

## Business Overview

KTC

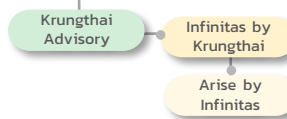
Credit Card

KTC PROUD

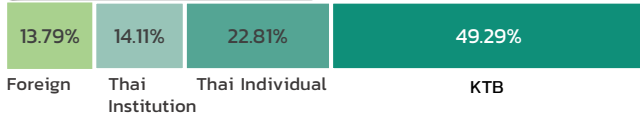
KTC P BERM  
Car for Cash

KTBL

Others



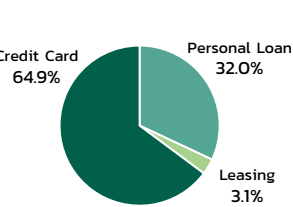
## Shareholder Structure



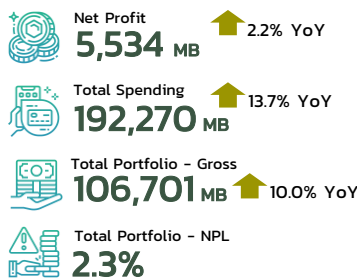
## Major Shareholder

1. Krungthai Bank Pcl,	49.29%
2. Mr. Mongkol Prakitchaiwattana	10.14%
3. Thai NVDR	9.25%
4. Ms. Chantana Jirattitepat	4.25%
5. UOB Kay Hian Pte Ltd A/C - RC	3.68%

## Portfolio Breakdown

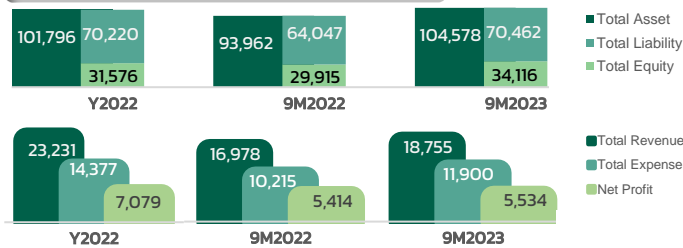


## Key Performance 9M23



## Key Financial Highlight 9M2023

(Unit : MB)



## Key Financial Ratios

	Y2022	9M2022	9M2023
Net Profit Margin	30.5%	31.9%	29.5%
Net Interest Margin (NIM)*	13.2%	13.4%	13.4%
Cost to Income	34.9%	34.4%	34.0%
Cost of Fund	2.4%	2.4%	2.7%
D/E (times)	2.2	2.1	2.1
Allowance for ECL / Total Receivables	8.4%	8.9%	8.9%
NPL Coverage Ratio	476.3%	448.5%	381.5%
Credit Cost	4.7%	4.6%	5.4%
ROA	7.4%	7.9%	7.2%
ROE	24.3%	25.5%	22.6%
EPS (THB/Share)	2.75	2.10	2.15
BVPS (THB)	12.2	11.6	13.2
DPS (THB/Share)	1.15	N/A	N/A

\* NIM = (Interest Income (Inc. Credit Usage) - Financial Expense) / Average Gross Receivables

## KTC Market Share

	Y2022	9M2022	9M2023
<b>Credit Card</b>			
Number of Cards	9.9%	9.9%	10.0%
Total Card Spending	11.9%	11.8%	12.2%
Credit Card Receivables	14.4%	13.9%	14.9%

## Personal Loan (Excluding Auto Title Loan)

	Y2022	9M2022	9M2023
Number of Accounts	4.4%	4.5%	4.0%
Personal Loan Receivables	6.1%	6.3%	6.3%

## Growth 9M2023 (YoY)

	Industry	Commercial Banks	Non-Banks	KTC
Number of Cards	2.0%	(22.8%)	26.2%	3.2%
Total Card Spending	10.1%	(6.6%)	42.4%	13.7%
Credit Card Receivables	1.8%	(16.0%)	28.1%	8.9%
Personal Loan Receivables (Excluding Auto Title Loan)	4.4%	(20.3%)	26.0%	4.6%
Auto Title Loan Receivables	39.4%	20.3%	43.0%	129.9%

