



KTC PERFORMANCE Y2022



MSCI
ESG RATINGS



AGENDA



1 | KTC Overview & Key Highlights

2 | Financial Results

3 | Consumer Finance Industry & KTC Portfolio Performances

4 | 2022 Achievement & 2023 Targets

5 | KTC Sustainability

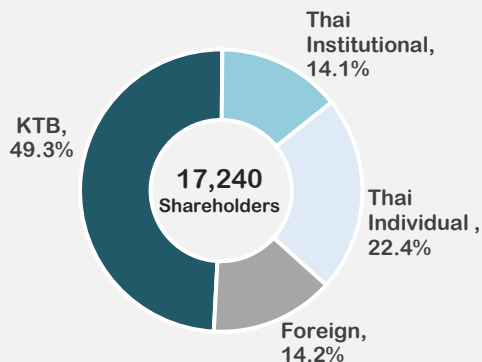


KTC Overview



- Incorporated in 1996 as a credit card servicing subsidiary company of Krung Thai Bank PLC
- In July 2002, KTB sold the credit card portfolio to KTC which subsequently transformed KTC into a full consumer finance company and later listed on the SET in October 2002

Shareholder Structure

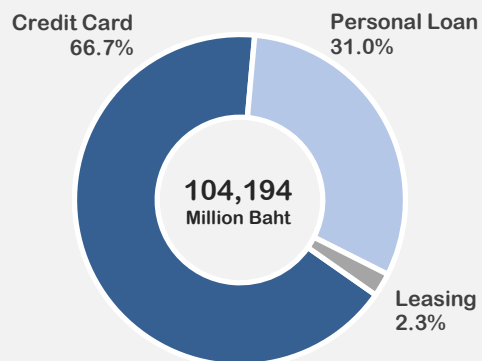


Top 5 Shareholders

1.	Krungthai Bank Public Company Limited	49.29%
2.	MR. MONGKOL PRAKITCHAIWATTANA	10.12%
3.	Thai NVDR Company Limited	8.97%
4.	MS. CHANTANA JIRATTITEPAT	4.63%
5.	UOB KAY HIAN PTE LTD A/C - RC	3.68%

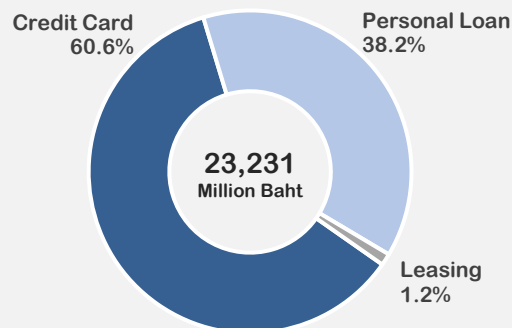
(As of 31 Dec 2022)

%Total Receivables



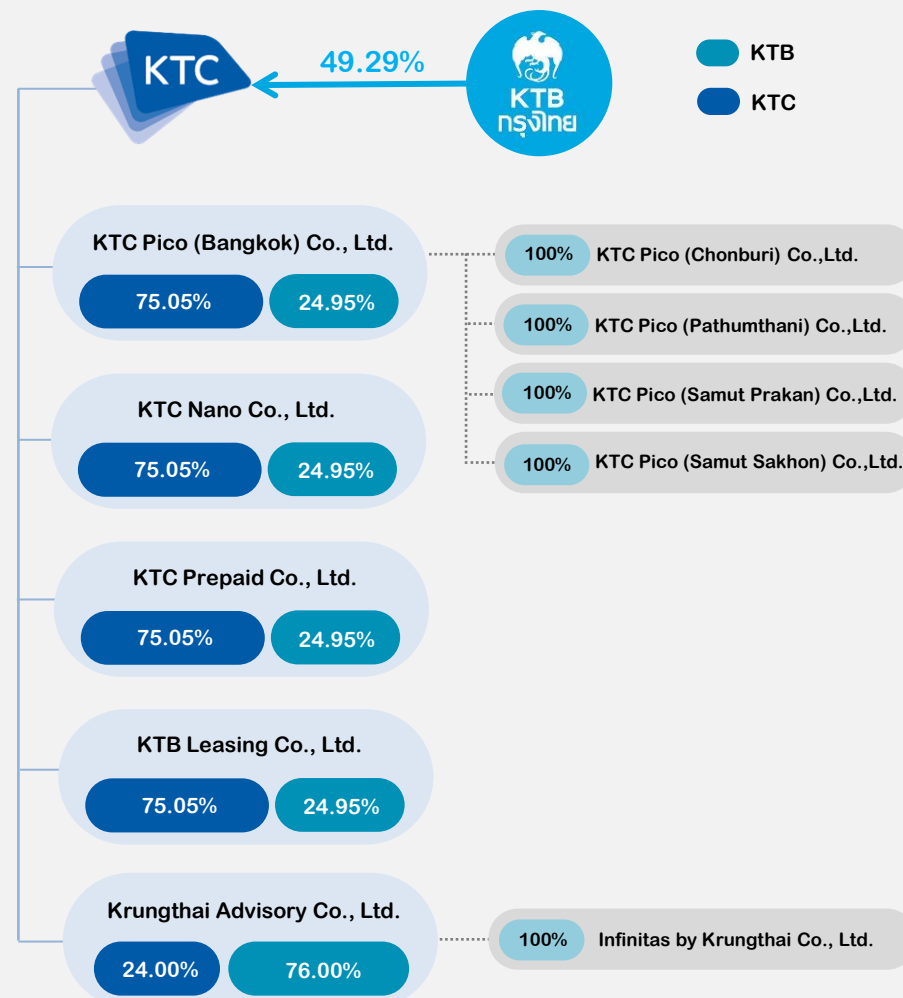
(As of 31 Dec 2022)

%Total Revenue

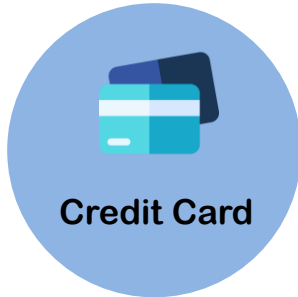


(As of 31 Dec 2022)

KTC Holding Structure



Rules and Regulations



Credit Card



Personal Loan



Auto Title Loan



Hire Purchase

Type of Loan

Multipurpose
Unsecure
Nationwide

Multipurpose
Unsecure
Nationwide

Multipurpose
Secured or Unsecure
Nationwide

Multipurpose
Secured
Nationwide

**Minimum
Income
(THB)**

15,000

-

-

-

**Maximum
Credit Line
(THB)**

2x (income < 30K)
3x (income 30 – 50K)
5x (income ≥ 50K)

