

# Fact Sheet 1Q21

## KTB's share information (31 March 2021)

### Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	170,507
Par value	5.15 THB
Share price = Close	12.20 THB
52-Week High / Low	8.40 – 12.80 THB



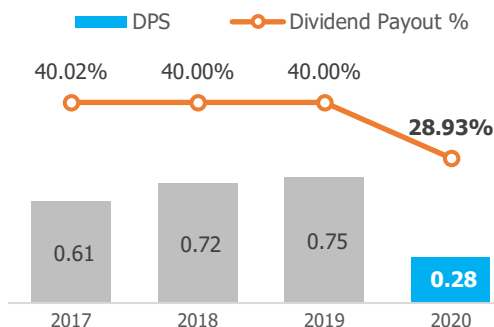
## Top shareholders (19 Mar 2021) (common and preferred stocks)

Name	%
1. The Financial Institutions Development Fund	55.05
2. THAI NVDR Co., Ltd	4.64
3. EGAT Saving and Credit Cooperative Limited	2.79
4. State Street Europe Limited	2.50
5. Vayupaksa Mutual Fund 1 managed by MFC	2.20
<b>Total top 5 shareholders</b>	<b>67.18</b>
<b>Free float*</b>	<b>44.93</b>

\*Source: SET

## Dividend information

Unit: THB



## Credit ratings (31 March 2021)

	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	Stable
<b>National ratings</b>			
- Long term / Short term	-	-	AA+(tha) / F1+(tha)
- Outlook	-	-	Stable

## Company structure



### Remark:

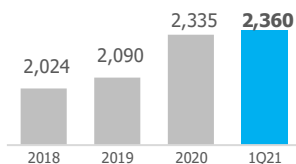
Bank has direct and indirect shareholdings in KTC Nano Co., Ltd. of 61.94% and in KTC Pico (Bangkok) Co., Ltd. of 61.94%: (1) Direct shareholding of 24.95% and indirect shareholding of 36.99% (Bank has 49.29% shareholding in Krungthai Card PCL., who has 75.05% shareholding in KTC Nano Co., Ltd. and in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

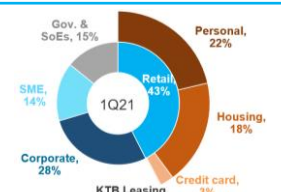
As at Mar 2021, KTB's loan portfolio amounted THB 2.36 trillion, a 1.1% growth YTD, being retail (43%), corporate (28%), Gov. & SoEs (15%) and SME (14%). Total consolidated revenue for 1Q21 of THB 28.7 billion, in which NII contributing 70% with NIM of 2.50%; whereas, net income amounted THB 5.6 billion. For the asset quality, NPLs ratio stood at 3.66% (gross) while having coverage ratio at 153.9%. CAR ratio remained strong at 19.50%.

### Loan

Unit: THB billion

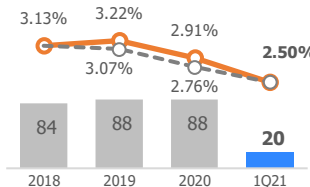


### Loan breakdown



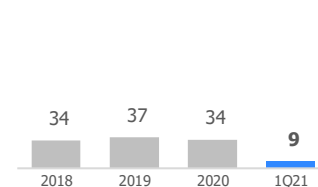
### NII and NIM

Unit: THB billion



### Non-NII

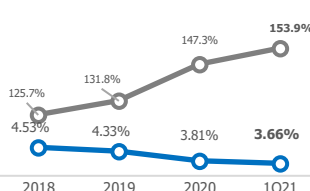
Unit: THB billion



\*Excluding interest income from the auction of mortgaged guarantee assets amounted THB 3.5 billion in 2020 and THB 1.2 billion in 3Q20

### Asset quality

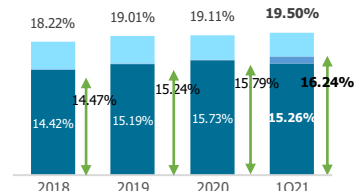
Unit: THB billion



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

### Capital\*

Unit: THB billion



\*1Q21 figure was 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			
	Y2018	Y2019	Y2020	1Q21
Total asset	2,739	3,012	3,328	3,372
Total deposit	2,040	2,156	2,463	2,439
Total liabilities	2,425	2,664	2,973	3,018
Total equity	314	348	355	354
Net interest income	83.7	88.3	88.3	20.0
Fee income (net)	23.7	23.2	20.5	5.2
Other operating income	9.8	14.1	13.4	3.5
Net income <sup>(1)</sup>	28.5	29.3	16.7	5.6
Cost to income	45.29%	49.72% <sup>(2)</sup>	43.73% <sup>(2)</sup>	44.25%
ROA <sup>(1)</sup>	1.02%	1.02%	0.53%	0.68%
ROE <sup>(1)</sup>	9.60%	9.09%	4.91%	6.61%

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

(2) If excluding special transactions, Cost to Income for Y2019 and Y2020 would be 43.58% and 45.50% respectively.

## Krungthai Bank PCL.

35 Sukhumvit Rd., Klongtoey-Nua, Wattana, Bangkok 10110, Thailand  
 Website: krungthai.com

## Contact: Investor Relations

Tel: +66 (02) 208 3668-9  
 E-mail: IR@krungthai.com