## KTC Portfolio

### Credit Card



	Y2022	9M2022	9M2023
Credit Card (CIF Cards)	2,550,592	2,534,226	2,616,269
Gross Receivables (MB)	69,462	63,558	69,225
NPL	1.1%	1.2%	1.3%

### Personal Loan



	Y2022	9M2022	9M2023
Total Accounts	743,767	738,914	714,796
KTC PROUD*	703,741	696,767	669,895
KTC P BERM Car for Cash	4,832	4,428	10,404
Gross Receivables (MB)	32,283	31,524	34,106
KTC PROUD*	29,321	28,492	30,246
KTC P BERM Car for Cash	977	895	2,058
Total NPL	2.8%	3.0%	3.1%

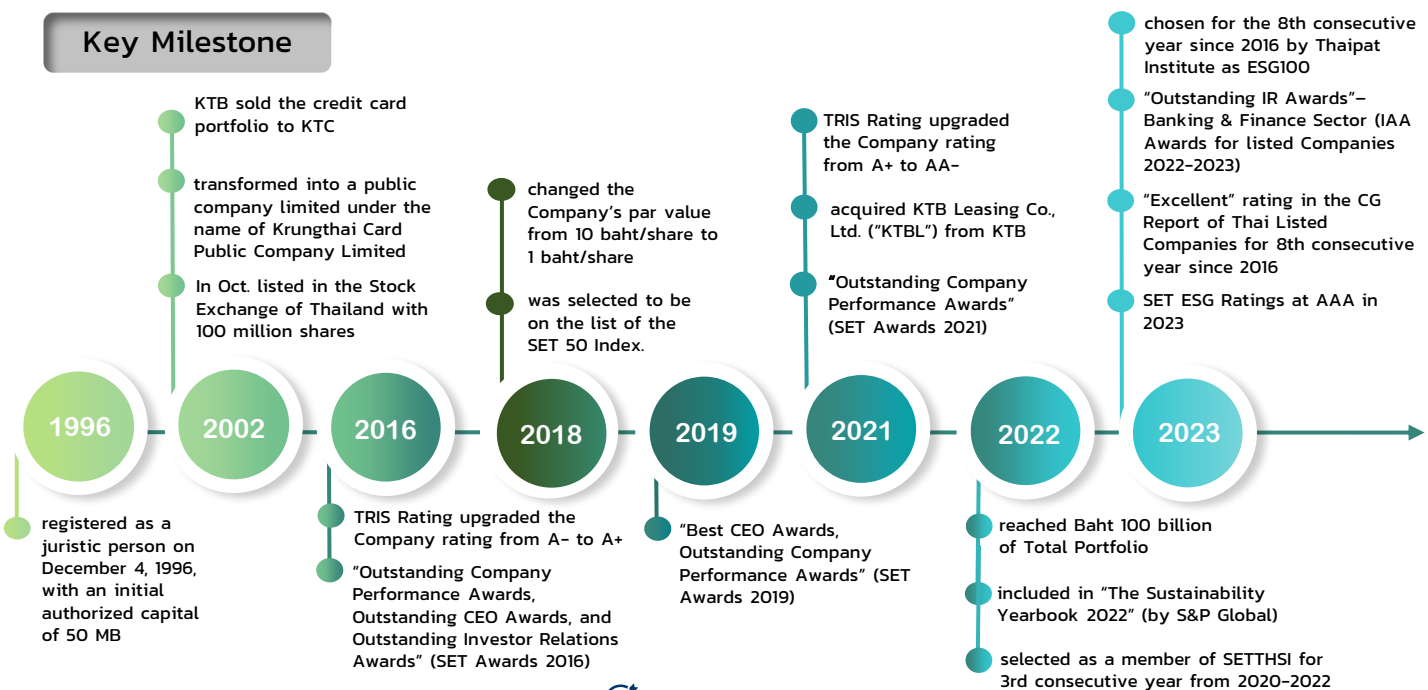
### Leasing



	Y2022	9M2022	9M2023
Gross Receivables (MB)	2,449	1,934	3,369
NPL	8.9%	11.1%	15.3%