2x (income < 30K)
5x (income ≥ 30K)

Automotive Value

Automotive Value

**Maximum
Interest
Rate & Fee**

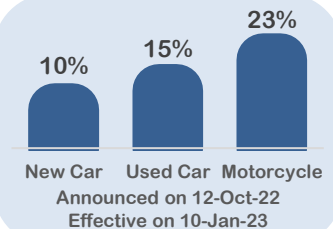
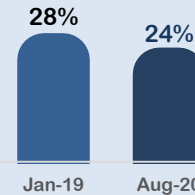
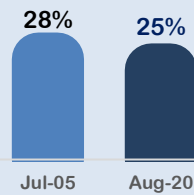
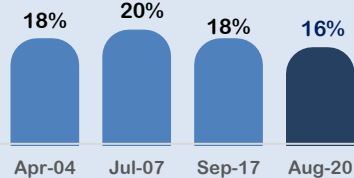
16%

25%

24%

New Car 10%
Used Car 15%
New & Used Motorcycle 23%

**Rate Cap
History**



Other Licenses: Nano Finance, Prepaid, Hire-Purchase and Financial Lease

Key Highlights Y2022



Total Revenue

23,231 MB

8.3% (YoY)

Net Profit

7,079 MB

20.4% (YoY)



Total Portfolio

104,194 MB

12.5% (YoY)



Credit Card

69,462 MB

15.4% (YoY)



Personal Loans

32,283 MB

10.4% (YoY)



Leasing

2,449 MB

-23.5% (YoY)

Credit Card Spending

238,257 MB

21.7% (YoY)

Net Interest Margin

12.2%

Total NPL

1.8%

(Consolidated)

1.6%

(Separate)

NPL Coverage Ratio

476.3%

(Consolidated)

502.1%

(Separate)



Strong growth in Net Profit



Total portfolio achieved
>100,000 MB milestone



Record high in
Credit Card Spending



Asset quality remained strong

AGENDA



1 | KTC Overview & Key Highlights

2 | Financial Results

3 | Consumer Finance Industry &
KTC Portfolio Performances

4 | 2022 Achievement & 2023 Targets

5 | KTC Sustainability



Financial Result Y2022



Total Revenue 23,231
Million Baht



8.3%
(YoY)

Unit: MB

● Total Revenue

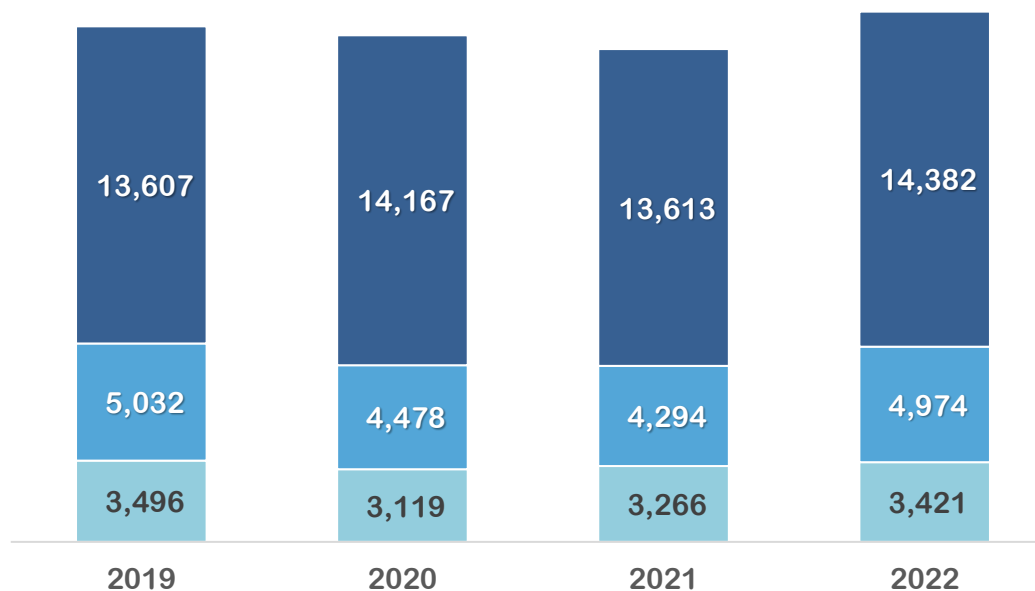


▲ 8.3%
Y/Y

● Interest Income
(Including Credit Usage)

● Fee Income
(Excluding Credit Usage)

● Recovery Income



▲ 5.6%
Y/Y

▲ 15.8%
Y/Y

▲ 4.7%
Y/Y

Note: Based on Consolidated Financial Statement

Financial Result Y2022



Total Operating Expense

8,117

Million Baht



10.8%

(YoY)

