



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

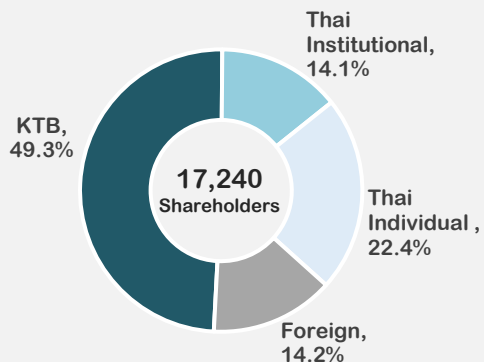


KTC Overview



- 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

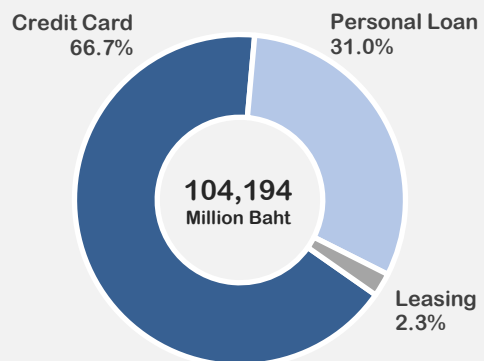


Top 5 Shareholders

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%

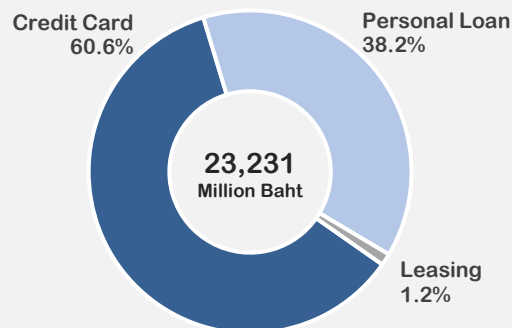
(As of 31 Dec 2022)

%Total Receivables



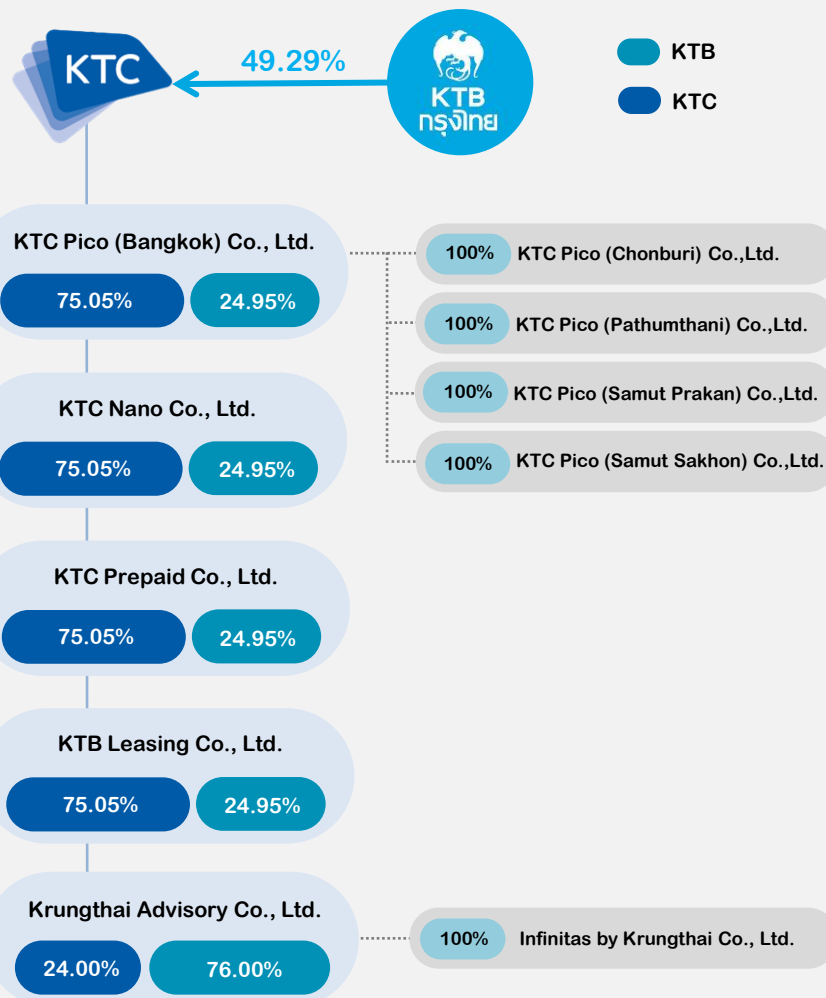
(As of 31 Dec 2022)

%Total Revenue

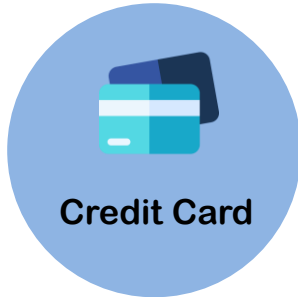


(As of 31 Dec 2022)

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**

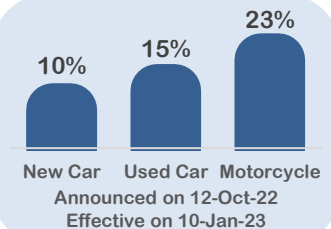
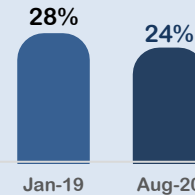
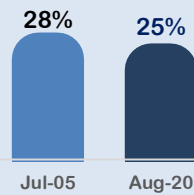
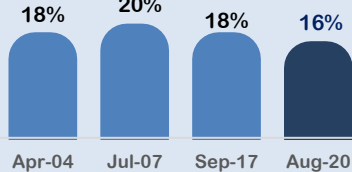
16%

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

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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)

13,607

14,167

13,613

14,382

▲ 5.6%
Y/Y

● Fee Income
(Excluding Credit Usage)

