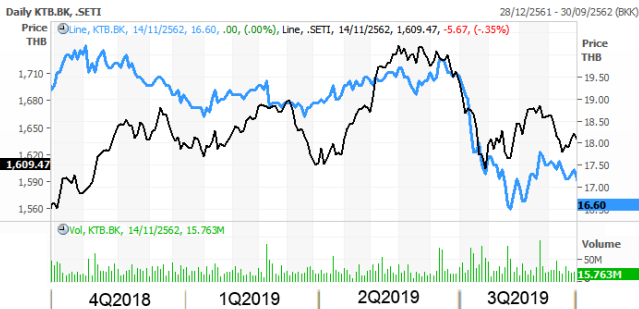


KTB's share information (30 September 2019)

Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	240,388
Par value	5.15 THB
Share price	17.20 THB
52-Week High / Low	16.50 – 20.50 THB



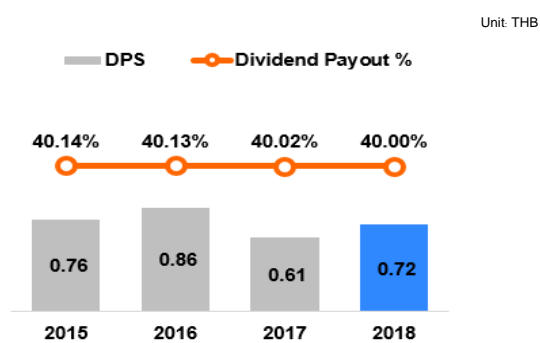
Source: Thomson Reuters

Top shareholders (24 Apr 2019) (Common and preferred stocks)

Name	%
1 The Financial Institutions Development Fund	55.05
2 THAI NVDR Co., Ltd	6.45
3 State Street Europe Limited	2.91
4 Vayupaksa Mutual Fund 1 managed by MFC	2.20
5 Vayupaksa Mutual Fund 1 managed BY KTAM	2.20
Total top 5 shareholders	68.81
Free float*	44.93

* Based on common stocks as at 16 Mar 2019

Dividend information

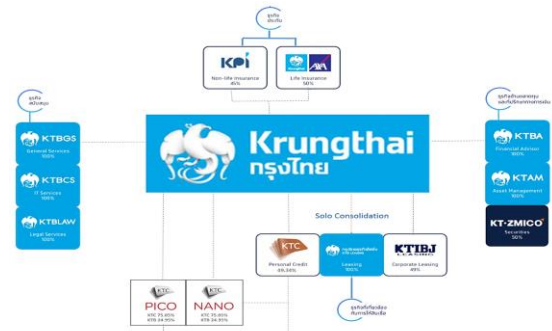


Credit rating (Sep 2019)

	Moody's	S&P	Fitch Ratings
Foreign currency			
- Long term / short term	Baa1 / P-2	BBB / A-2	BBB / F2
- Outlook	Positive ⁽¹⁾	Stable	Positive ⁽¹⁾
National ratings			
- Long term / short term	-	-	AA+(tha) / F1+(tha)
- Outlook	-	-	Stable

(1) In July 2019, the outlook on Foreign Currency Credit Ratings have been upgraded from Stable.

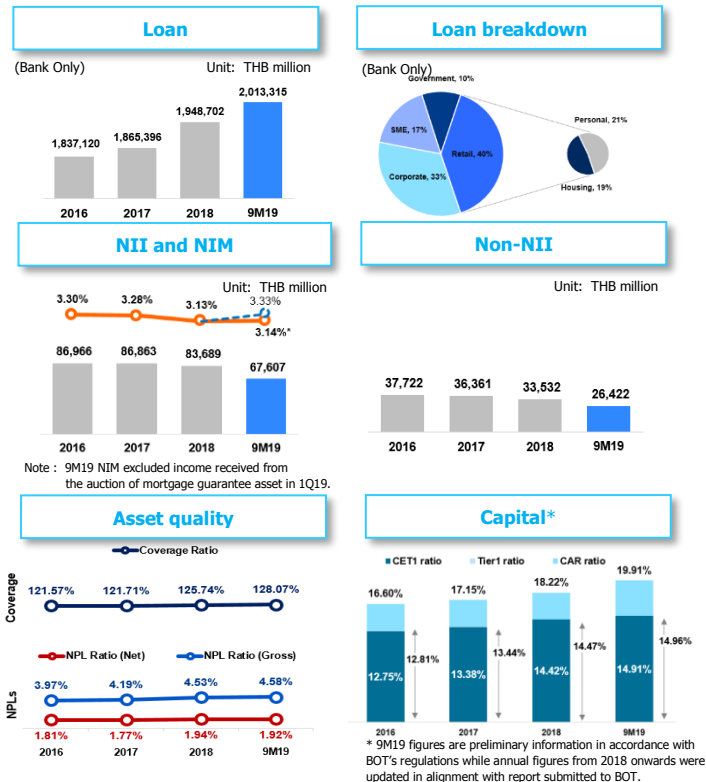
Company structure



Remark: Bank has direct and indirect shareholdings in KTC Nano Co., Ltd. of 61.80% and in KTC Pico (Bangkok) Co., Ltd. of 61.80% on the following:
 (1) Direct shareholding of 24.95%
 (2) Indirect shareholding of 36.85% (Bank has 49.10% shareholding in Krungthai Card PCL, who has 75.05% shareholding in KTC Nano Co., Ltd. and in KTC Pico (Bangkok) Co., Ltd.)

Key financial highlights

As end-Sep 2019, KTB (bank only)'s loan portfolio amounted THB 2.01 trillion, a 3.4% growth YTD, being mainly retail (40%) and corporate (33%). Total consolidated revenue for 9M2019 of THB 94.0 billion, in which NII contributing 72% with NIM (excluding income received from the auction of mortgage guarantee asset in 1Q19) of 3.14%; whereas, net profit amounted THB 21.8 billion. For the asset quality, NPLs ratio were at 4.58% (gross) and at 1.92% (net) while having coverage ratio at 128.07% as at 9M19. CAR ratio remained strong at 19.91%.



Financial highlights	Consolidated			
	Y2016	Y2017	Y2018	9M19
Total asset	2,690	2,854	2,739	2,913
Total deposit	1,972	2,071	2,040	2,083
Total liability	2,410	2,560	2,425	2,568
Total equity	280	294	314	345
Net interest income	87.0	86.9	83.7	67.6
Fee income (Net)	22.0	24.0	23.7	17.2
Other operating income	15.7	12.3	9.8	9.2
Net income ⁽¹⁾	32.3	22.4	28.5	21.8
Cost to Income	40.61%	40.16%	45.29%	48.77% ⁽²⁾
ROA ⁽¹⁾	1.17%	0.81%	1.02%	1.03% ⁽²⁾
ROE ⁽¹⁾	12.42%	7.99%	9.60%	9.10% ⁽²⁾

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

(2) If excluding special items, ROA&ROE and Cost to Income for 9M2019 would be 1.16%, 10.19% and 42.92% respectively