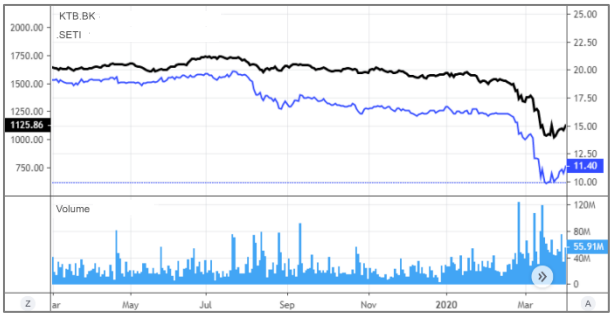
Fact Sheet
1Q20

KTB's share information (31 March 2020)

Share detail (common stock)	
Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	159,327
Par value	5.15 THB
Share price	11.40 THB
52-Week High / Low	9.85 – 19.90 THB



Source: Thomson Reuters

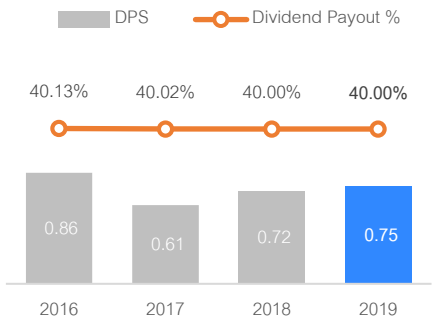
Top shareholders (9 Apr 2020) (Common and preferred stocks)

	Name	%
1	The Financial Institutions Development Fund	55.07
2	THAI NVDR Co., Ltd	6.05
3	State Street Europe Limited	2.53
4	Vayupaksa Mutual Fund 1 managed by MFC	2.20
5	Vayupaksa Mutual Fund 1 managed BY KTAM	2.20
	Total top 5 shareholders	**68.05**
	Free float*	**44.93**

** Based on common stocks as at 14 Mar 2019*

Dividend information

Unit: THB



Credit rating (31 March 2020)

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

(1) On April 22, 2020, Moody's Investors Service had revised ratings on Thai bank's outlook from Positive to Stable.

Company structure

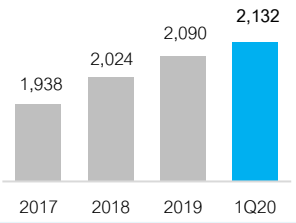
Remark: Bank has direct and indirect shareholdings in KTC Nano Co., Ltd. of 61.80% and in KTC Pico (Bangkok) Co., Ltd. of 61.80%:
(1) Direct shareholding of 24.95% and indirect shareholding of 36.85% (Bank has 49.10% shareholding in Krungthai Card PCL., who has 75.05% shareholding in KTC Nano Co., Ltd.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

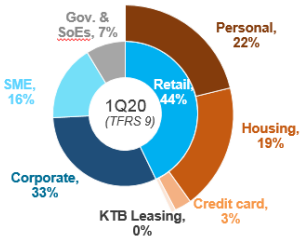
Under TFRS 9, as end-Mar 2020, KTB's loan portfolio amounted THB 2.13 trillion, a 2.0% growth YTD, being mainly corporate (33%), SMEs (16%) and retail (44%). Total consolidated revenue for 1Q20 of THB 31.0 billion, in which NII contributing 74% with NIM of 3.14%; whereas, net profit amounted THB 6.5 billion. For the asset quality, NPLs ratio were at 4.36% (gross) while having coverage ratio at 126.5% as at Mar 2020. CAR ratio remained strong at 18.71%.

Loan

Unit: THB billion

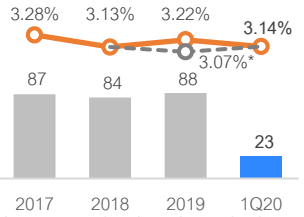


Loan breakdown



NII and NIM

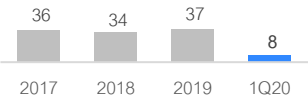
Unit: THB billion



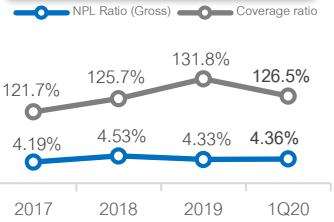
*Excluding interest income due to the partial payment from the auction of mortgaged guarantee assets amounted Baht 3,899 million in 1Q19

Non-NII

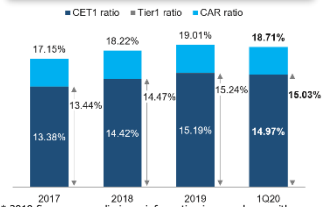
Unit: THB billion



Asset quality



Capital*



* 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.

Unit: THB billion

Financial highlights	Consolidated			
	Y2017	Y2018	Y2019	1Q20
Total asset	2,854	2,739	3,012	3,163
Total deposit	2,071	2,040	2,156	2,353
Total liability	2,560	2,425	2,664	2,824
Total equity	294	314	348	339
Net interest income	86.9	83.7	88.3	23.0
Fee income (Net)	24.0	23.7	23.2	5.0
Other operating income	12.3	9.8	14.1	3.0
Net income(1)	22.4	28.5	29.3	6.5
Cost to Income	40.16%	45.29%	49.72%(2)	43.49%
ROA(1)	0.81%	1.02%	1.02%(2)	0.84%
ROE(1)	7.99%	9.60%	9.09%(2)	7.81%

(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.

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