

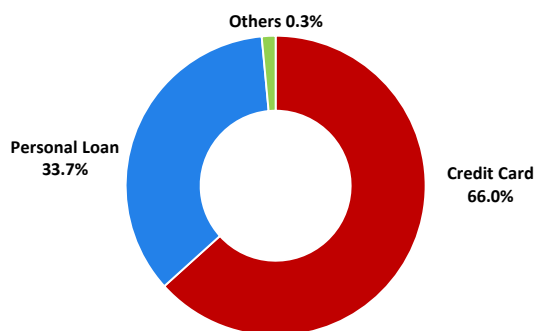
## Key Statistics for Shareholder

Core Businesses :	1. Credit Card 2. Personal Loan
Registered Capital :	Baht 2,578.3 Million (Par 1 Baht)
Paid-up Capital :	Baht 2,578.3 Million
Book Value :	7.65 Baht
Market Capitalization :	Baht 93,464.61 Million (6 <sup>th</sup> Feb, 2020)
Employees :	1,580

## Major Shareholders

1.	KRUNG THAI BANK PCL.,	49.10%
2.	นายมงคล ประกิตชัยวัฒนา	17.57%
3.	นางสาวฉันทนา จิรฐิติภักดิ์	5.00%
4.	นายสถาพร งามเรืองพงศ์	4.98%
5.	บริษัท ไทยเอ็นวีดีอาร์ จำกัด	4.92%

## Portfolio Breakdown



\* Others (Circle Loan and KTC Million)

## KTC's Market Share

	Y2017	Y2018	Y2019
<b>Credit Card</b>			
Number of Cards	10.7%	10.8%	10.6%
Total Card spending	11.2%	11.2%	11.3%
Credit Card Receivables	12.3%	12.2%	12.4%
<b>Personal Loan*</b>			
Number of Accounts	6.7%	7.1%	5.5%
Personal Loan Receivables	7.0%	7.0%	5.0%

\* ข้อมูลอุตสาหกรรมตั้งแต่เดือน ก.พ. 62 (รพท. เผยแพร่เมื่อวันที่ 10 เม.ย. 62) ได้นำสินเชื่อที่มีทะเบียนรถเป็นหลักประกันเข้ามารวมในสินเชื่อส่วนบุคคล

## Key Statistics

	Y2017 (The Company)	Y2018 (The Company)	Y2019 (Consolidated)
ROA	4.7%	6.7%	6.7%
ROE	28.9%	35.5%	30.6%
EPS	1.28	1.99	2.14
DPS	0.53	0.82	0.88*
Year to Date price range (Bt) High/Low	18.65/9.50	38.20/23.10	48.25/26.75

\*The right to receive dividends is unconfirmed until approved by the Annual General Shareholders Meeting 2020 (No.18)

## Financial Highlight

(Million Baht)	Y2017 (The Company) (YoY)	Y2018 (The Company) (YoY)	Y2019 (Consolidated) (YoY)
Growth			
Total Asset	73,636	79,648	85,409
Growth	7.8%	8.2%	7.2%
Total Liability	61,059	63,296	65,674
Growth	5.3%	3.7%	3.8%
Total Equity	12,577	16,352	19,735
Growth	21.9%	30.0%	20.7%
Total Revenue	19,525	21,198	22,625
Growth	11.1%	8.6%	6.7%
Total Expense (Including Interest Exp.)	15,399	14,782	15,721
Growth	6.5%	(4.0%)	6.4%
Net Profit	3,304	5,140	5,524
Growth	32.5%	55.5%	7.5%
Cost to Income	36.6%	35.5%	34.1%
Operating Cost to Income	27.6%	26.6%	25.3%
Net Interest Margin	15.1%	15.1%	15.0%
Cost of Fund	3.12%	2.89%	2.81%
D/E (times)	4.9	3.9	3.3
Allowance / NPL	588.5%	615.8%	620.1%

## Portfolio by Product

	Y2017 (The Company)	Y2018 (The Company)	Y2019 (Consolidated)
<b>Total Portfolio</b>			
Total Membership (Accounts)	3,022,411	3,339,630	3,399,314
Total Portfolio-Gross (Million Baht)	73,488	78,202	85,834
Growth	7.0%	6.4%	9.8%
Total Portfolio NPL	1.3%	1.1%	1.1%
<b>Credit Card Portfolio</b>			
Credit Card (CIF Cards) (Cards)	2,169,370	2,387,659	2,510,914
Credit Card-Gross (Million Baht)	48,338	51,062	56,653
Growth	4.6%	5.6%	10.9%
NPL (%) (Over 90 days)	1.1%	1.0%	0.9%
<b>Personal Loan Portfolio</b>			
Personal Loan (Accounts)	852,915	951,882	888,342
Personal Loan-Gross (Million Baht)	24,757	26,821	28,933
Growth	12.7%	8.3%	7.9%
NPL (%) (Over 90 days)	0.8%	0.8%	0.9%