

Business Overview

KTC

Credit Card

KTC PROUD

KTC P BERM
Car for Cash

KTBL

Others

Krungthai
Advisory

Infinitas by
Krungthai

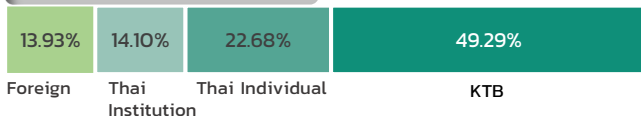
KTC
Prepaid

KTC
Nano

KTC Pico

Arise by
Infinitas

Shareholder Structure

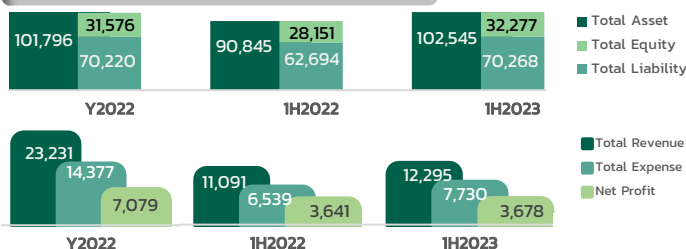


Major Shareholder

1. Krungthai Bank Pcl,	49.29%
2. Mr. Mongkol Prakitchaiwattana	10.15%
3. Thai NVDR	9.44%
4. Ms. Chantana Jirattitepat	4.42%
5. UOB Kay Hian Pte Ltd A/C - RC	3.68%

Key Financial Highlight 1H2023

(Unit : MB)



Key Financial Ratios

	Y2022	1H2022	1H2023
Net Profit Margin	30.5%	32.8%	29.9%
Net Interest Margin	12.2%	12.2%	12.2%
Cost to Income	34.9%	34.1%	33.5%
Cost of Fund	2.4%	2.4%	2.6%
D/E (times)	2.2	2.2	2.2
Allowance for ECL / Total Receivables	8.4%	10.3%	8.7%
NPL Coverage Ratio	476.3%	300.1%	433.2%
Credit Cost	4.7%	4.4%	5.3%
ROA	7.4%	8.1%	7.2%
ROE	24.3%	26.6%	23.2%
EPS (THB/Share)	2.75	1.41	1.43
BVPS (THB)	12.2	10.9	12.5
DPS (THB/Share)	1.15	N/A	N/A

KTC Market Share

	Y2022	1H2022	1H2023
Credit Card			
Number of Cards	9.9%	10.0%	10.0%
Total Card Spending	11.9%	11.7%	12.1%
Credit Card Receivables	14.4%	13.6%	14.9%

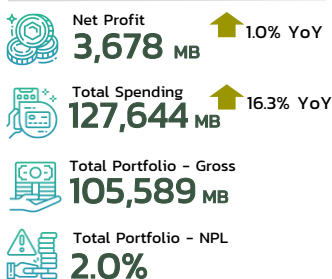
Personal Loan (Excluding Auto Title Loan)

Number of Accounts	4.4%	5.0%	4.5%
Personal Loan Receivables	6.1%	6.3%	6.3%

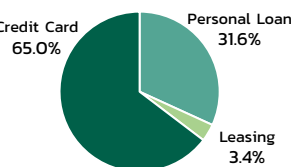
Growth 1H2023 (YoY)

	Industry	Commercial Banks	Non-Banks	KTC
Number of Cards	2.9%	(21.1%)	26.0%	3.2%
Total Card Spending	12.6%	(4.2%)	45.1%	16.3%
Credit Card Receivables	2.4%	(16.0%)	30.3%	11.8%
Personal Loan Receivables (Excluding Auto Title Loan)	7.3%	(16.7%)	27.3%	6.8%
Auto Title Loan Receivables	40.0%	22.7%	43.4%	118.6%

Key Performance 1H23



Portfolio Breakdown



KTC Portfolio

Credit Card



	Y2022	1H2022	1H2023
Credit Card (CIF Cards)	2,550,592	2,525,367	2,605,984
Gross Receivables (MB)	69,462	61,426	68,664
NPL	1.1%	1.2%	1.2%

