

Business Overview

KTC

Credit Card

KTC PROUD

KTC P BERM
Car for Cash

KTBL

Others

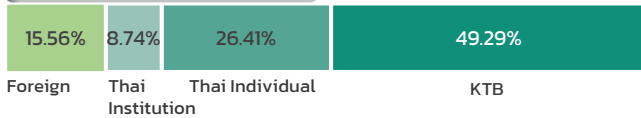
KTC Prepaid

KTC Nano

KTC Pico



Shareholder Structure

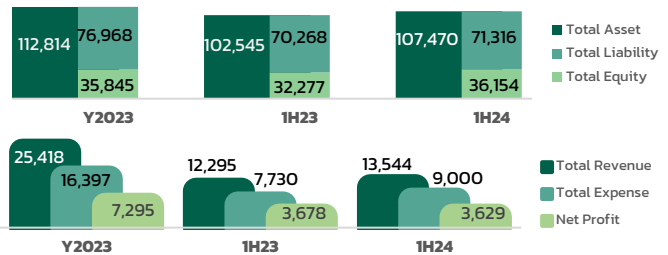


Major Shareholder

1. Krungthai Bank Pcl,	49.29%
2. Mr. Mongkol Prakitchaiwattana	11.96%
3. Ms. Chantana Jirattitepat	4.95%
4. UOB KAY HIAN PTE LTD A/C - RC	4.09%
5. Thai NVDR	3.86%

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
Credit Card			
Number of Cards	10.0%	10.0%	10.3%
Total Card Spending	12.2%	12.1%	12.9%
Credit Card Receivables	14.5%	14.5%	14.7%

Personal Loan (Excluding Auto Title Loan)

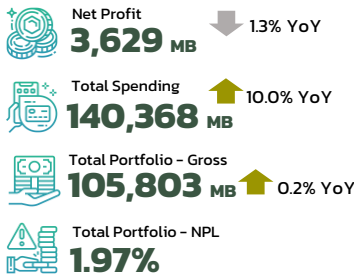
	Y2023	1H2023	1H2024
Number of Accounts	4.0%	4.5%	4.0%
Personal Loan Receivables	6.4%	6.3%	6.3%

Growth in 1H2024 (YoY)

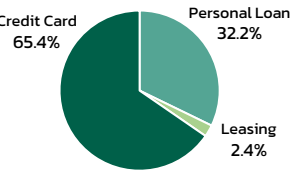
	Industry	Commercial Banks	Non-Banks	KTC
Number of Cards	1.4%	(1.7%)	3.2%	4.3%
Total Card Spending	3.7%	(1.0%)	9.7%	10.0%
Credit Card Receivables	(1.1%)	(2.4%)	0.1%	(0.1%)
Personal Loan Receivables (Excluding Auto Title Loan)	(2.7%)	1.2%	(4.8%)	(1.3%)
Auto Title Loan Receivables	25.3%	10.6%	27.8%	62.8%