● Cost To Income Ratio

34.1%

32.9%

34.2%

34.9%

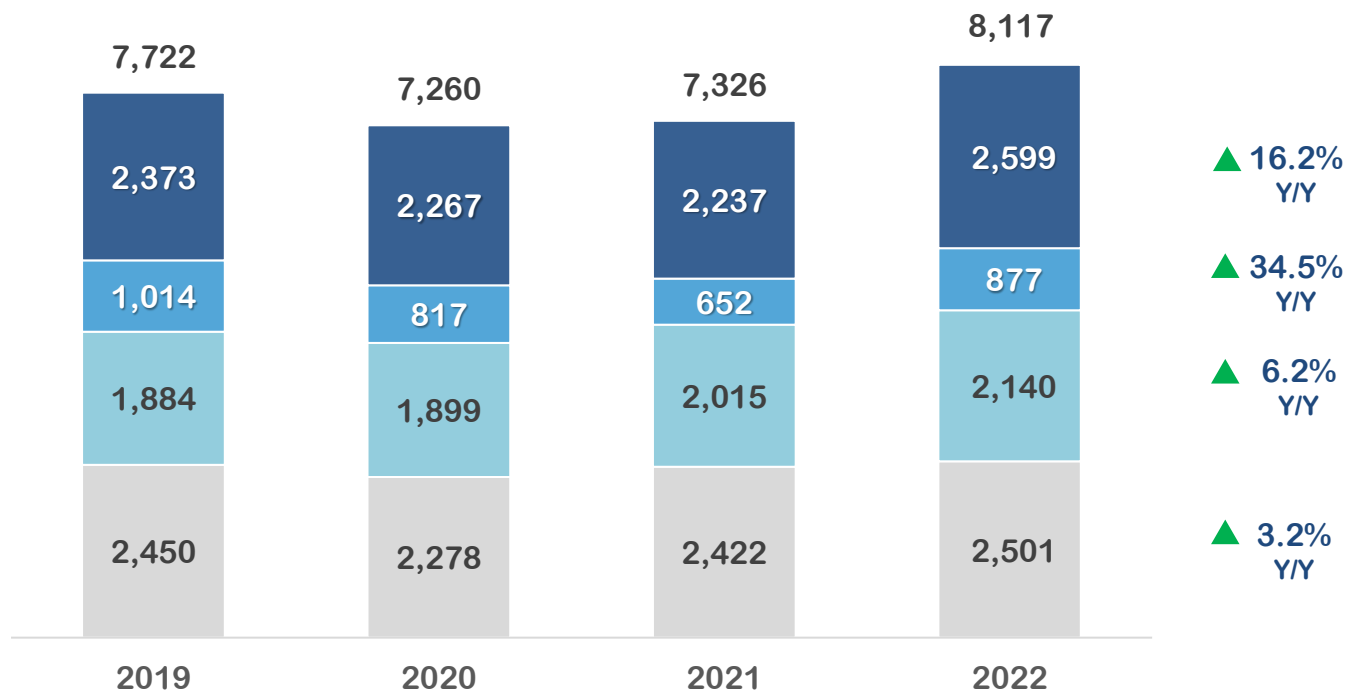
Unit: MB

● Fee expense

● Marketing Expense

● Other Operating Expense

● Personal Expense



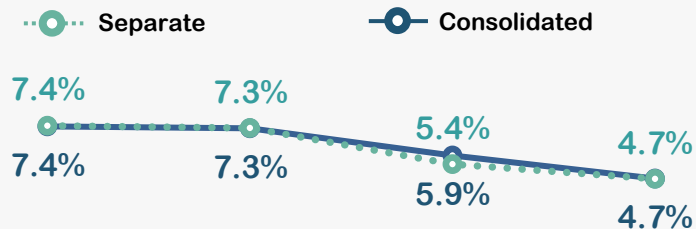
Note: Based on Consolidated Financial Statement

Expected Credit Loss



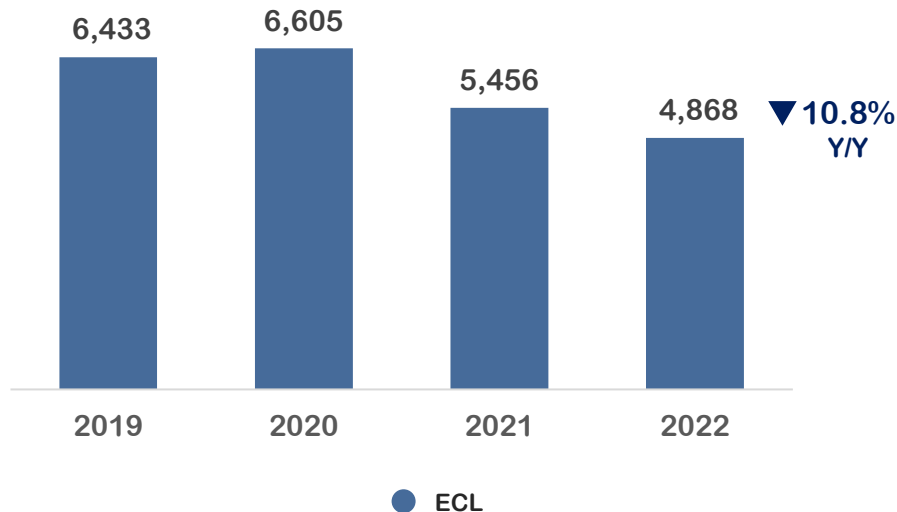
Expected Credit Loss

Credit Cost (Total ECL to Total Loan)



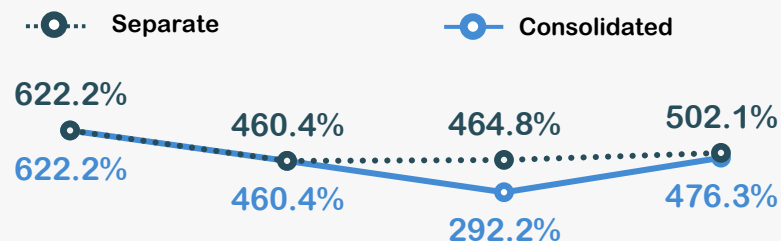
Total Expected Credit Loss

Unit: MB



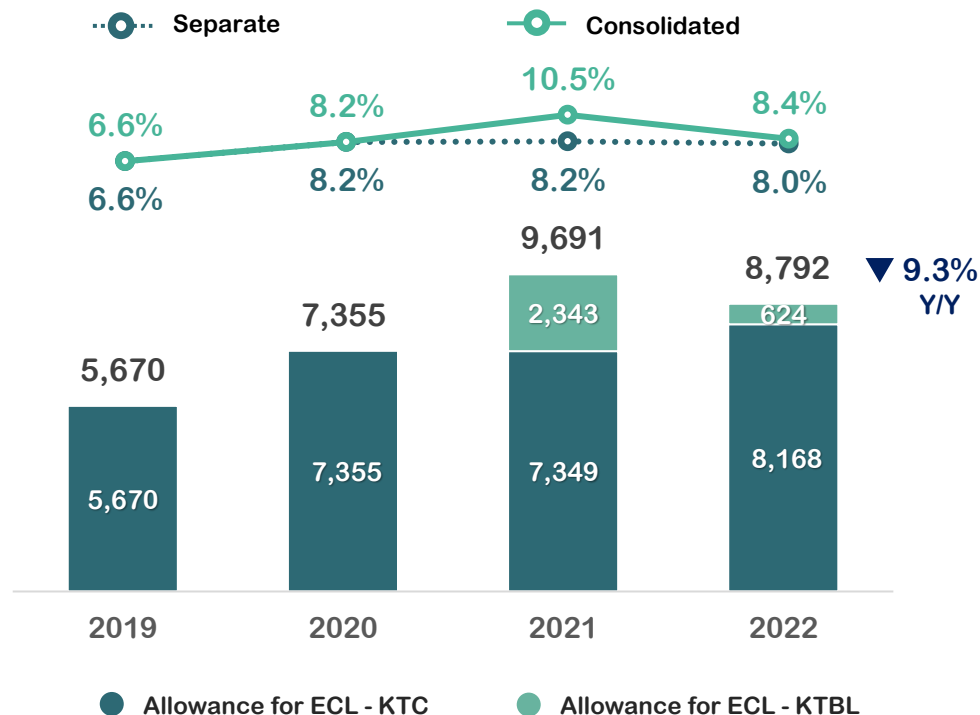
Allowance for Expected Credit Loss

NPL Coverage ratio (Total Allowance to NPLs)



