

# Fact Sheet 9M2020



## KTB's share information (30 Sep 2020)

### Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	123,688
Par value	5.15 THB
Share price	8.85 THB
52-Week High / Low	8.85 – 17.00 THB



Source: Thomson Reuters

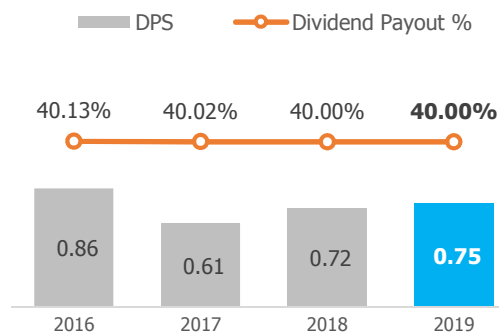
## Top shareholders (24 Jun 2020) (common and preferred stocks)

Name	%
1. The Financial Institutions Development Fund	55.05
2. THAI NVDR Co., Ltd	5.97
3. State Street Europe Limited	2.60
4. EGAT Saving and Credit Cooperative Limited	2.33
5. Vayupaksa Mutual Fund 1 managed by MFC	2.21
<b>Total top 5 shareholders</b>	<b>68.16</b>
<b>Free float*</b>	<b>44.93</b>

\*Source: SET

## Dividend information

Unit: THB



## Credit ratings (30 Sep 2020)

	Moody's	S&P	Fitch Ratings
<b>Foreign currency</b>			
- Long term / Short term	Baa1 / P-2	BBB / A-2	BBB / F2
- Outlook	Stable	Watch Negative <sup>(1)</sup>	Stable
<b>National ratings</b>			
- Long term / Short term	-	-	AA+(tha) / F1+(tha)
- Outlook	-	-	Stable

<sup>(1)</sup> On August 24, 2020, S&P Global Ratings had placed ratings on the Bank and Senior Unsecured as CreditWatch with negative implications

## Company structure



### Remark:

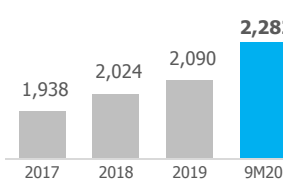
Bank has direct and indirect shareholdings in KTC Nano Co., Ltd. of 61.94% and in KTC Pico (Bangkok) Co., Ltd. of 61.94%: (1) Direct shareholding of 24.95% and indirect shareholding of 36.99% (Bank has 49.29% shareholding in Krungthai Card PCL., who has 75.05% shareholding in KTC Nano Co., Ltd. and in 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

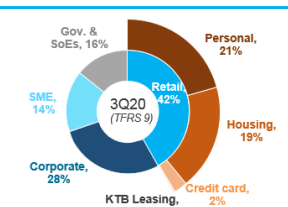
As at Sep 2020, KTB's loan portfolio amounted THB 2.28 trillion, a 9.2% growth YTD, being retail (42%), corporate (28%), Gov. & SoEs (16%) and SME (14%). Total consolidated revenue for 9M20 of THB 93.7 billion, in which NII contributing 73% with NIM (excluding special transactions in 2Q20 and 3Q20) of 2.88%; whereas, net income amounted THB 13.3 billion. For the asset quality, NPLs ratio stood at 4.21% (gross) while having coverage ratio at 135.6%. CAR ratio remained strong at 18.83%.

### Loan

Unit: THB billion

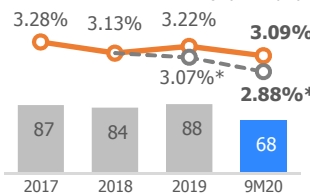


### Loan breakdown



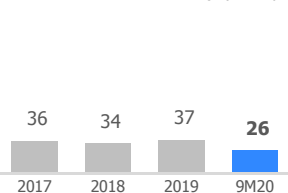
### NII and NIM

Unit: THB billion



### Non-NII

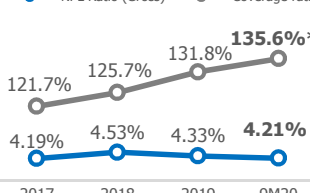
Unit: THB billion



\*Excluding interest income from the auction of mortgaged guarantee assets amounted THB 3.9 billion in 1Q19, THB 3.5 billion in 2Q20 and THB 1.2 billion in 3Q20

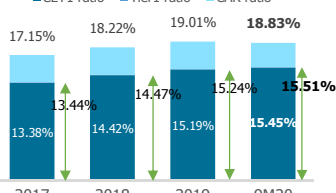
### Asset quality

Unit: THB billion



### Capital\*

Unit: THB billion



\*Coverage Ratio = Allowance for expected credit losses for interbank and money market items, loans to customers and loan commitments & financial guarantee contracts / Gross NPLs

\*2019 & 9M20 figures were preliminary info. in accordance with BOT's regulations while annual figures from 2017 onwards were updated in alignment with report submitted to BOT

Financial highlights	Consolidated			
	Y2017	Y2018	Y2019	9M20
Unit: THB billion				
Total asset	2,854	2,739	3,012	3,105
Total deposit	2,071	2,040	2,156	2,313
Total liabilities	2,560	2,425	2,664	2,755
Total equity	294	314	348	350
Net interest income	86.9	83.7	88.3	68.0
Fee income (net)	24.0	23.7	23.2	15.2
Other operating income	12.3	9.8	14.1	10.4
Net income <sup>(1)</sup>	22.4	28.5	29.3	13.3
Cost to income	40.16%	45.29%	49.72% <sup>(2)</sup>	42.20% <sup>(2)</sup>
ROA <sup>(1)</sup>	0.81%	1.02%	1.02%	0.58%
ROE <sup>(1)</sup>	7.99%	9.60%	9.09%	5.24%

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

<sup>(2)</sup> If excluding special transactions, Cost to income for Y2019 and 9M20 would be 43.58% and 44.45% respectively.

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