

Factsheet

30 Jun 2024

Business Overview

KTC

Credit Card

KTC PROUD

KTC P BERM
Car for Cash

KTBL

Others



Shareholder Structure

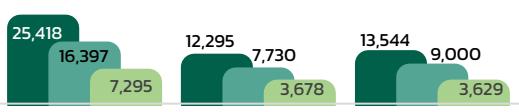
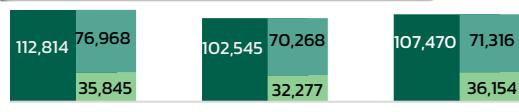


Foreign Thai Thai Individual
Institution

KTB

Key Financial Highlight 1H2024

(Unit: MB)



Key Financial Ratios

Y2023 1H2023 1H2024

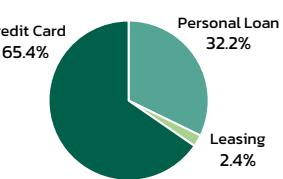
Net Profit Margin	28.7%	29.9%	26.8%
Net Interest Margin (NIM)	13.2%	13.3%	13.0%
Cost to Income	34.6%	33.5%	34.9%
Cost of Fund	2.7%	2.6%	2.8%
D/E (times)	2.15	2.18	1.97
Allowance for ECL / Total Receivables	8.7%	8.7%	7.1%
NPL Coverage Ratio	400.3%	433.2%	363.3%
Credit Cost	5.2%	5.3%	6.4%
ROA	6.8%	7.2%	6.6%
ROE	21.8%	23.2%	20.2%
EPS (THB/Share)	2.83	1.43	1.41
BVPS (THB)	13.9	12.5	14.0
DPS (THB/Share)	1.27	N/A	N/A

KTC Market Share

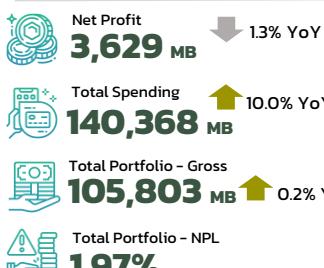
Y2023 1H2023 1H2024

Growth in 1H2024 (YoY)	Industry	Commercial Banks		KTC
		Non-Banks	KTC	
Number of Cards	1.4%	(1.7%)	3.2%	4.3%
Total Card Spending	3.7%	(1.0%)	9.7%	10.0%
Credit Card Receivables	(1.1%)	(2.4%)	0.1%	(0.1%)
Personal Loan Receivables (Excluding Auto Title Loan)	(2.7%)	1.2%	(4.8%)	(1.3%)
Auto Title Loan Receivables	25.3%	10.6%	27.8%	62.8%

Portfolio Breakdown



Key Performance 1H2024



KTC Portfolio

Credit Card



	Y2023	1H2023	1H2024
Credit Card (CIF Cards)	2,637,183	2,605,984	2,717,213
Gross Receivables (MB)	74,441	68,664	69,253
NPL	1.15%	1.22%	1.42%

Personal Loan

Personal Loan



	Y2023	1H2023	1H2024
Total Accounts	721,743	753,006	732,721
KTC P BERM Car for Cash	11,559	8,429	13,602
Gross Receivables (including KTC P BERM) (MB)	34,716	33,385	34,028
KTC P BERM Car for Cash	2,287	1,658	2,699
Total NPL	2.99%	2.95%	2.21%