5,032

4,478

4,294

4,974

▲ 15.8%
Y/Y

● Recovery Income

3,496

3,119

3,266

3,421

▲ 4.7%
Y/Y

2019

2020

2021

2022

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%

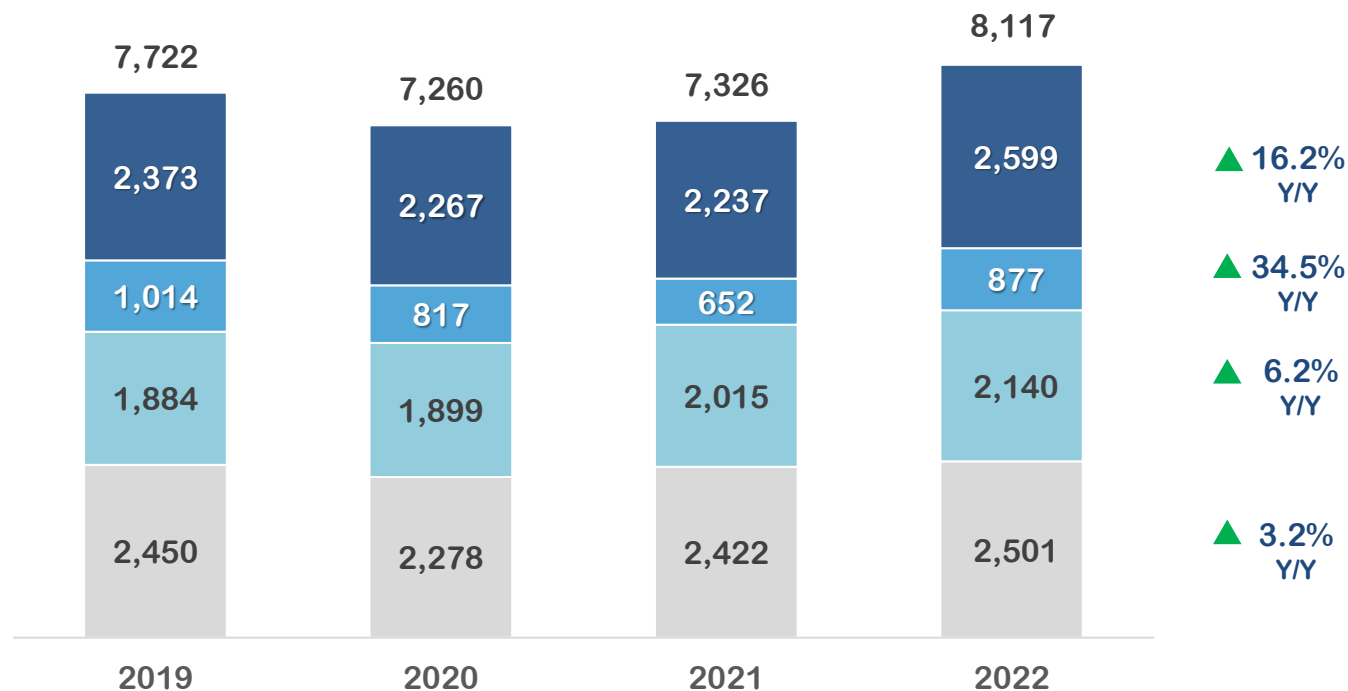
Unit: MB

● Fee expense

● Marketing Expense

● Other Operating Expense

● Personal Expense



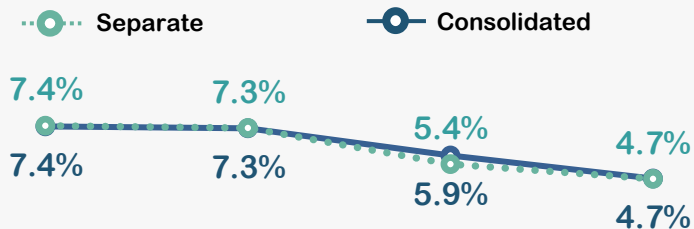
Note: Based on Consolidated Financial Statement

Expected Credit Loss



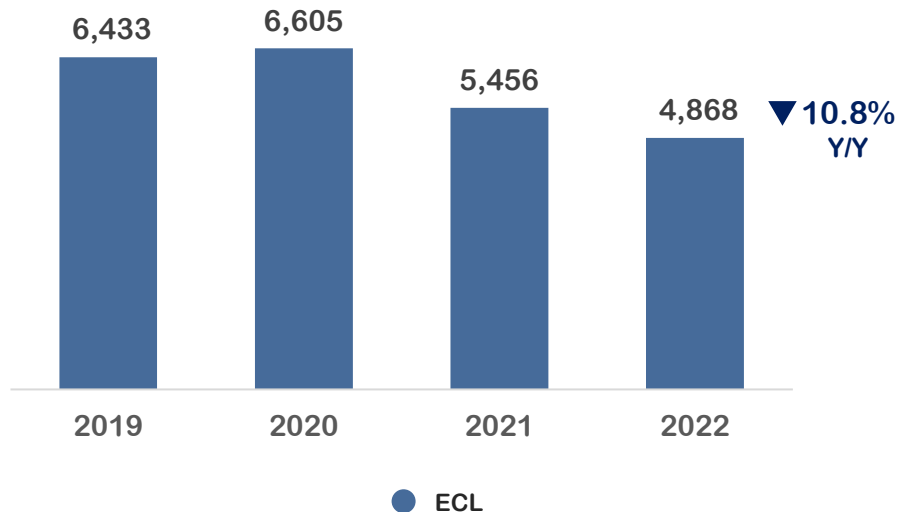
Expected Credit Loss

Credit Cost (Total ECL to Total Loan)