Personal Loan



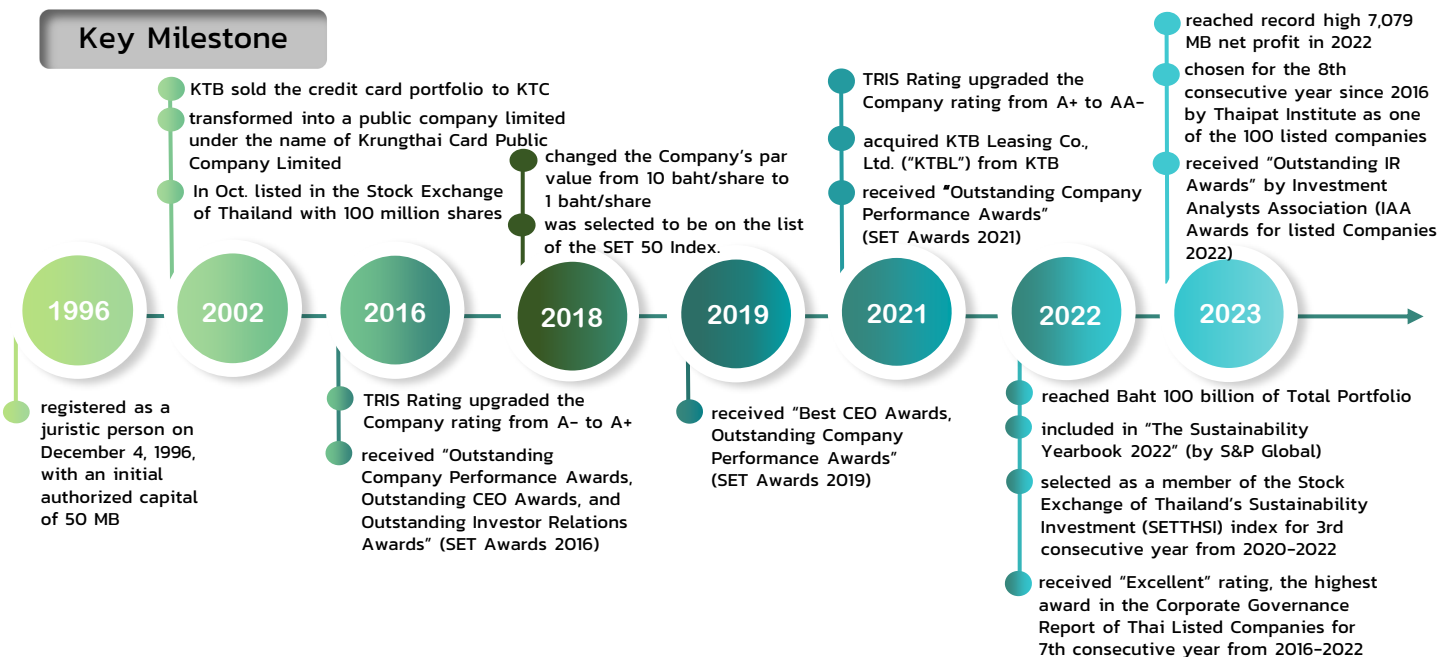
	Y2022	1H2022	1H2023
Total Accounts	743,768	760,267	753,010
KTC PROUD	738,935	756,500	744,577
KTC P BERM Car for Cash	4,833	3,767	8,433
Gross Receivables (MB)	32,283	30,460	33,385
KTC PROUD	31,306	29,701	31,727
KTC P BERM Car for Cash	977	758	1,658
Total NPL	2.8%	2.8%	3.0%

Leasing

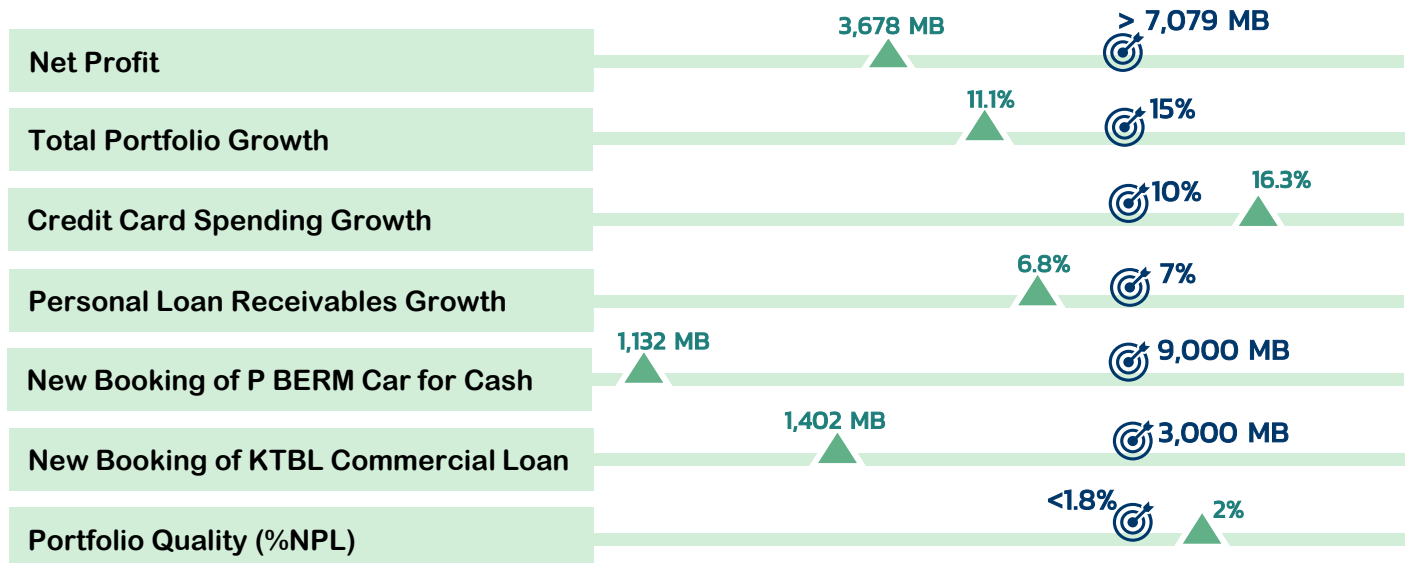


	Y2022	1H2022	1H2023
Gross Receivables (MB)	2,449	3,184	3,540
NPL	8.9%	54.0%	9.1%

Key Milestone



Target Y2023 VS Actual 1H2023



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

"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"