Total Allowance for Expected Credit Loss (Total Allowance to Total Loan)

Unit: MB

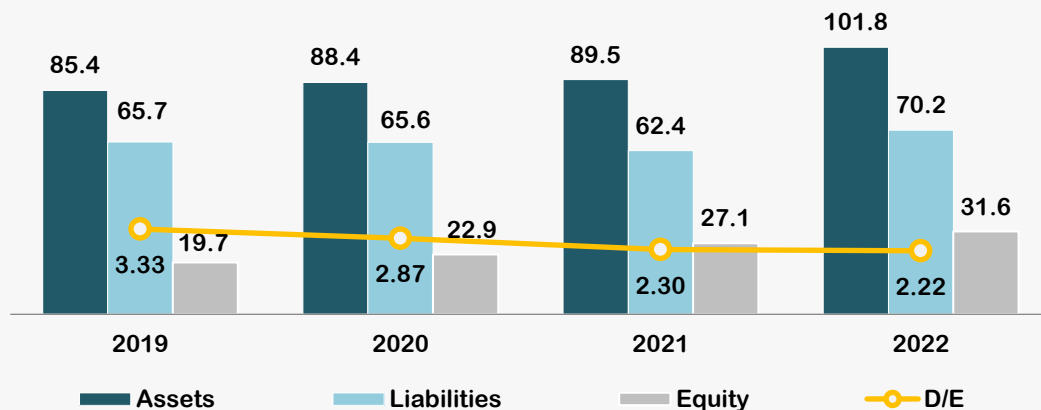


Balance Sheet and Source of Fund

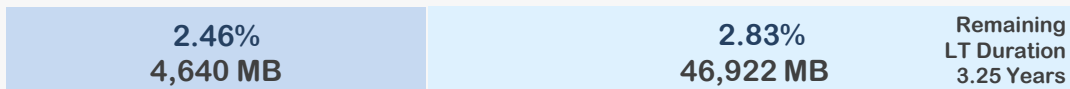
KTC

Balance Sheet Highlight

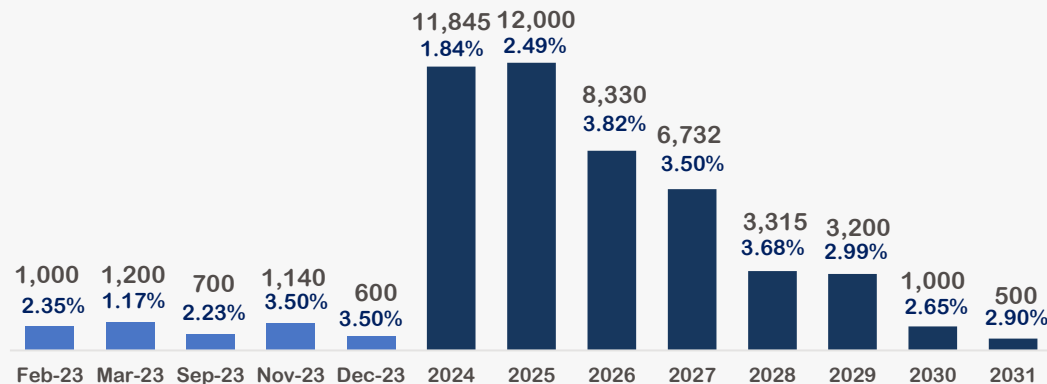
THB Billion



Bond Maturity Profile

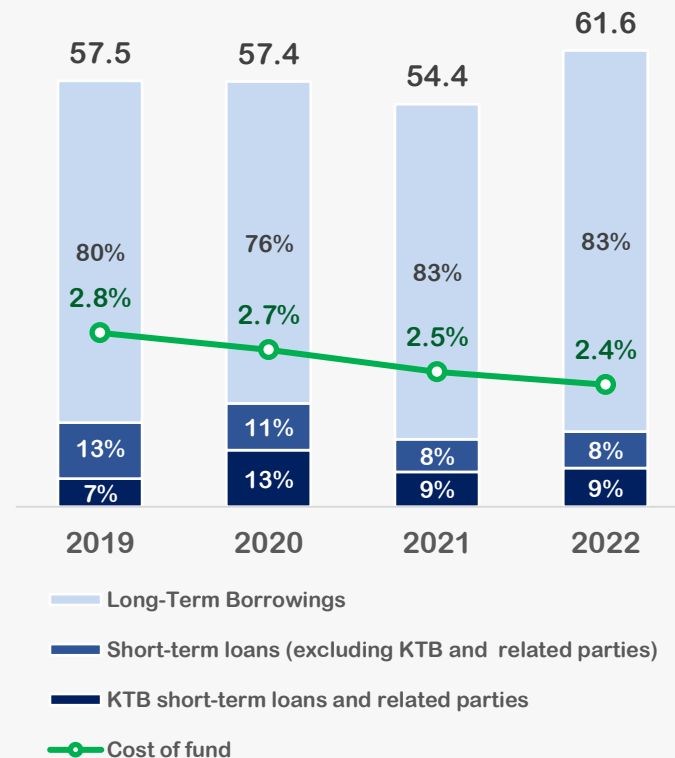


Unit: MB



Interest Bearing Debt (Original Term)

THB Billion



Total Credit Line = 34,340 MB
ST: KTB = 18,030 MB, Others = 10,310 MB
LT: KTB = 6,000 MB