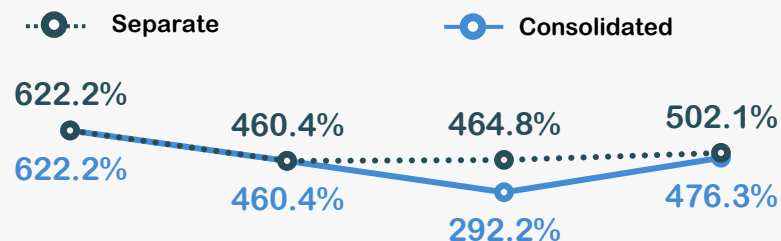
Total Expected Credit Loss

Unit: MB



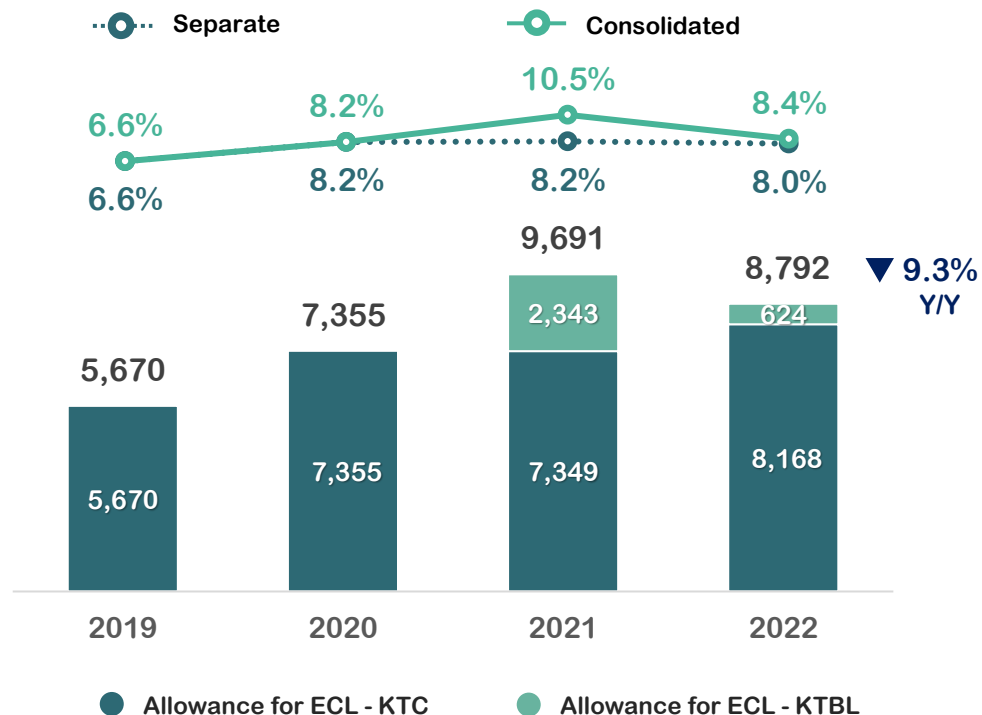
Allowance for Expected Credit Loss

NPL Coverage ratio (Total Allowance to NPLs)



