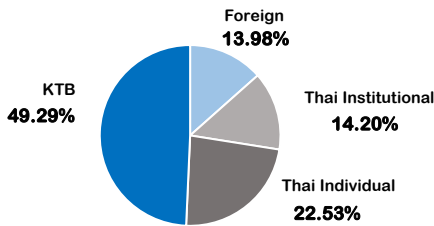


Krungthai Card Public Company Limited operates **consumer finance business** under the Company's vision "KTC is a membership company in payment and retail lending business with emphasis on being a trusted organization with sustainable growth".



Registered / Paid-up Capital	Baht 2,578.3 Million (Par 1 Baht)
Market Cap.	Baht 143,097.54 Million (Apr 11 st , 2023)
BVPS (Baht)	13.0
No. of Account (Million)	3.3

SHAREHOLDER STRUCTURE



MAJOR SHAREHOLDER

1. KRUNGTHAI BANK PCL.,	49.29%
2. MR. MONGKOL PRAKITCHAIWATTANA	10.18%
3. THAI NVDR	8.67%
4. MS. CHANTANA JIRATTITEPAT	4.42%
5. UOB KAY HIAN PTE LTD A/C - RC	3.68%

KTC PORTFOLIO

Credit Card	Y2022	1Q2022	1Q2023
Credit Card (CIF Cards)	2,550,592	2,510,221	2,591,404
Gross Receivables (MB)	69,462	57,929	67,640
NPL	1.1%	1.2%	1.1%

Personal Loan	Y2022	1Q2022	1Q2023
Accounts	739,247	753,621	741,823
Gross Receivables (MB)	32,283	29,125	32,371
NPL	2.8%	2.6%	2.8%

Leasing	Y2022	1Q2022	1Q2023
Gross Receivables (MB)	2,449	3,155	3,301
NPL	8.9%	56.2%	8.8%

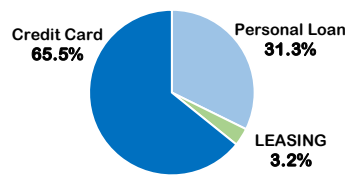
FINANCIAL HIGHLIGHT

	Y2022	1Q2022	1Q2023
Net Profit Margin	30.5%	32.6%	30.9%
Net Interest Margin	12.2%	11.9%	12.1%
Cost to Income	34.9%	33.6%	32.8%
Cost of Fund	2.4%	2.6%	2.6%
D/E (times)	2.2	2.0	2.0
Allowance for ECL / Total Receivables	8.4%	10.8%	8.6%
NPL Coverage Ratio	476.3%	303.9%	462.5%
- KTC (Separate)	502.1%	516.3%	501.6%
Credit Cost ⁽¹⁾	4.7%	4.6%	5.3%
ROA	7.4%	8.0%	7.4%
ROE ⁽²⁾	24.3%	25.2%	23.2%
EPS (THB/Share)	2.75	0.68	0.73
DPS (THB/Share)	1.15	N/A	N/A

⁽¹⁾ Credit Cost = Expected Credit Loss/Total Receivables

⁽²⁾ Calculation of "ROE" based on average equity attributable to owners of the parent since 1Q2022 onwards

PORTFOLIO BREAKDOWN



KEY PERFORMANCE 1Q23

1,872 MB - Conco (7.1% yoy)	103,312 MB
1,843 MB - Separate (5.2% yoy)	Total Port - Gross
Net Profit	1.9 %
63,989 MB (22.5% yoy)	Total Port - NPL
Total Spending	

KTC'S MARKET SHARE

Credit Card

	Y2022	1Q2022	1Q2023
Number of Cards	9.9%	10.0%	10.0%
Total Card spending	11.9%	11.7%	12.2%
Credit Card Receivables	14.4%	13.5%	14.8%

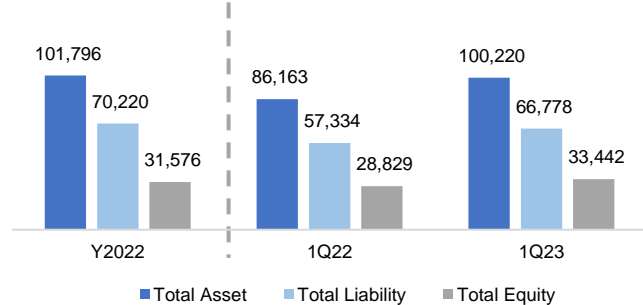
Personal Loan

	Y2022	1Q2022	1Q2023
Number of Accounts	3.3%	3.8%	3.3%
Personal Loan Receivables	3.8%	4.0%	3.8%

INDUSTRY VS. KTC (1Q2023)

Growth (YoY)	Industry	Commercial Banks	Non-Banks	KTC
Number of Cards	3.1%	(20.7%)	26.0%	3.2%
Total Card Spending	17.7%	0.6%	50.6%	22.5%
Credit Card Receivables	6.1%	(12.7%)	34.7%	16.8%
Personal Loan Receivables	18.1%	(2.2%)	33.7%	11.1%

(Unit: MB)



(1)

(2)

(1) VS (2)

(MB)	Y2022	1Q2022	1Q2023	Growth (yoy)
Total Revenue	23,231	5,357	6,055	13.0%
Total Expense	14,377	3,180	3,742	17.6%
Net Profit	7,079	1,747	1,872	7.1%