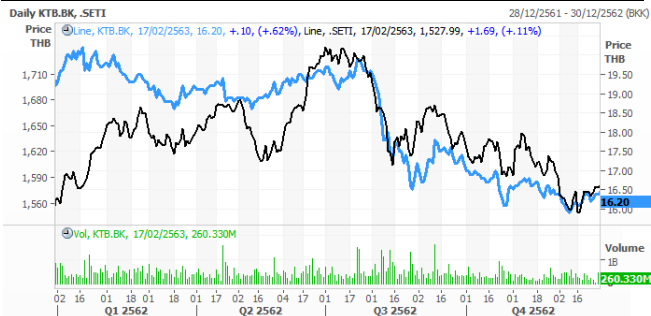


KTB's share information (31 December 2019)

Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	229,207
Par value	5.15 THB
Share price	16.40 THB
52-Week High / Low	15.90 – 20.20 THB



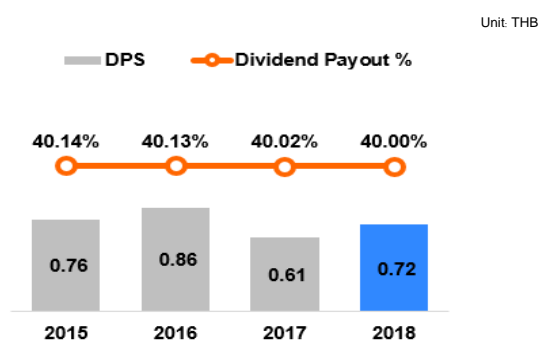
Source: Thomson Reuters

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 14 Mar 2019

Dividend information



Credit rating (Dec 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.

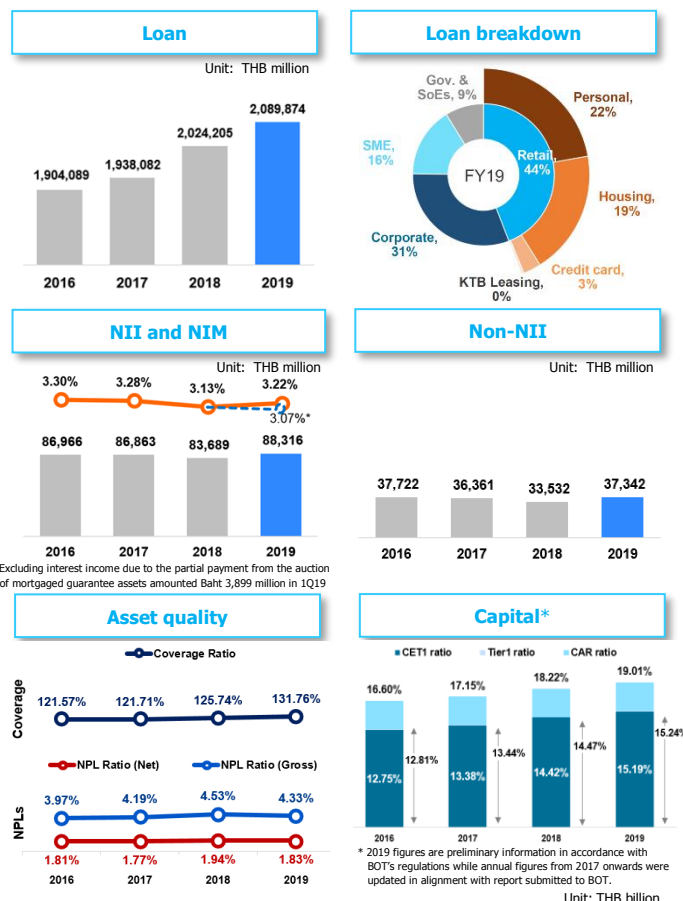
Company structure



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%:
 (1) Direct shareholding of 24.95% and 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.)
 (2) Bank has 24.95% shareholding in KTC Pico (Bangkok), who has 100.00% shareholding in KTC Pico (Chonburi), KTC Pico (Pathum Thani), KTC Pico (Samut Prakan) and KTC Pico (Samut Sakhon).

Key financial highlights

As end-Dec 2019, KTB's loan portfolio amounted THB 2.09 trillion, a 3.2% growth YTD, being mainly retail (44%) and corporate (31%). Total consolidated revenue for 2019 of THB 125.6 billion, in which NII contributing 70% with NIM (excluding income received from the auction of mortgage guarantee asset in 1Q19) of 3.07%; whereas, net profit amounted THB 29.3 billion. For the asset quality, NPLs ratio were at 4.33% (gross) and at 1.83% (net) while having coverage ratio at 131.76% as at 2019. CAR ratio remained strong at 19.01%.



*Excluding interest income due to the partial payment from the auction of mortgaged guarantee assets amounted Baht 3,899 million in 1Q19

* 2019 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.

Financial highlights	Consolidated			
	Y2016	Y2017	Y2018	Y2019
Total asset	2,690	2,854	2,739	3,012
Total deposit	1,972	2,071	2,040	2,156
Total liability	2,410	2,560	2,425	2,664
Total equity	280	294	314	348
Net interest income	87.0	86.9	83.7	88.3
Fee income (Net)	22.0	24.0	23.7	23.2
Other operating income	15.7	12.3	9.8	14.1
Net income ⁽¹⁾	32.3	22.4	28.5	29.3
Cost to Income	40.61%	40.16%	45.29%	49.72% ⁽²⁾
ROA ⁽¹⁾	1.17%	0.81%	1.02%	1.02% ⁽²⁾
ROE ⁽¹⁾	12.42%	7.99%	9.60%	9.09% ⁽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 Y2019 would be 1.17%, 10.46% and 43.58% respectively