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

Unit: MB

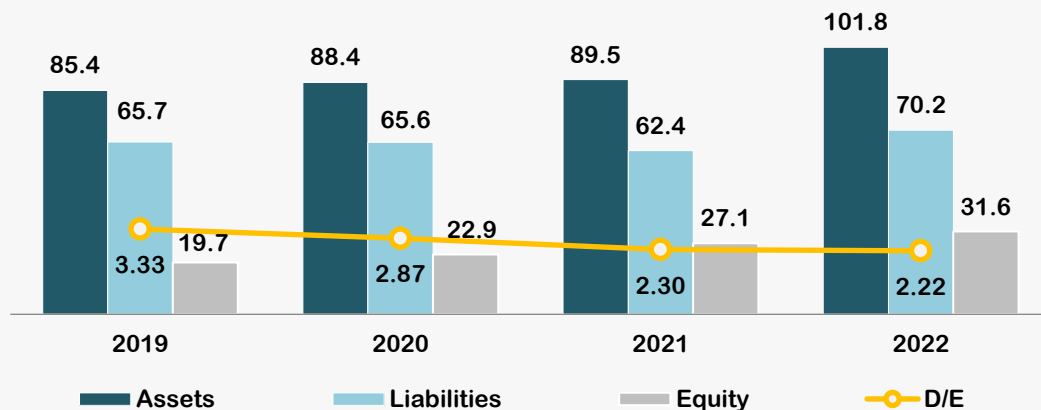


Balance Sheet and Source of Fund

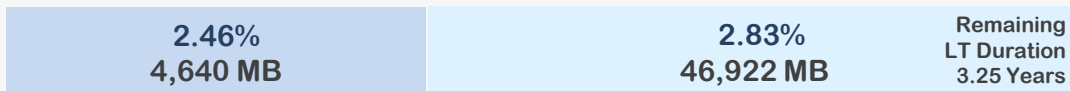
KTC

Balance Sheet Highlight

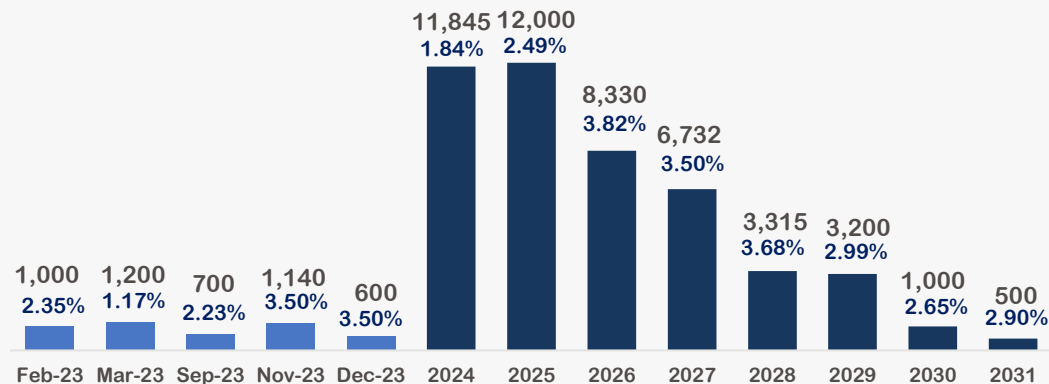
THB Billion



Bond Maturity Profile

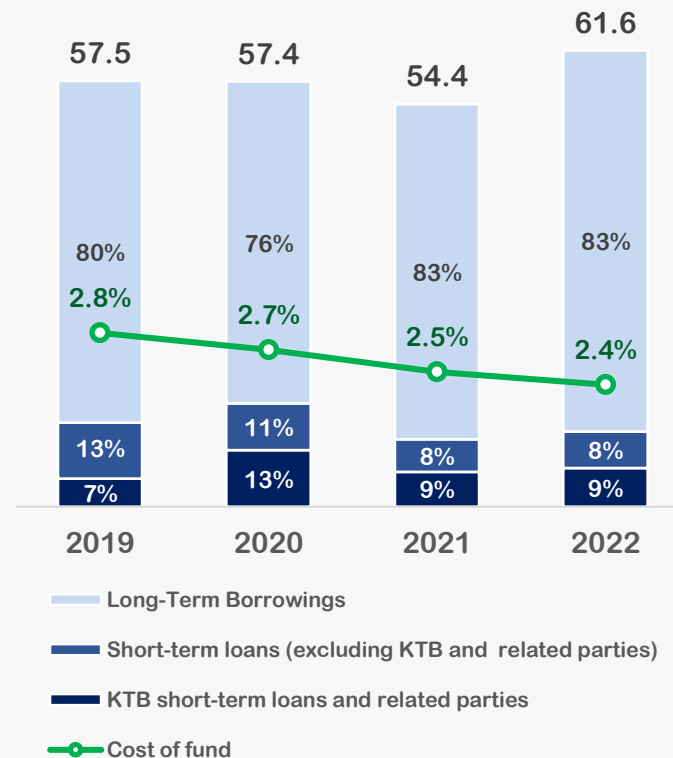


Unit: MB



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

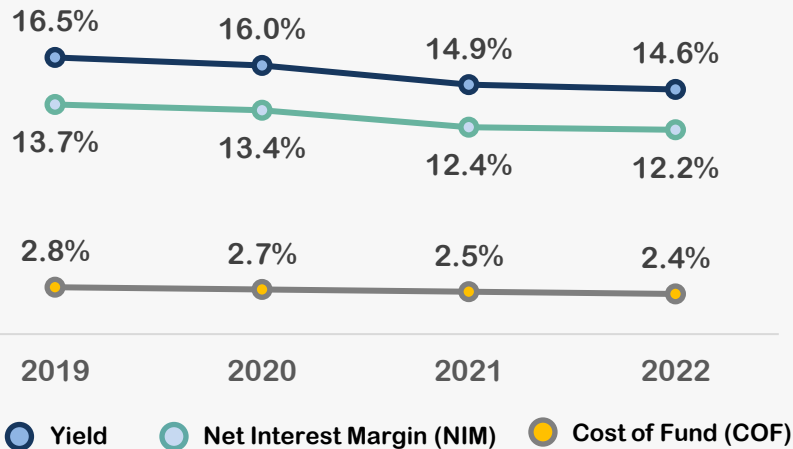