KTC rating AA- by

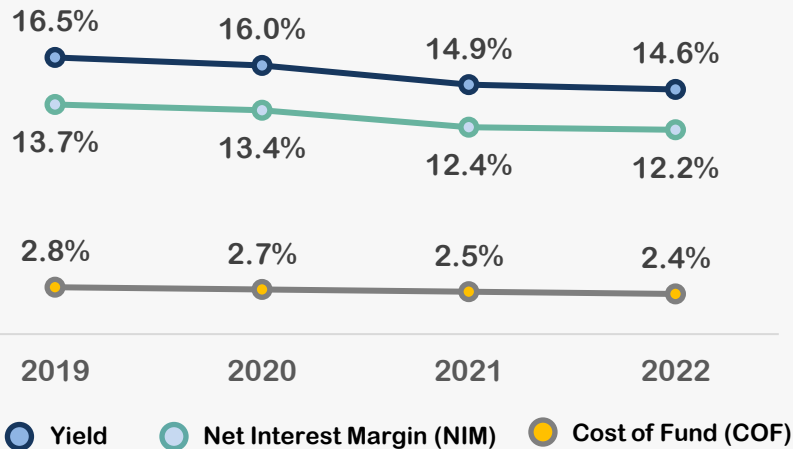


A Strategic Partner of SPP Group

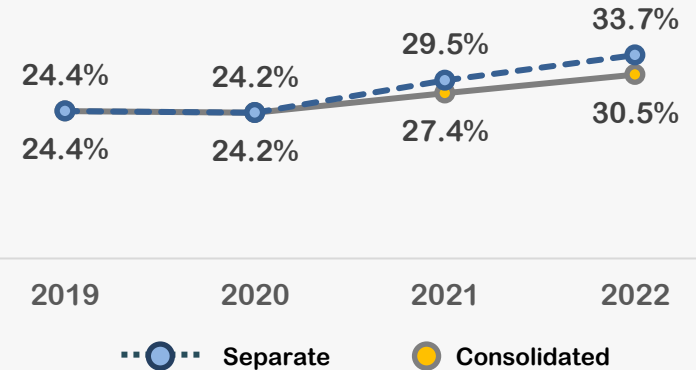
Profitability Ratio



Yield & NIM & COF

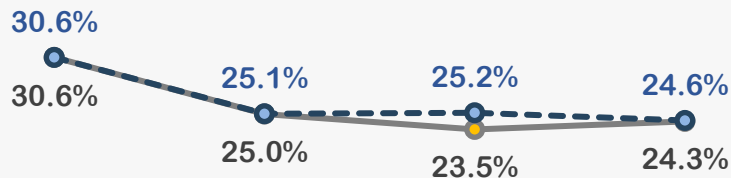


Net Profit Margin

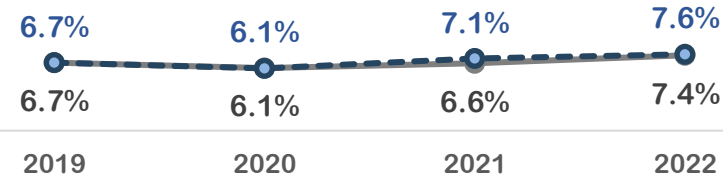


ROE & ROA

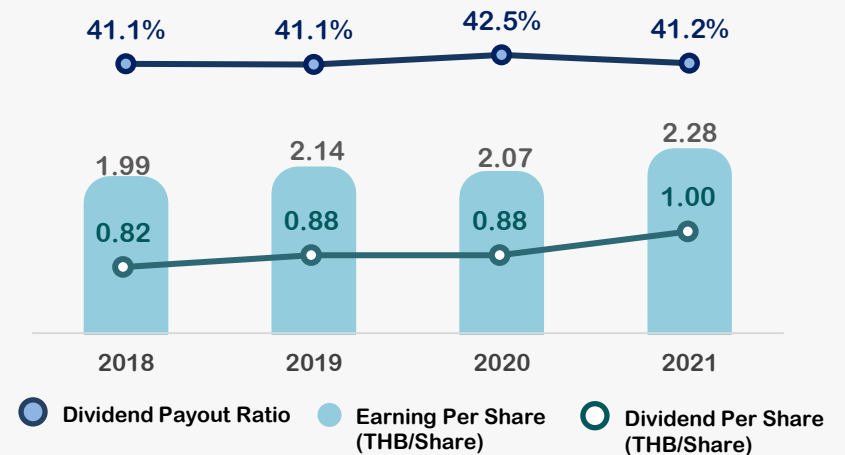
ROE



ROA



EPS & Dividend Payout



AGENDA



1 | KTC Overview & Key Highlights

2 | Financial Results

3 | Consumer Finance Industry & KTC Portfolio Performances

4 | 2022 Achievement & 2023 Targets

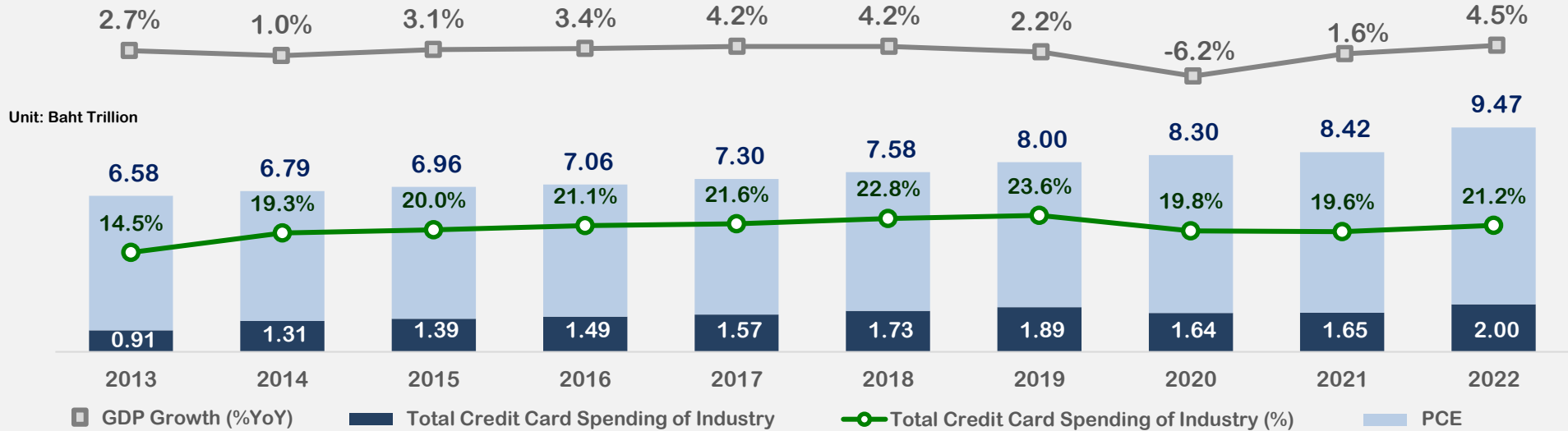
5 | KTC Sustainability



