

Fact Sheet

1H2023



KTB's share information (30 Jun 2023)

Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	271,136
Par value	5.15 THB
Share price = Close	19.40 THB
52-Week High / Low	14.50 – 19.60 THB

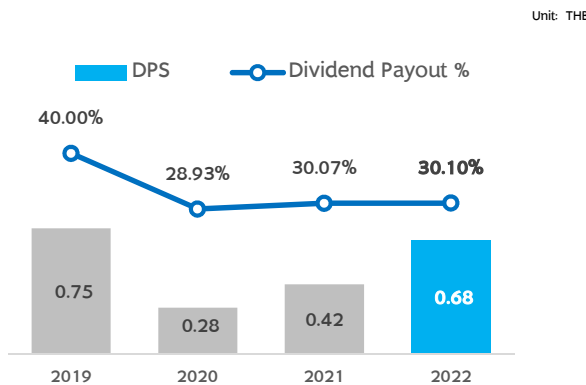


Top shareholders (19 Apr 2023) (common and preferred stocks)

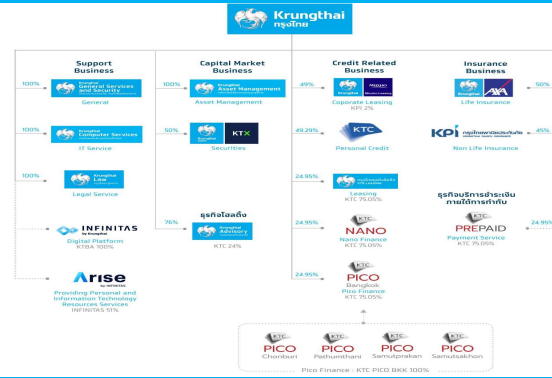
Name	%
1. The Financial Institutions Development Fund	55.05
2. THAI NVDR Co., Ltd	7.62
3. State Street Europe Limited	3.22
4. EGAT Saving and Credit Cooperative Limited	2.99
5. Vayupaksa Mutual Fund 1 managed by MFC	2.20
Total top 5 shareholders	71.08
Free float	44.93

Source: Krungthai.com

Dividend information

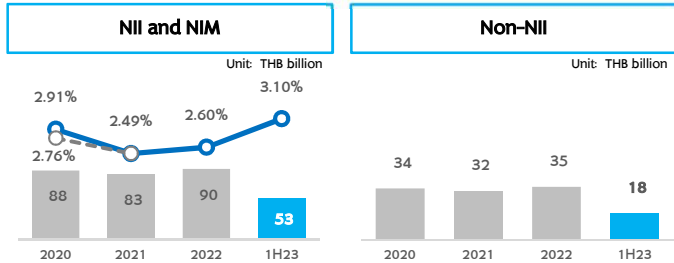
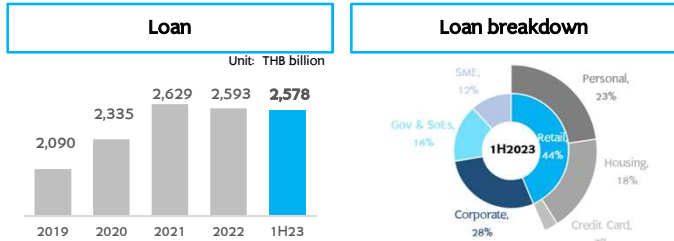


Company structure

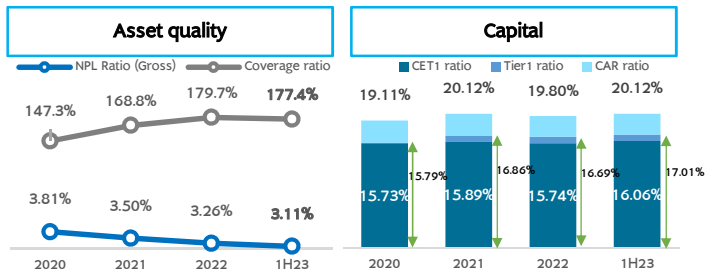


Key financial highlights

As at Jun 2023, KTB's loan portfolio amounted THB 2.58 trillion, a -0.6% growth YTD (excl. government loan grew -0.3% YTD), being retail (44%), corporate (28%), Gov. & SoEs (16%) and SME (12%). Total consolidated revenue for 1H23 of THB 71.0 billion, in which NII contributing 75% with NIM of 3.10%; whereas, net income amounted THB 20.2 billion. For the asset quality, NPLs ratio stood at 3.11% (gross) while having coverage ratio at 177.4%. CAR ratio remained strong at 20.12%.



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



Credit ratings (30 Jun 2023)

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

Financial highlights	Consolidated				
	Unit: THB billion	Y2020	Y2021	Y2022	1H23
Total asset		3,328	3,557	3,592	3,610
Total deposit		2,463	2,615	2,590	2,579
Total liabilities		2,973	3,183	3,200	3,206
Total equity		355	374	393	404
Net interest income		88.3	83.4	90.4	53.4
Fee income (net)		20.5	20.0	20.3	9.9
Other operating income		13.4	12.4	14.7	7.7
Net income ⁽¹⁾		16.7	21.6	33.7	20.2
Cost to income		43.7% ⁽²⁾	45.5%	43.7%	39.0%
ROA ⁽¹⁾		0.53%	0.63%	0.94%	1.13%
ROE ⁽¹⁾		4.91%	6.14%	9.15%	10.68%

(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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