A Strategic Partner of SPP Group

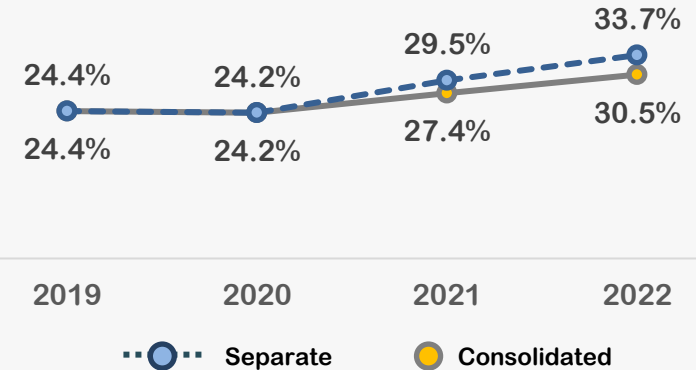
Profitability Ratio



Yield & NIM & COF

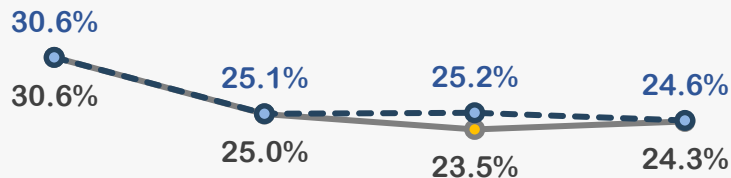


Net Profit Margin

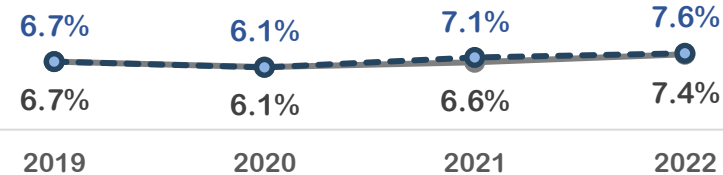


ROE & ROA

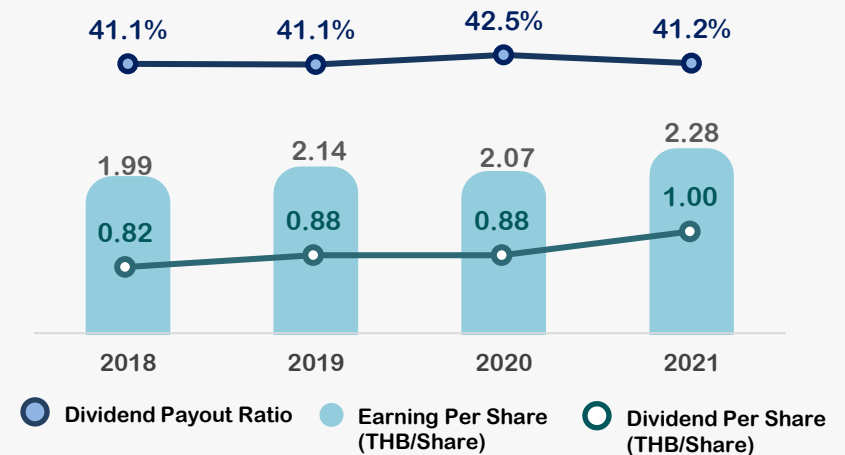
ROE



ROA



EPS & Dividend Payout



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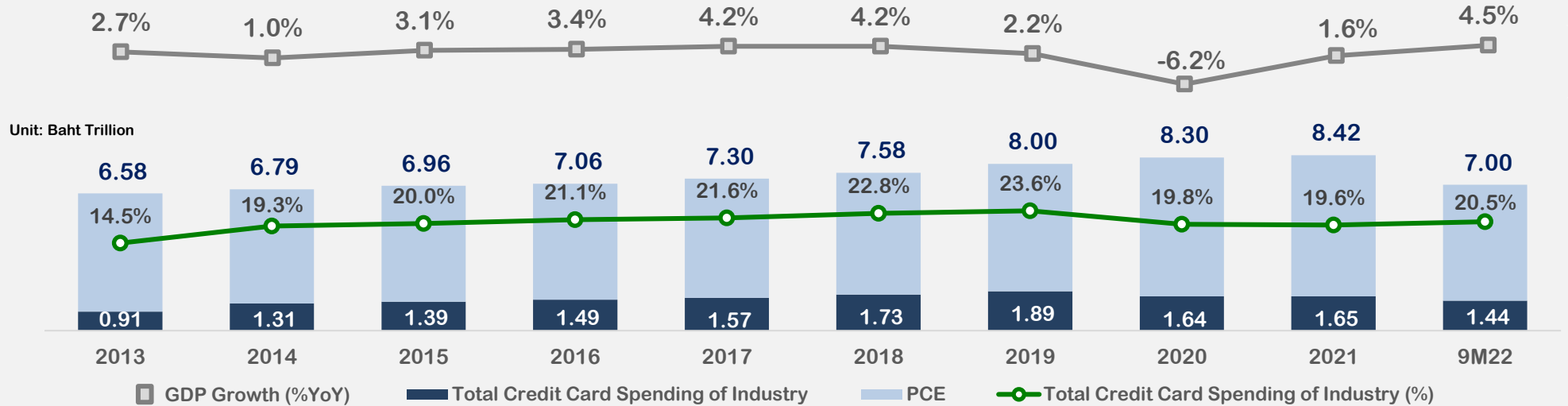
5 | KTC Sustainability



