

Fact Sheet 1Q2022



KTB's share information (31 March 2022)

Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	192,869
Par value	5.15 THB
Share price = Close	13.80 THB
52-Week High / Low	10.00 – 14.50 THB

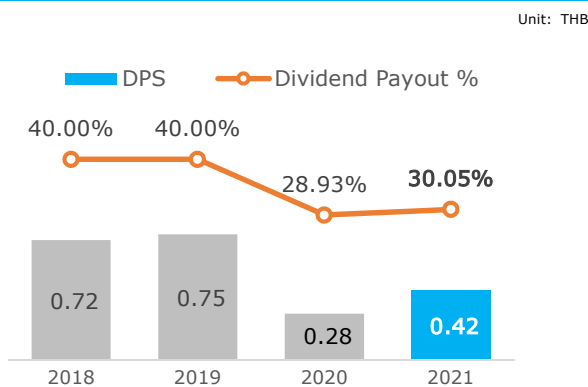


Top shareholders (21 Apr 2022) (common and preferred stocks)

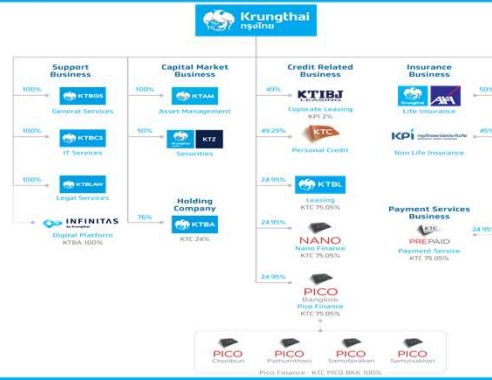
Name	%
1. The Financial Institutions Development Fund	55.05
2. THAI NVDR Co., Ltd	5.64
3. EGAT Saving and Credit Cooperative Limited	3.29
4. State Street Europe Limited	2.63
5. Vayupaksa Mutual Fund 1 managed by MFC	2.22
Total top 5 shareholders	68.83
Free float*	44.93

*Source: Krungthai.com

Dividend information

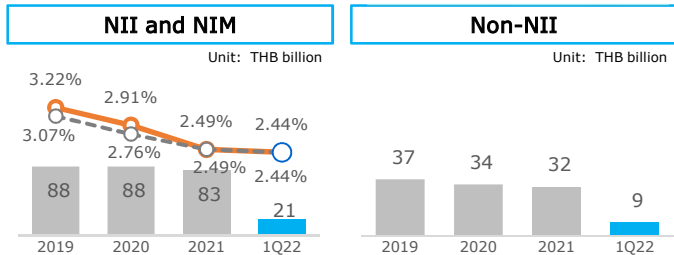
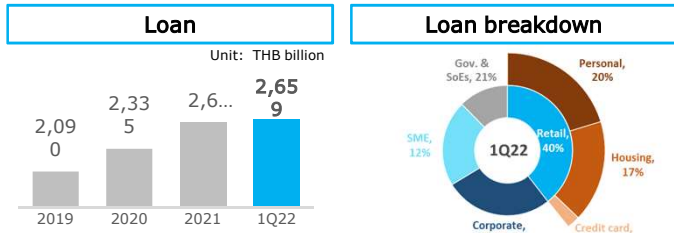


Company structure

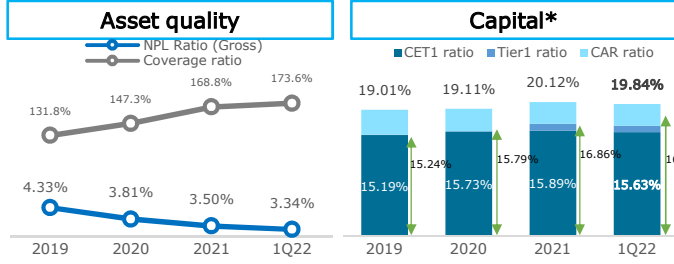


Key financial highlights

As at Mar 2022, KTB's loan portfolio amounted THB 2.66 trillion, a 1.1% growth YTD, being retail (40%), corporate (27%), Gov. & SoEs (21%) and SME (12%). Total consolidated revenue for 1Q22 of THB 29.7 billion, in which NII contributing 71% with NIM of 2.44%; whereas, net income amounted THB 8.8 billion. For the asset quality, NPLs ratio stood at 3.34% (gross) while having coverage ratio at 173.6%. CAR ratio remained strong at 19.84%.



*Excluding interest income from the auction of mortgaged guarantee, NIM for Y2019 and Y2020 would be 3.07% and 2.76% respectively.



*1Q22 figures were preliminary info. in accordance with BOT's regulations while annual figures from 2018 onwards were updated in alignment with report submitted to BOT

Credit ratings (31 Mar 2022)

	Moody's	S&P	Fitch Ratings
Foreign currency			
- Long term / Short term	Baa1 / P-2	BBB-/ A-3*	BBB+ / F1
- Outlook	Stable	Stable*	Stable
National ratings			
- Long term / Short term	-	-	AAA(tha) / F1+(tha)
- Outlook	-	-	Stable

* On March 21, 2022, S&P Global Ratings has announced its press release, reflecting the concern on structural issues persists and the increase of systemic risks for banks operating in Thailand. Then, S&P has downgraded its ratings by one notch on KTB and three commercial banks in Thailand. The outlooks on the banks are stable, from negative.

Financial highlights	Consolidated				
	Unit: THB billion	Y2019	Y2020	Y2021	1Q22
Total asset		3,012	3,328	3,557	3,581
Total deposit		2,156	2,463	2,615	2,713
Total liabilities		2,664	2,973	3,183	3,205
Total equity		348	355	374	376
Net interest income		88.3	88.3	83.4	21.1
Fee income (net)		23.2	20.5	20.0	5.0
Other operating income		14.1	13.4	12.4	3.6
Net income ⁽¹⁾		29.3	16.7	21.6	8.8
Cost to income		49.72% ⁽²⁾	43.73% ⁽²⁾	45.54%	41.25%
ROA ⁽¹⁾		1.02%	0.53%	0.63%	1.00%
ROE ⁽¹⁾		9.09%	4.91%	6.14%	9.87%

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