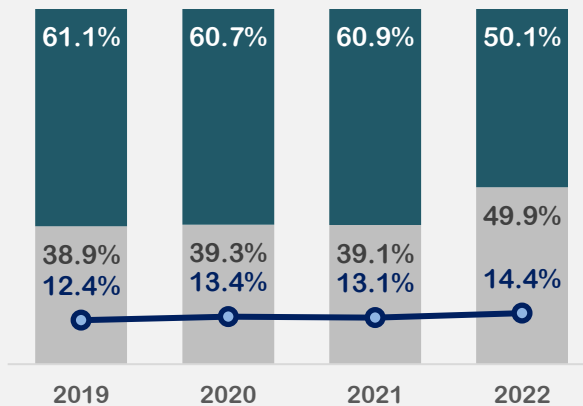
Credit Card Industry & Market Share



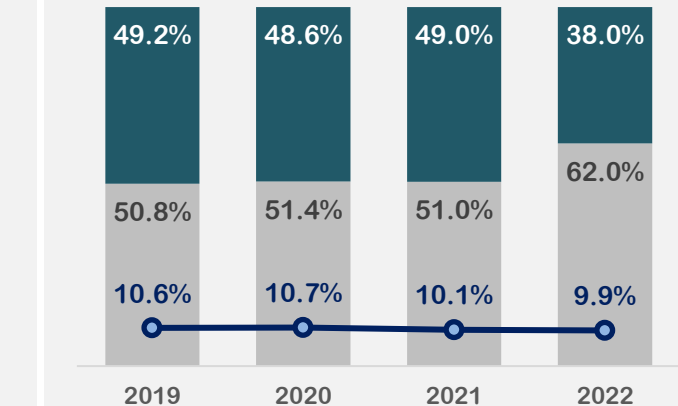
Credit Card Penetration



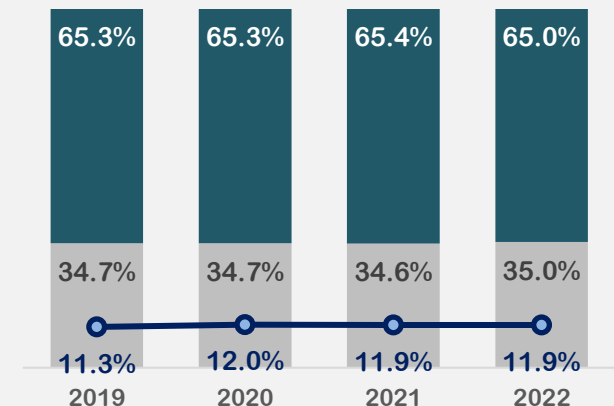
Credit Card Portfolio



No. of Credit Cards



Credit Card Spending

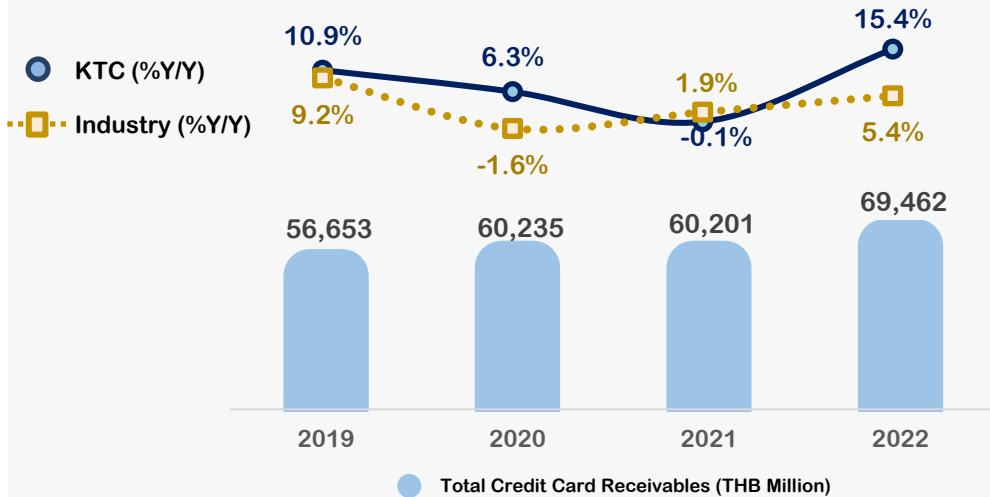


■ Commercial Bank
■ Non-Bank
○ KTC

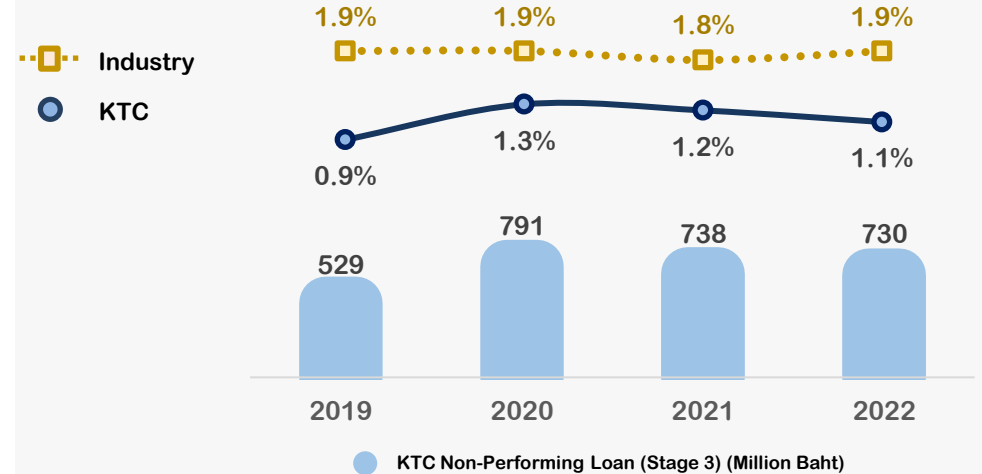
Credit Card Performance

KTC

Portfolio Growth



Portfolio Quality

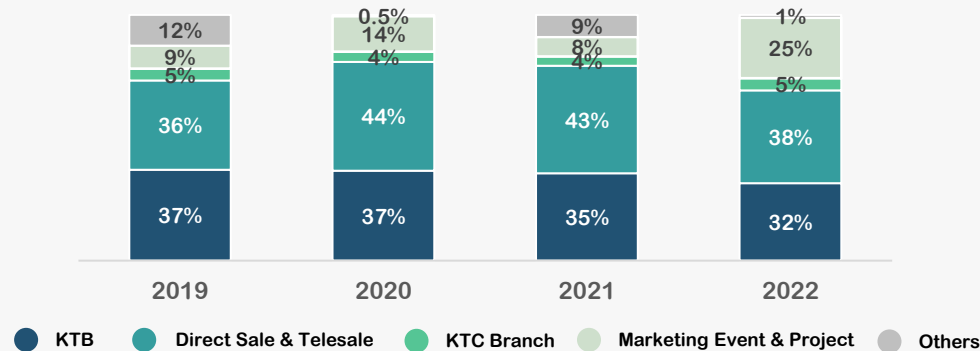


Acquisition Channel

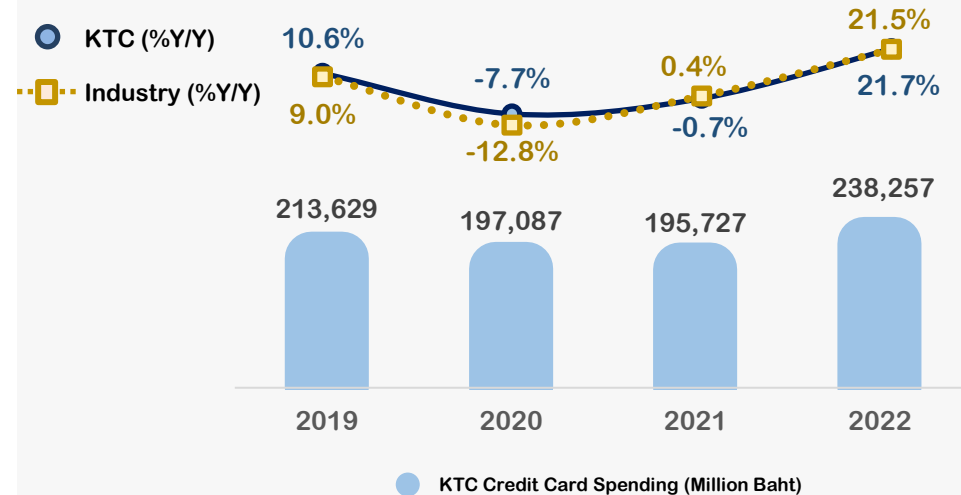
No. of Credit Card (Million Cards)



Acquisition Channel (%)