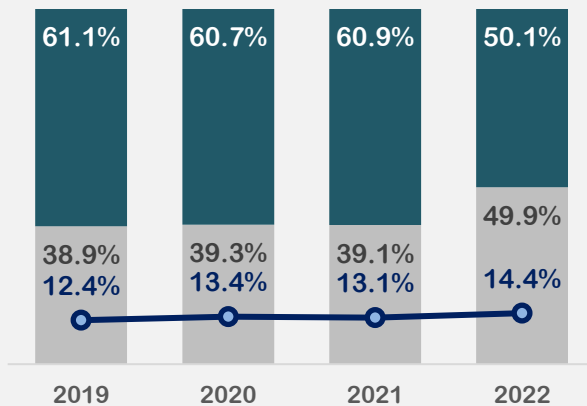
Credit Card Industry & Market Share



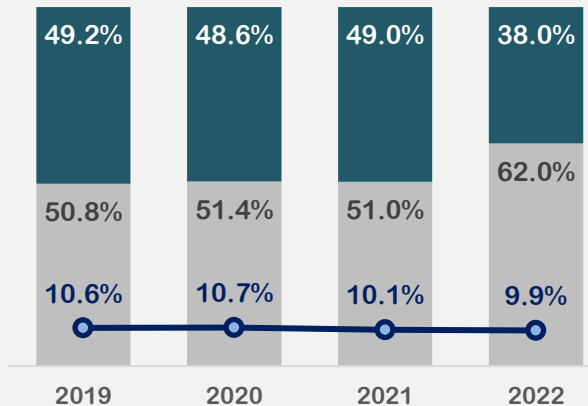
Credit Card Penetration



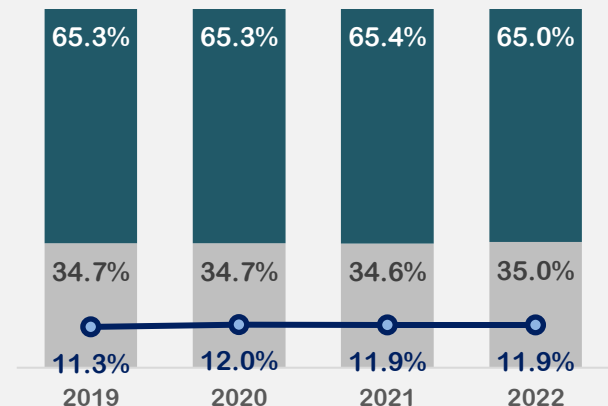
Credit Card Portfolio



No. of Credit Cards



Credit Card Spending

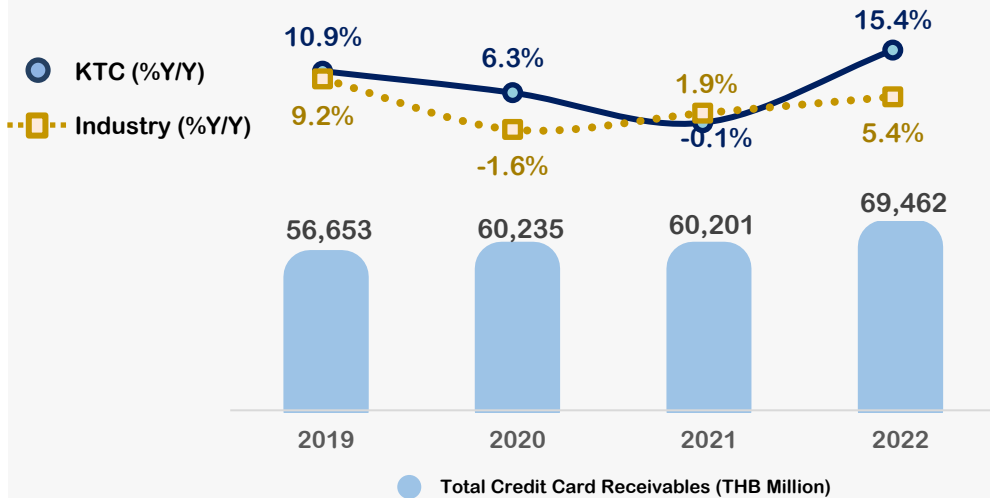


● Commercial Bank
● Non-Bank
● KTC

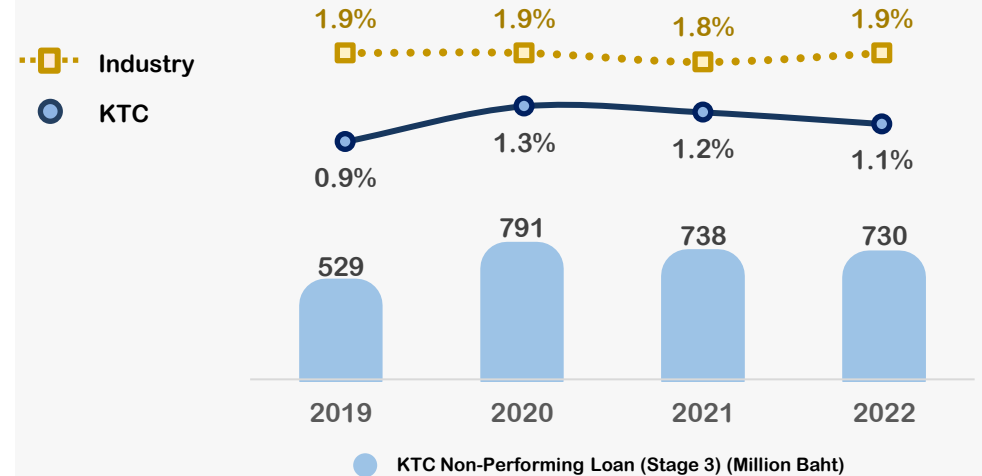
Credit Card Performance

KTC

Portfolio Growth



Portfolio Quality (NPL)

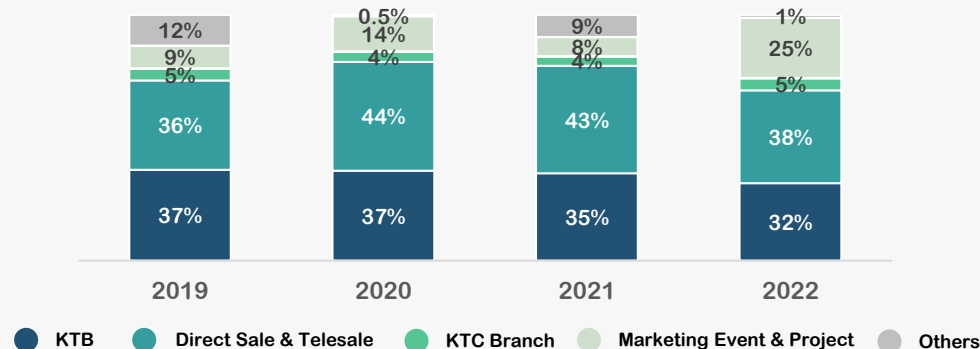


Acquisition Channel

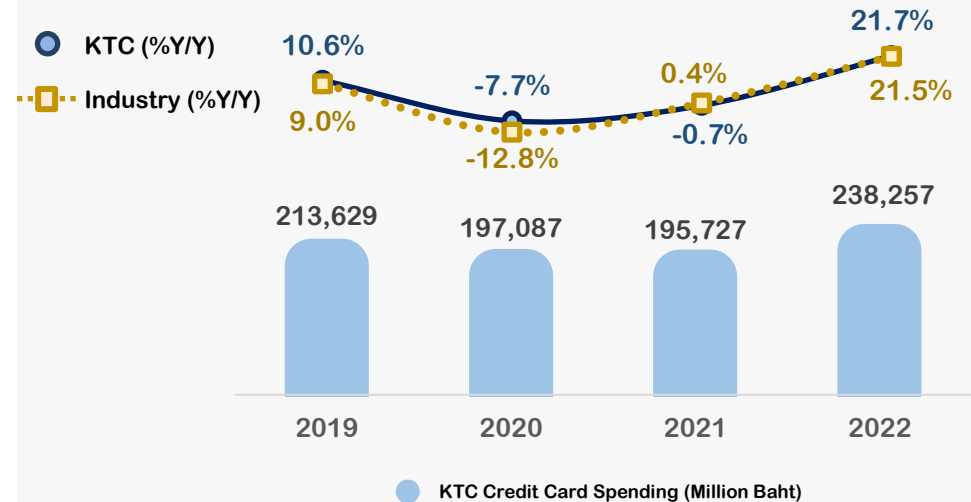
No. of Credit Card (Million Cards)



Acquisition Channel (%)



Card Spending



2023 TARGET : Credit Card Business



- Spending volume growth of **10%**
- New booking target of **180,000** customers

- Spending growth since Jan has gained momentum, particularly in lifestyle categories. In addition, “Shop Dee Mee Kuen” helped stimulate spending in Jan & Feb.
- After countries reopening, travel spending has rebounded, and tourism events have actively revived with promotion offers. Extending Phase 5 of “Rao Tiew Duay Kan” is also expected to boost domestic tourism and others related spending.
- For higher income customer segment focus (monthly salary Bht 50,000 up), we have expanded stronger privileges on hotel dining, stand-alone restaurants and selected fashion brands.



รวมโค้ดออนไลน์
จับฉั้เงินได้ทันที

จำนวน (บาท)	จำนวน (บาท)	โค้ดส่วนลด	วันที่
170	1,699	KTCDD223	2 พ.ย. 66 - 3 พ.ย. 66
120	1,599	KTCFR123	ทุกวัน วันจันทร์ - พ.ย. 66
230	1,999	KTCMCA023	1 พ.ย. 66 - 28 พ.ย. 66
140	999	KTCMCM23	15 พ.ย. 66 วันจันทร์
150	1,499	KTCMCP023	24 พ.ย. 66 - 28 พ.ย. 66