Leasing

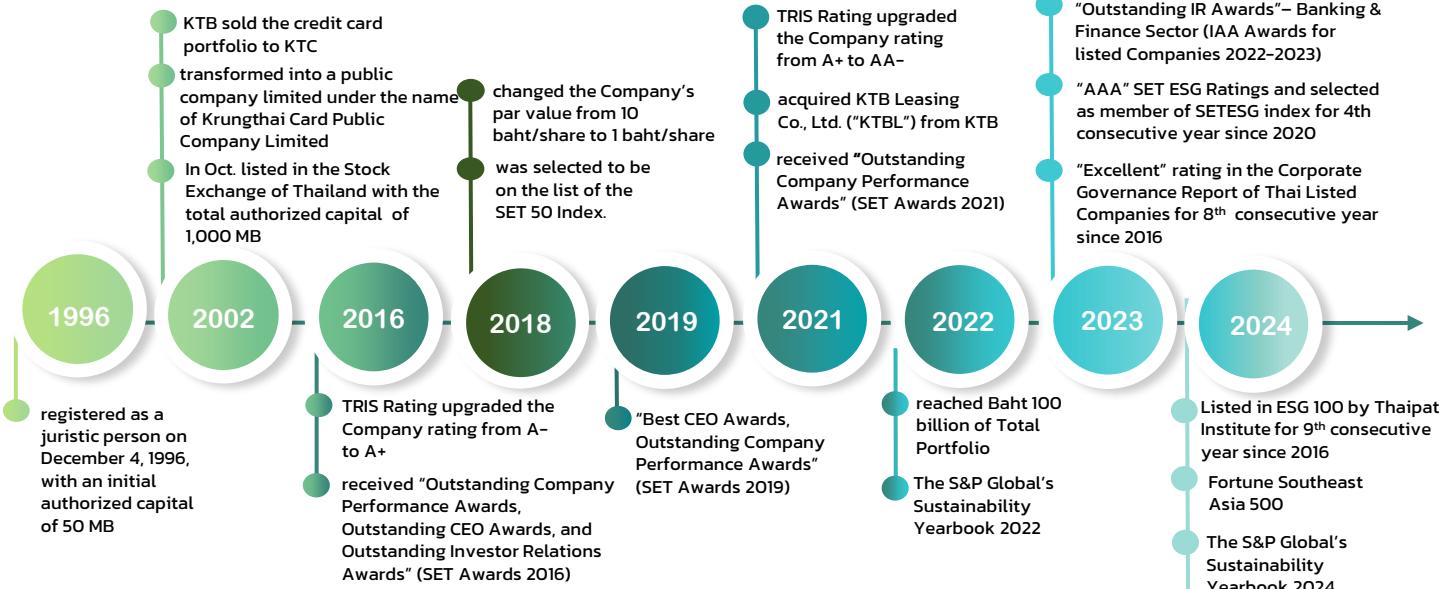
Leasing



	Y2023	1H2023	1H2024
Gross Receivables (MB)	3,189	3,540	2,523
NPL	17.69%	9.10%	13.93%

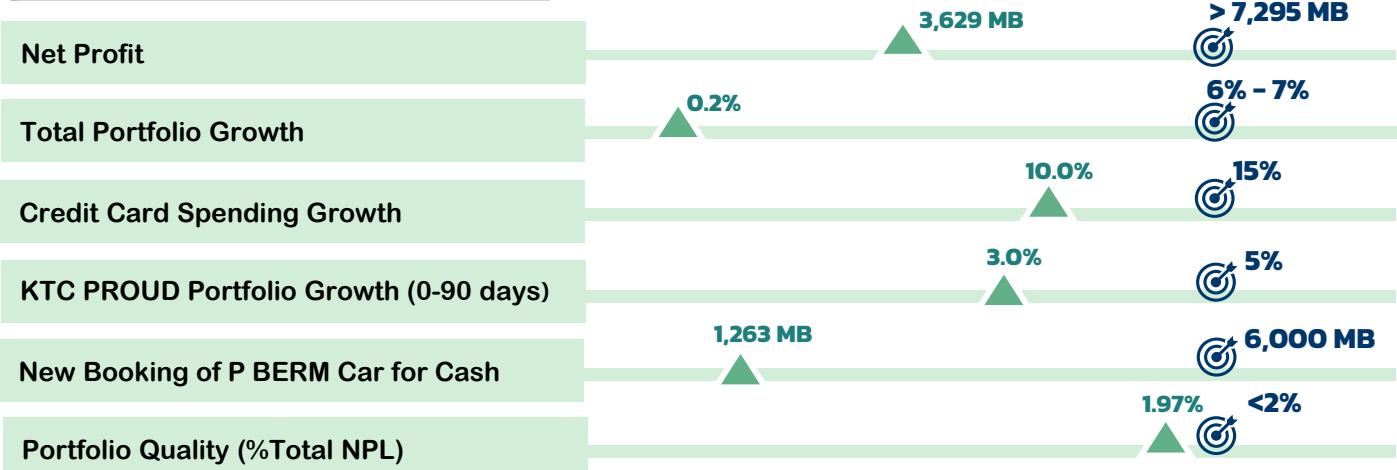
Source: Industry Data, Bank of Thailand (Data as of Aug 9, 2024)

Key Milestone



Target Y2024 VS Actual 1H2024

Target Actual



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

