car for Cash" loan



Welcome students from Ubon Ratchathani University to learn dispute resolution at 33rd Mediation Fair

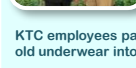
"Financial Access and Education for All Thais"



Environmental Dimension Better Climate



Partnership with Tourism Authority of Thailand to drive sustainable tourism and promote eco-friendly hotels



KTC employees participated in "Change old underwear into clean energy"



Special promotion EV charger installment 0% up to 10 months

"Environmentally Friendly"

For further information, please refer to : <https://www.ktc.co.th/en/investor-relations/publications-webcast/investorkits>
<https://www.ktc.co.th/en/sustainability-development>