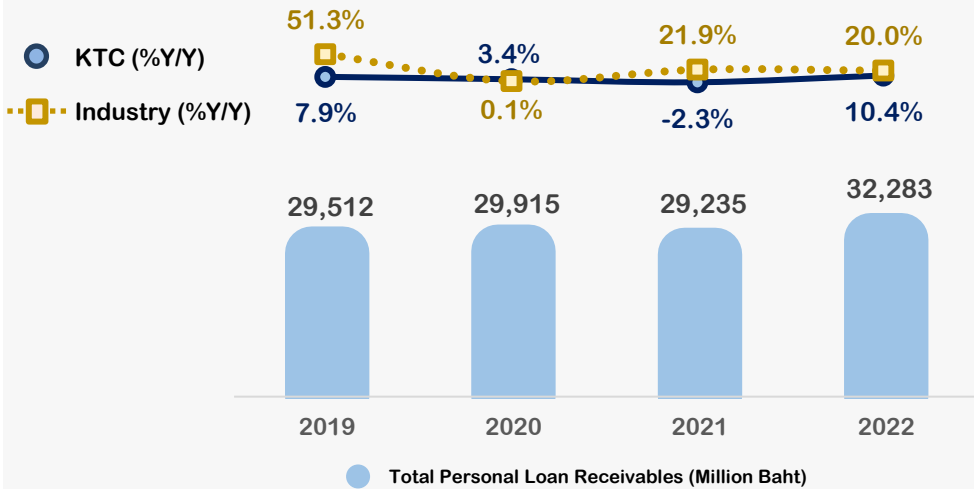
จำนวน (บาท)	จำนวน (บาท)	โค้ดส่วนลด	วันที่
250	1,799	22SPKTCMC	2 พ.ย. 66
220		22SPKTC	วันจันทร์
240	2,000	วันจันทร์ - วันพุธ	1 พ.ย. 66 - 30 พ.ย. 66
150	1,350	วันจันทร์ - วันพุธ	1 พ.ย. 66 - 31 พ.ย. 66
1,000	5,000	วันจันทร์ - วันพุธ	1 พ.ย. 66 - 31 พ.ย. 66
300	1,300	วันจันทร์ - วันพุธ	1 พ.ย. 66 - 31 พ.ย. 66
100	800	วันจันทร์ - วันพุธ	1 พ.ย. 66 - 31 พ.ย. 66
800	6,000	KTCPL800	15 พ.ย. 66 - 31 พ.ย. 66



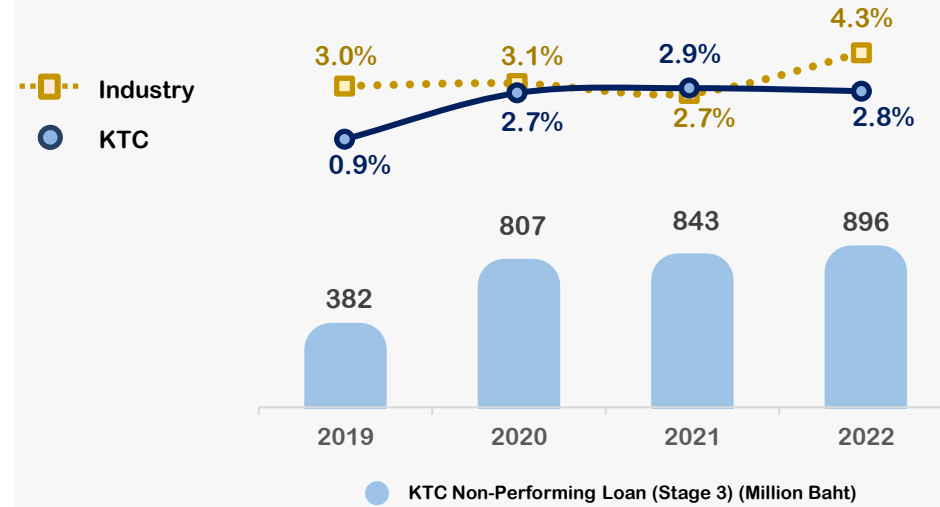
Personal Loan Performance

KTC

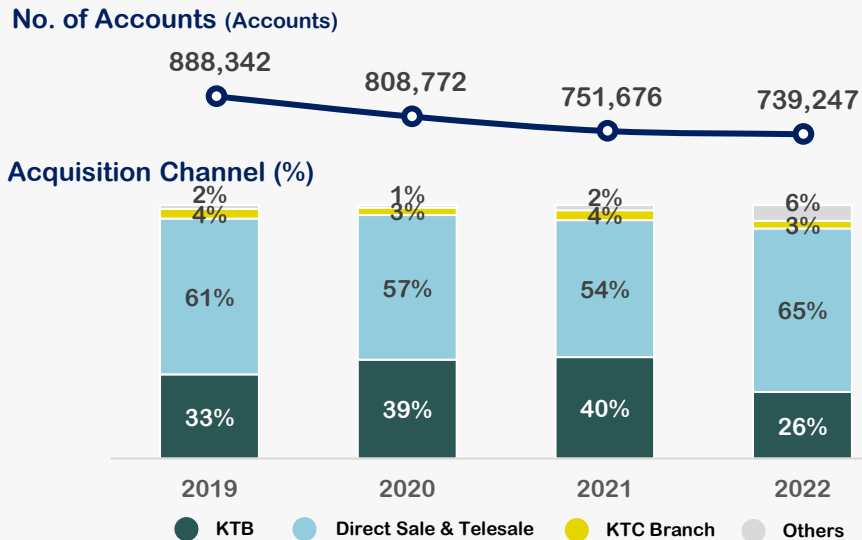
Portfolio Growth



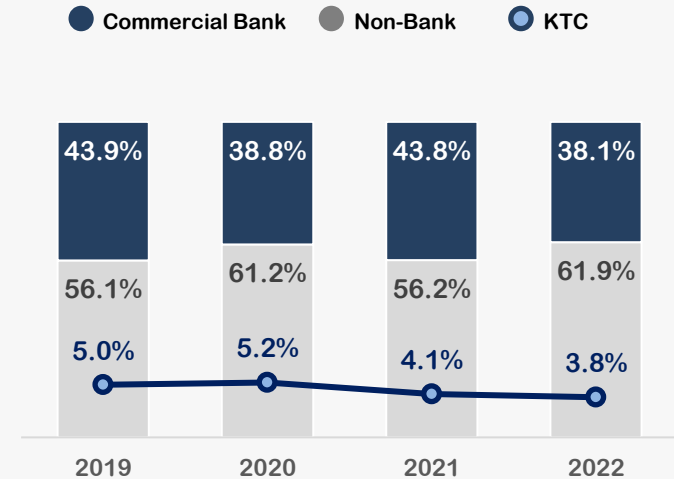
Portfolio Quality (NPL)



Acquisition Channel



Market Share



KTC Personal Loan Performance in 2022



ENR



+10%



Withdrawal



+25%

Digitalized Spending Functions

Facilitate Spending Functions with Convenience and Agility



Swipe

the card to pay for goods anywhere in the world



Withdraw

cash from ATMs 24 hours a day free of charge



Transfer

money through the app and get money in real time.