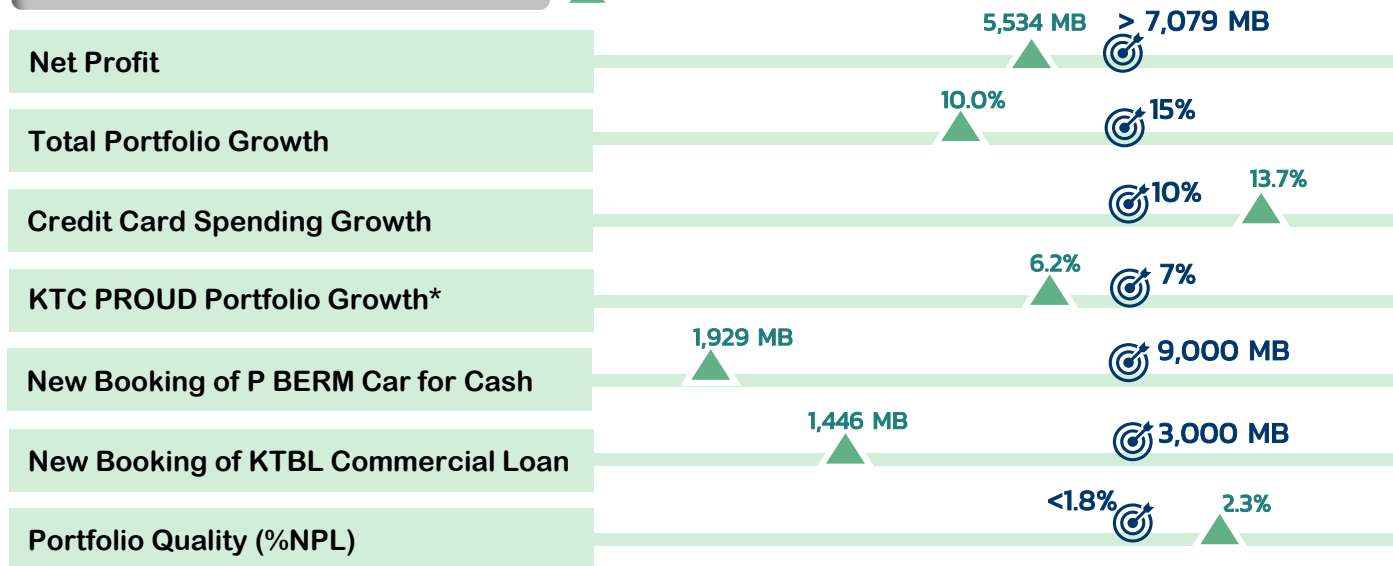
\* Excluded BOT's Relief Measures

## Key Milestone



## Target Y2023 VS Actual 9M2023

Target  
Actual



\*KTC PROUD Portfolio excludes BOT's Relief Measures

## 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

1 NO POVERTY

7 AFFORDABLE AND CLEAN ENERGY

8 DECENT WORK AND ECONOMIC GROWTH

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

13 CLIMATE ACTION

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

KTC Digital Credit Card

"Digital Transition for Customers and Employees"

### Social Dimension Better Quality of Life

1 NO POVERTY

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

5 GENDER EQUALITY

7 AFFORDABLE AND CLEAN ENERGY

8 DECENT WORK AND ECONOMIC GROWTH

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

10 REDUCED INEQUALITIES

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

"Financial Access and Education for All Thais"

### Environmental Dimension Better Climate

3 GOOD HEALTH AND WELL-BEING

7 AFFORDABLE AND CLEAN ENERGY

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

"Environmentally Friendly"