

# Factsheet

30 September 2024

## Business Overview

KTC

Credit Card

KTC PROUD

KTC P BERM  
Car for Cash

KTBL

Others



MSCI Global  
Standard Index  
since May 2020

MSCI ESG Ratings  
AA

SET  
2023

ESG100  
2024

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CAC

IAA  
Outstanding CFO  
2024

## Shareholder Structure



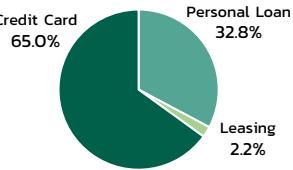
Foreign  
Thai Institution  
Thai Individual

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%

## Portfolio Breakdown



## Key Performance 9M2024



## KTC Portfolio



	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



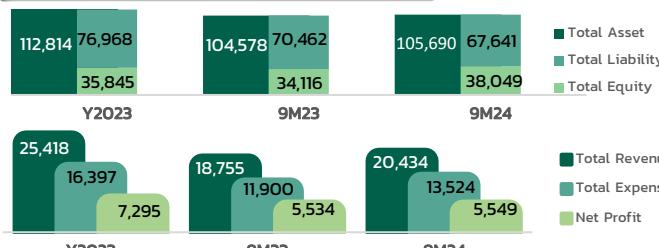
	Y2023	9M2023	9M2024
Total Accounts	721,743	714,791	687,136
KTC P BERM Car for Cash	11,559	10,399	14,895
Gross Receivables (including KTC P BERM) (MB)	34,716	34,106	34,806
KTC P BERM Car for Cash (MB)	2,287	2,058	2,959
Total NPL	2.99%	3.11%	2.21%

## Leasing



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

## Key Financial Highlight 9M2024



## 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
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### 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)

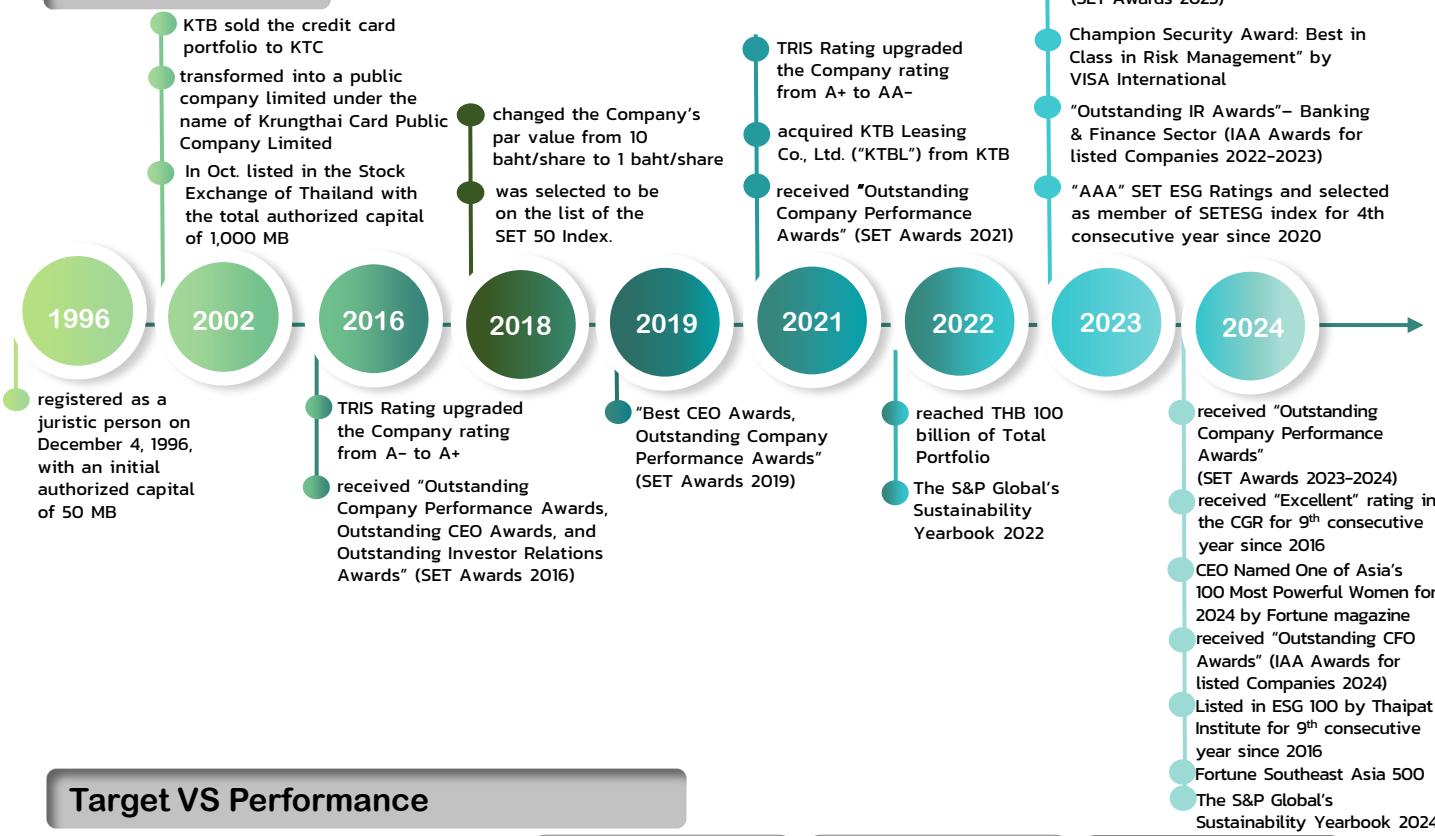
Number of Accounts	4.0%	4.2%	3.7%
Personal Loan Receivables	6.4%	6.3%	6.5%

### 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)

## 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