Online Shopping

at any store, anywhere, anytime, limitless



KTC Personal Loan Key Strategies in 2023



Enhance

Product for customer needs in digital life



- Apply for loan via E-Application
- Transfer money in real-time to 15 lead banks and **Promptpay**



Expand

New Acquisition Channel



- Tap customers via new channels with reachable and efficiency budget

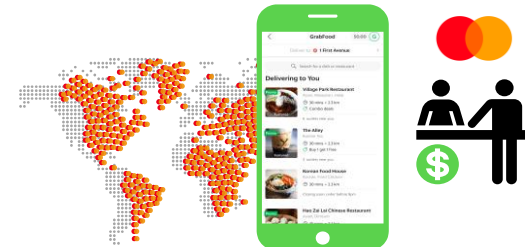


Encourage

Spending in Portfolio



- Various promotion campaigns for existing members 740K throughout the year
 - Clear Debt in 2023
 - Cash on Phone
 - Retail promotions
 - Inactive promotions



2023 Target / ENR +7% / New customer 110,000

KTC P BERM Car for Cash

In Focus...

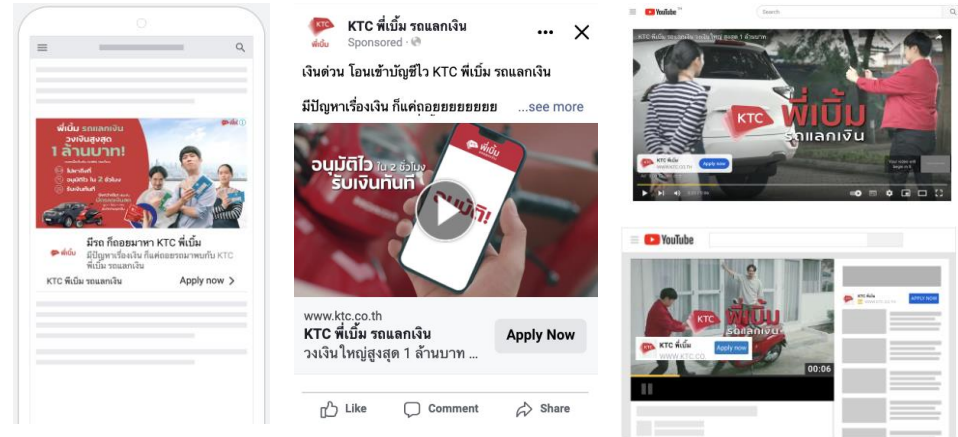
Ensure Better CX and Process
Excellency: 1 hour Loan Approval



วงเงินสูงสุด 1 ล้านบาท
ไปหาถึงที่ อนุมัติใน 1 ชม. รับเงินทันที

- Continuously improve loan approval process to ensure better CX, making sure that the customer will receive frictionless service

Strengthen KTC P Berm
Brand Awareness Campaigns



Google facebook YouTube TikTok

- Strengthen brand awareness through online channel and social media <Google, Facebook, YouTube, TikTok
- Increase visibility of KTC P BERM brand among target group

KTC P BERM Car for Cash

In Focus... Synergize with Krungthai Bank

Loan Approval within 1 hour at Krungthai Bank
- Available @ all Krungthai branches, Nationwide -

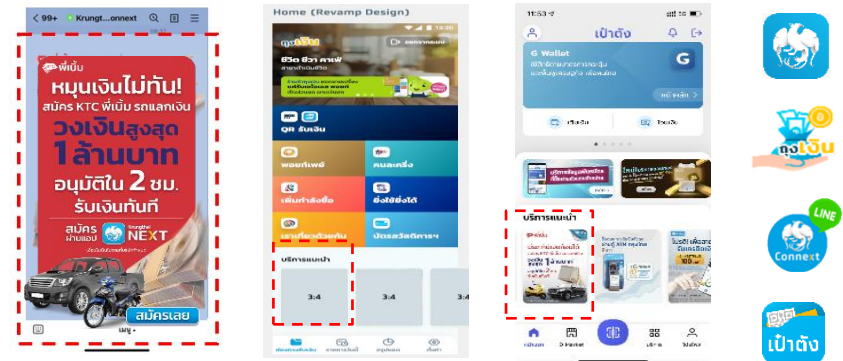
- Experience loan acquisition end-to-end process by Krungthai bank agents at Krungthai Branch, Nationwide.
- The fastest loan product at Krungthai bank, offering 1-hour loan approval and receive money instantly.

Leveraging Krungthai Communication Channels
- Online and Offline -

Branch channels: *Billboards*



Online channels: *Krungthai NEXT, ฤงเงิน, เป้าดังค์, LINE Connex*



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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



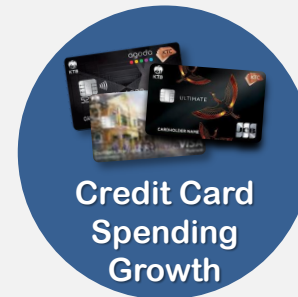
Net Profit

> Net Profit 2022



Portfolio
Growth

15%



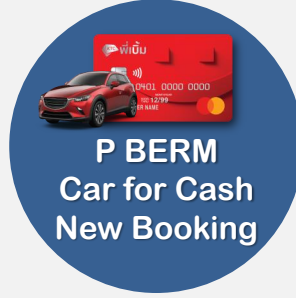
Credit Card
Spending
Growth

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

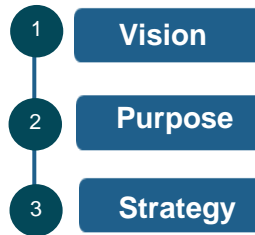
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KTC Sustainability Overview



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

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