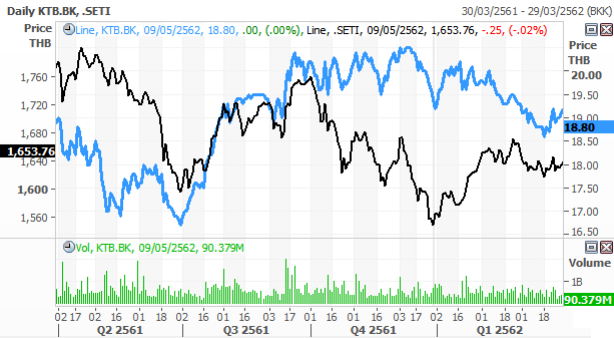


KTB's share information (29 March 2019)

Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	268,340
Par value	5.15 THB
Share price	19.20 THB
52-Week High / Low	16.70 – 20.50 THB



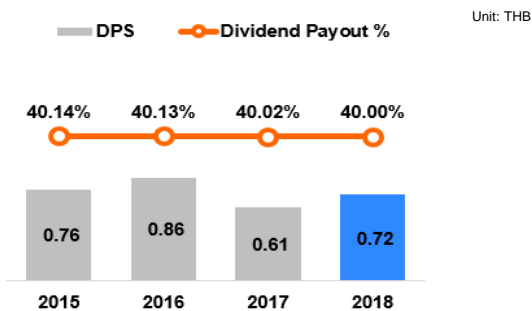
Source: Thomson Reuters

Top shareholders (14 Mar 2019) (Common and preferred stocks)

Name	%
1 The Financial Institutions Development Fund	55.05
2 THAI NVDR Co., Ltd	6.62
3 State Street Europe Limited	3.01
4 Vayupaksa Mutual Fund 1 managed by MFC	2.20
5 Vayupaksa Mutual Fund 1 managed BY KTAM	2.20
Total top 5 shareholders	69.08
Free float*	44.93

* Based on common stocks as at 16 Mar 2019

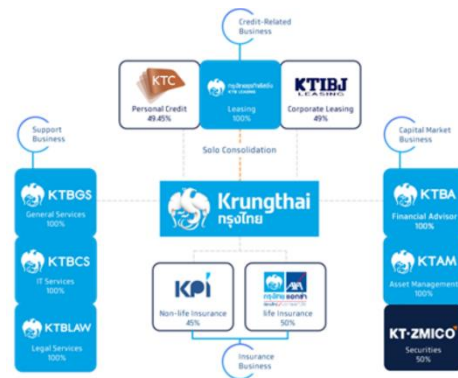
Dividend information



Credit rating

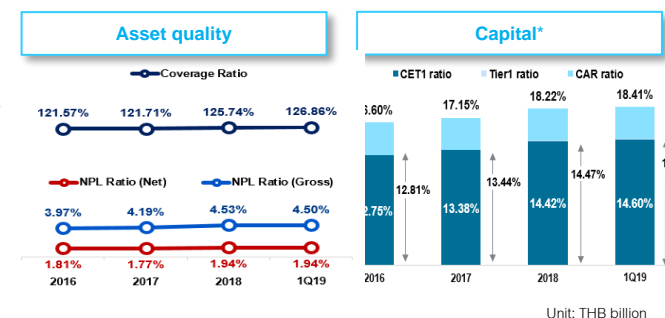
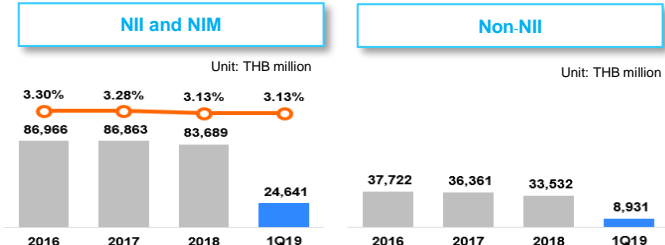
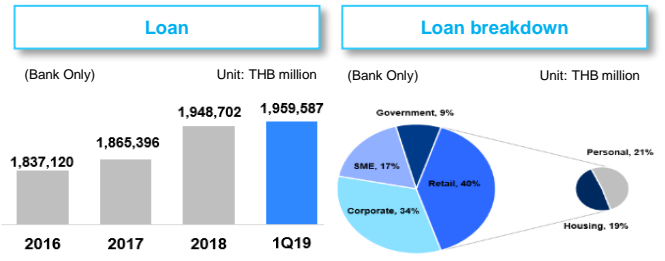
	Moody's	S&P	Fitch Ratings
Foreign currency			
- Long term / short term	Baa1 / P-2	BBB / A-2	BBB / F2
- Outlook	Stable	Stable	Stable
National ratings			
- Long term / short term	-	-	AA+(tha) / F1+(tha)
- Outlook	-	-	Stable

Company structure



Key financial highlights

As end-Mar 2019, KTB (bank only)'s loan portfolio amounted THB 1.96 trillion, a 0.6% growth YTD, being mainly retail (40%) and corporate (34%) Total consolidated revenue for 1Q2019 of THB 33.6 billion, in which NII contributing 73% with NIM of 3.13% whereas, net profit amounted THB 7.3 billion. For the asset quality, NPLs ratio remained at 4.50% (gross) and at 1.94% (net) while having coverage ratio at 126.86% as at Mar 2019. Strong CAR ratio at 18.41%.



Financial highlights	Consolidated			
	Y2016	Y2017	Y2018	1Q19
Total asset	2,690	2,854	2,739	2,884
Total deposit	1,972	2,071	2,040	2,077
Total liability	2,410	2,560	2,425	2,560
Total equity	280	294	314	324
Net interest income	87.0	86.9	83.7	24.6
Fee income (Net)	22.0	24.0	23.7	5.6
Other operating income	15.7	12.3	9.8	3.3
Net income**	32.3	22.4	28.5	7.3
Cost to Income	40.61%	40.16%	45.29%	48.24%
ROA**	1.17%	0.81%	1.02%	1.05%
ROE**	12.42%	7.99%	9.60%	9.54%

* 1Q19 figures are preliminary information in accordance with BOT's regulations while annual figures from 2017 onwards were updated in alignment with report submitted to BOT.

** Net income, ROE, ROA represented for equity holders of the bank.