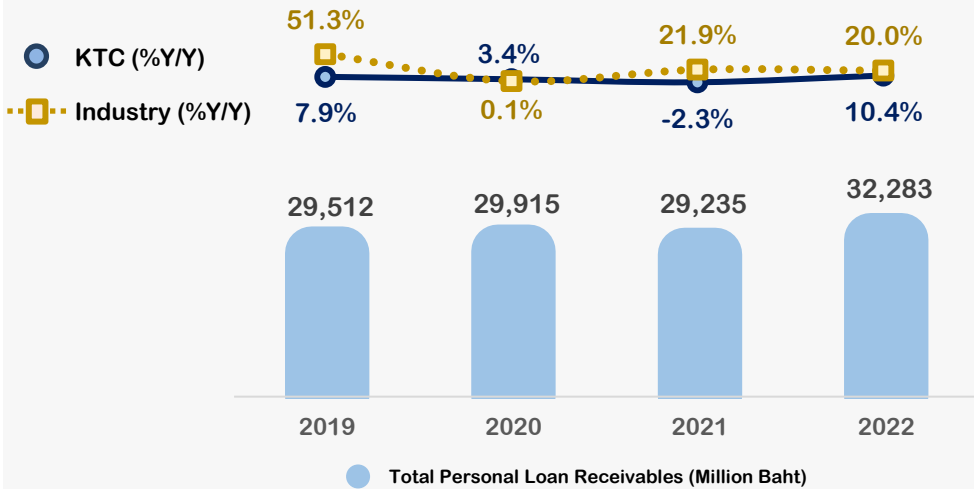
Card Spending



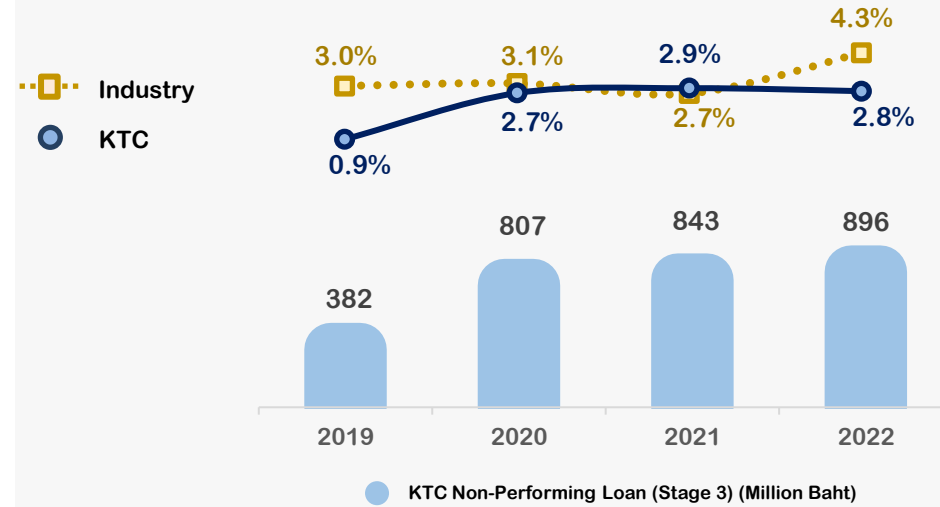
Personal Loan Performance

KTC

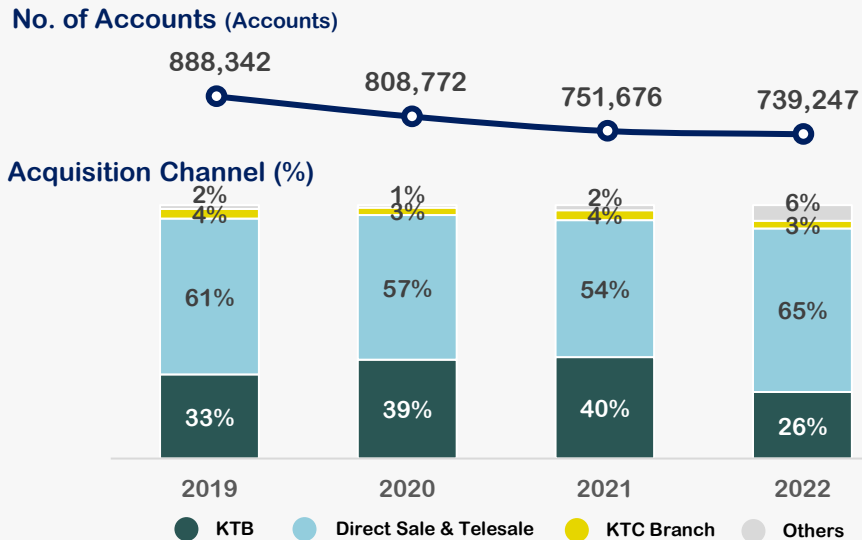
Portfolio Growth



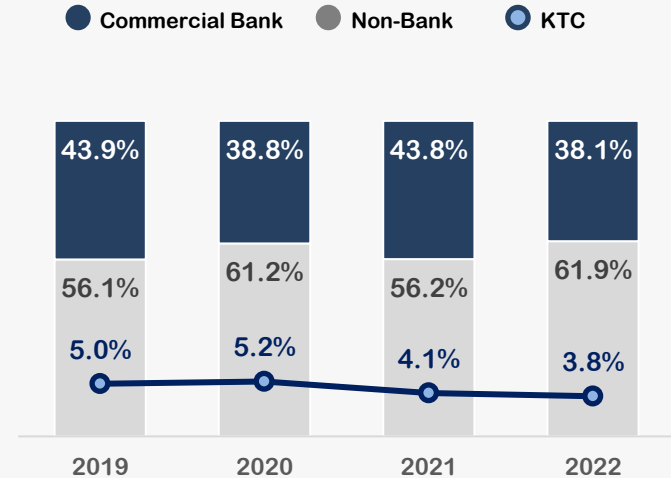
Portfolio Quality



Acquisition Channel



Market Share



AGENDA









- 1 | KTC Overview & Key Highlights
- 2 | Financial Results
- 3 | Consumer Finance Industry & KTC Portfolio Performances
- 4 | 2022 Achievement & 2023 Targets**
- 5 | KTC Sustainability



2022 Achievement



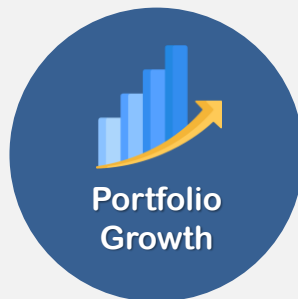
	Financial Targets	Y2021 Actual	Y2022 Target	Y2022 Actual
	Net Profit	6,251 MB (Separate)	> 6,251 MB	7,079 MB
	Total Portfolio	92,636 MB	> 100,000 MB	104,194 MB
	Credit Card Spending Growth	(0.7%)	10.0%	21.7%
	Personal Loan Receivable Growth	(2.3%)	7.0%	10.4%
	P BERM Car for Cash (New Booking)	-	11,500 MB	1,055 MB
	Portfolio Quality (%NPL)	3.6%	≤ 3.6%	1.8%

2023 Targets



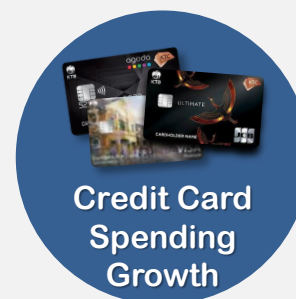
Net Profit

> Net Profit 2022



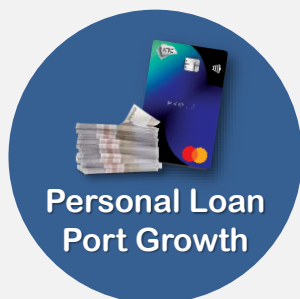
Portfolio
Growth

15%



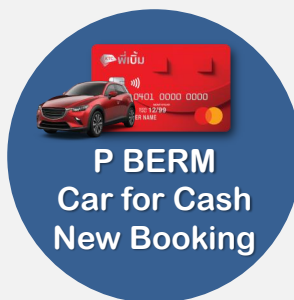
Credit Card
Spending
Growth

10%



Personal Loan
Port Growth

7%



P BERM
Car for Cash
New Booking

9,000 mb



KTBL
Commercial Loan
New Booking

3,000 mb



Portfolio Quality
(%NPL)

Same level as
2022

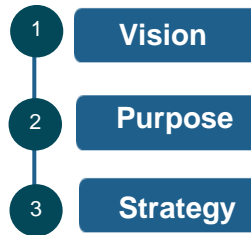
AGENDA



- 1 | KTC Overview & Key Highlights
- 2 | Financial Results
- 3 | Consumer Finance Industry & KTC Portfolio Performances
- 4 | 2022 Achievement & 2023 Targets
- 5 | KTC Sustainability**



KTC Sustainability Overview



KTC is a membership company in payment and retail lending business with Sustainability as key element.

We exist to provide better financial products and services to enhance quality of life for all Thais.

Better Product and service

Better quality of life

Better Climate



International

MSCI
ESG RATINGS



- **MSCI ESG Ratings A** in 2022

CCC B BB BBB **A** AA AAA



FTSE4Good

- In **FTSE4Good Index** since 2021

Sustainability Yearbook
Member 2022

S&P Global

- Pleased to share recognition as a company committed to sustainability in our industry



