

# Fact Sheet FY2020



## KTB's share information (31 Dec 2020)

### Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	155,134
Par value	5.15 THB
Share price	11.10 THB
52-Week High / Low	8.40 – 16.70 THB



Source: Thomson Reuters

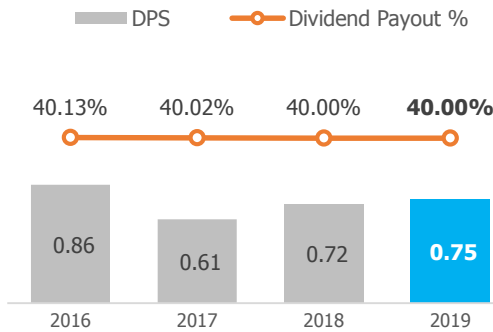
## Top shareholders (24 Jun 2020) (common and preferred stocks)

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 (31 Dec 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:

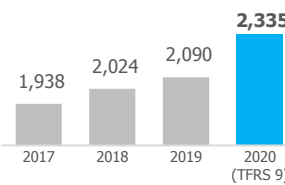
- \* The Bank has 24.95 percent shareholding in KTC Nano Co., Ltd., KTC Pico (Bangkok) Co., Ltd. and KTC Prepaid Co., Ltd. and has indirect holdings of 49.29 percent through Krungthai Card PCL, and which Krungthai Card PCL held 75.05 percent in KTC Nano Co., Ltd., KTC Pico (Bangkok) Co., Ltd. and KTC Prepaid Co., Ltd.
- \*\* The Bank, indirectly invested by KTC Pico (Bangkok) Co., Ltd., which invested in the 100% shareholdings of KTC Pico (Chonburi) Co., Ltd., KTC Pico (Pathum Thani) Co., Ltd., KTC Pico (Samut Prakan) Co., Ltd. and KTC Pico (Samut Sakhon) Co., Ltd.
- \*\*\* The Bank, indirectly invested by KTB Advisory Co., Ltd., which invested in the 100% shareholdings of Trinitas by Krungthai Co., Ltd.

## Key financial highlights

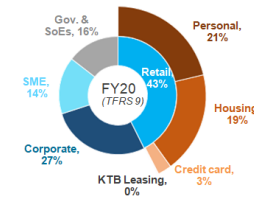
As at Dec 2020, KTB's loan portfolio amounted THB 2.34 trillion, a 11.7% growth YTD, being retail (43%), corporate (27%), Gov. & SoEs (16%) and SME (14%). Total consolidated revenue for Y2020 of THB 122.2 billion, in which NII contributing 72% with NIM (excluding special transactions in 2Q20 and 3Q20) of 2.76%; whereas, net income amounted THB 16.7 billion. For the asset quality, NPLs ratio stood at 3.81% (gross) while having coverage ratio at 147.3%. CAR ratio remained strong at 19.11%.

### Loan

Unit: THB billion

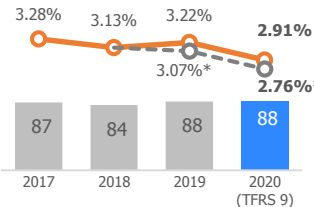


### Loan breakdown



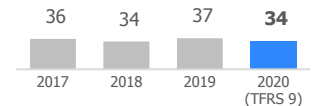
### NII and NIM

Unit: THB billion



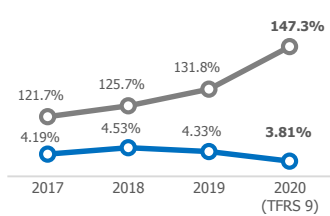
### Non-NII

Unit: THB billion



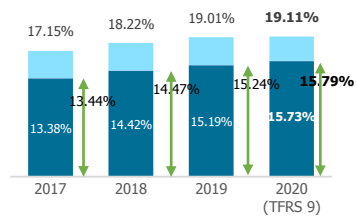
### Asset quality

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 & 2020 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

Unit: THB billion	Consolidated			
	Y2017	Y2018	Y2019	Y2020
Total asset	2,854	2,739	3,012	3,328
Total deposit	2,071	2,040	2,156	2,463
Total liabilities	2,560	2,425	2,664	2,973
Total equity	294	314	348	355
Net interest income	86.9	83.7	88.3	88.3
Fee income (net)	24.0	23.7	23.2	20.5
Other operating income	12.3	9.8	14.1	13.4
Net income <sup>(1)</sup>	22.4	28.5	29.3	16.7
Cost to income	40.16%	45.29%	49.72% <sup>(2)</sup>	43.73% <sup>(2)</sup>
ROA <sup>(1)</sup>	0.81%	1.02%	1.02%	0.53%
ROE <sup>(1)</sup>	7.99%	9.60%	9.09%	4.91%

<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 Y2020 would be 43.58% and 45.50% respectively.

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