

# Fact Sheet

## 1Q2023



### KTB's share information (31 March 2023)

#### Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	230,605
Par value	5.15 THB
Share price = Close	16.50 THB
52-Week High / Low	13.10 – 18.30 THB

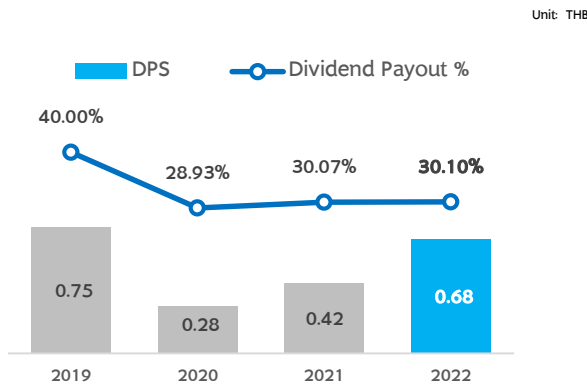


### Top shareholders (19 Apr 2023) (common and preferred stocks)

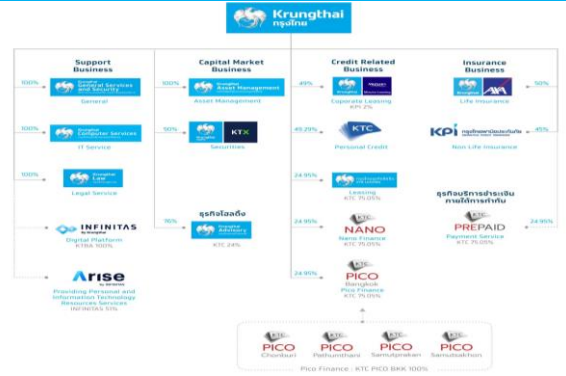
Name	%
1. The Financial Institutions Development Fund	55.05
2. THAI NVDR Co., Ltd	7.62
3. State Street Europe Limited	3.22
4. EGAT Saving and Credit Cooperative Limited	2.99
5. Vayupaksa Mutual Fund 1 managed by MFC	2.20
<b>Total top 5 shareholders</b>	<b>71.08</b>
<b>Free float</b>	<b>44.93</b>

Source: Krungthai.com

### Dividend information



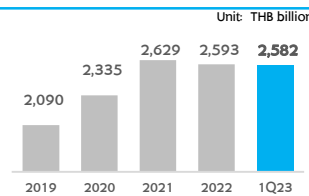
### Company structure



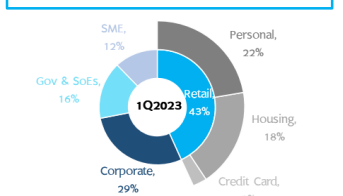
### Key financial highlights

As at Mar 2023, KTB's loan portfolio amounted THB 2.58 trillion, with a relatively stable YTD of loan excl. government loan, being retail (43%), corporate (29%), Gov. & SoEs (16%) and SME (12%). Total consolidated revenue for 1Q23 of THB 35.3 billion, in which NII contributing 73% with NIM of 3.00%; whereas, net income amounted THB 10.1 billion. For the asset quality, NPLs ratio stood at 3.22% (gross) while having coverage ratio at 183.2%. CAR ratio remained strong at 19.90%.

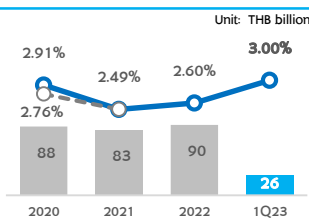
#### Loan



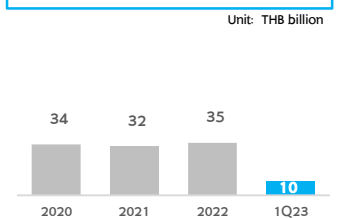
#### Loan breakdown



#### NII and NIM

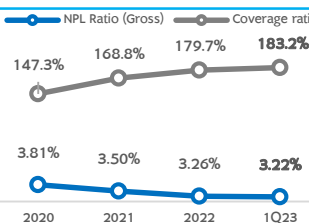


#### Non-NII

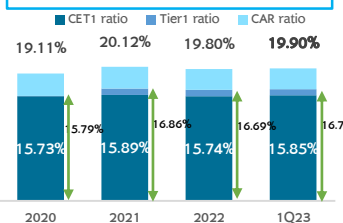


\*Excluding interest income from the auction of mortgaged guarantee, NIM for Y2020 would be 2.76% respectively.

#### Asset quality



#### Capital



### Credit ratings ( 31 Mar 2023)

	Moody's	S&P	Fitch Ratings
<b>Foreign currency</b>			
- Long term / Short term	Baa1 / P-2	BBB-/ A-3	BBB+ / F1
- Outlook	Stable	Stable	Stable
<b>National ratings</b>			
- Long term / Short term	-	-	AAA(tha) / F1+(tha)
- Outlook	-	-	Stable

### Financial highlights

Unit: THB billion	Consolidated			
	Y2020	Y2021	Y2022	1Q23
Total asset	3,328	3,557	3,592	3,569
Total deposit	2,463	2,615	2,590	2,621
Total liabilities	2,973	3,183	3,200	3,162
Total equity	355	374	393	407
Net interest income	88.3	83.4	90.4	25.6
Fee income (net)	20.5	20.0	20.3	5.1
Other operating income	13.4	12.4	14.7	4.5
Net income <sup>(1)</sup>	16.7	21.6	33.7	10.1
Cost to income	43.7% <sup>(2)</sup>	45.5%	43.7%	38.7%
ROA <sup>(1)</sup>	0.53%	0.63%	0.94%	1.14%
ROE <sup>(1)</sup>	4.91%	6.14%	9.15%	10.66%

(1) Net income, ROE, ROA represented for equity holders of the bank.

(2) If excluding special transactions, Cost to income for Y2020 would be 45.50% respectively.

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