- **ASEAN CG Scorecard award** (ASEAN Asset Class PLCs category), average score of 97.5 in 2022

National



- In **SETTHSI Index** since 2020
- In the list of **Thailand Sustainability Investment (THSI)** since 2019



- **Excellence CG Scoring** by Thai Institute of Directors Association (IOD) since 2016 (Based on OECD Principles of CG)



- **Certified as an ESG100 company and recognized for outstanding sustainability performance** by Thaipat Institute since 2016



- **Membership of the Thai Private Sector Collective Action Against Corruption** since 2016

World class standards



ISO/IEC certified



- The Information Security Management System **ISO/IEC 27001:2013**
- The Privacy Information Management System **ISO/IEC 27701:2019**



: Core option

- Adopting an International Sustainability Reporting Framework, the **Global Reporting Initiatives Standards (GRI Standards)** since 2019

DISCLAIMER STATEMENT

THE USE BY KRUNGTHAI CARD PUBLIC COMPANY LIMITED OF ANY MSCI ESG RESEARCH LLC OR ITS AFFILIATES ("MSCI") DATA, AND THE USE OF MSCI LOGOS, TRADEMARKS, SERVICE MARKS OR INDEX NAMES HEREIN, DO NOT CONSTITUTE A SPONSORSHIP, ENDORSEMENT, RECOMMENDATION, OR PROMOTION OF KRUNGTHAI CARD PUBLIC COMPANY LIMITED BY MSCI. MSCI SERVICES AND DATA ARE THE PROPERTY OF MSCI OR ITS INFORMATION PROVIDERS AND ARE PROVIDED 'AS-IS' AND WITHOUT WARRANTY. MSCI NAMES AND LOGOS ARE TRADEMARKS OR SERVICE MARKS OF MSCI.

For more information, please refer to <https://www.ktc.co.th/en/sustainability-development>

THANK YOU

For further info, please contact IR Team at +66 2 828 5067 or irktc@ktc.co.th

Disclaimer: This presentation is intended only for use by Krungthai Card Public Company Limited (KTC). No copy or use of this presentation should occur without the permission of KTC. KTC retains all intellectual property interests associated with the presentation. KTC makes no claim, promise, or guarantee of any kind about the accuracy, completeness, or satisfactoriness of the content of the presentation and expressly disclaims liability for errors and omissions in such content