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

Key Performance 1H2024



Portfolio Breakdown



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



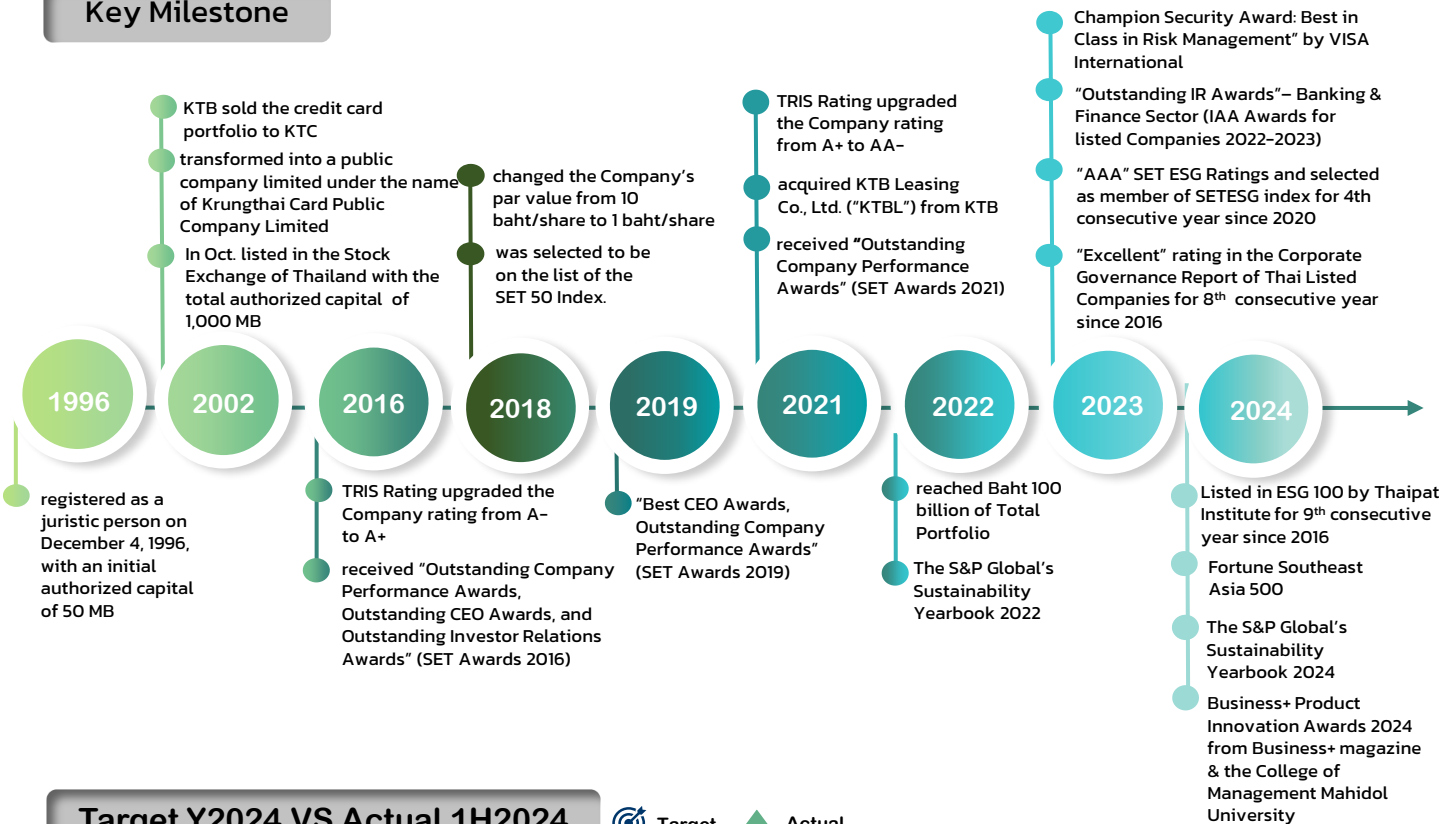
	Y2023	1H2023	1H2024
Total Accounts	721,743	753,006	732,721
KTC P BERM Car for Cash	11,559	8,429	13,602
Gross Receivables (including KTC P BERM) (MB)	34,716	33,385	34,028
KTC P BERM Car for Cash	2,287	1,658	2,699
Total NPL	2.99%	2.95%	2.21%

Leasing



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

Key Milestone



Target Y2024 VS Actual 1H2024

Target Actual

Net Profit

Total Portfolio Growth

Credit Card Spending Growth

KTC PROUD Portfolio Growth (0-90 days)

New Booking of P BERM Car for Cash

Portfolio Quality (%Total NPL)

3,629 MB

> 7,295 MB

0.2%

6% - 7%

10.0%

15%

3.0%

5%

1,263 MB

6,000 MB

1.97%

<2%

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 Digital Credit Card

MAAI by KTC Application



"Digital Transition for Customers and Employees"



Social Dimension Better Quality of Life



"Financial Access and Education for All Thais"



Environmental Dimension Better Climate

