

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 |



Source: Thomson Reuters

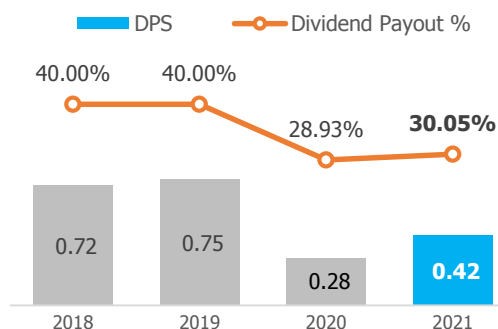
Top shareholders (21 Apr 2022) (common and preferred stocks)

| 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

Unit: THB

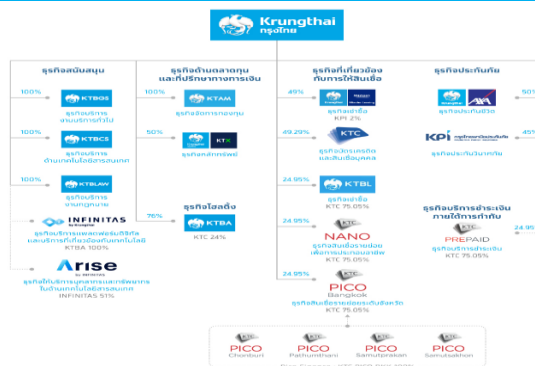


Credit ratings (31 Mar 2022)

| | 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(thai) / F1+(thai) |
| - 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.

Company structure

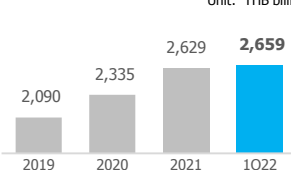


Key financial highlights

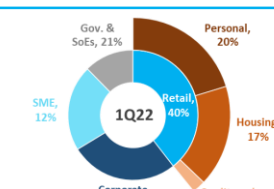
As at Mar 2022, KTB's loan portfolio amounted THB 2.66 trillion, a 1.1% growth YTD, being retail (40%), corporate (27%), Gov. & SoEs (21%) and SME (12%). Total consolidated revenue for 1Q22 of THB 29.7 billion, in which NIM contributing 71% with NIM of 2.44%; whereas, net income amounted THB 8.8 billion. 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%.

Loan

Unit: THB billion

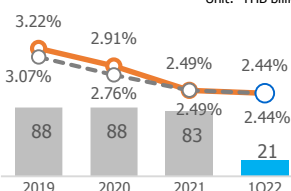


Loan breakdown



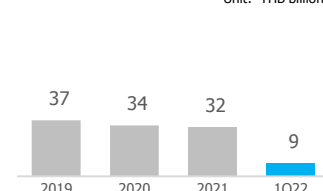
NII and NIM

Unit: THB billion



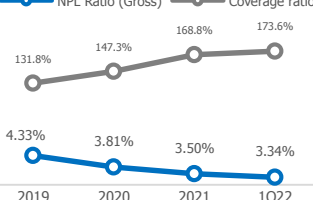
Non-NII

Unit: THB billion



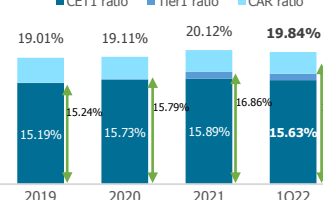
Asset quality

Unit: THB billion



Capital*

Unit: THB billion



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

*1Q2022 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

| Financial highlights | Consolidated | | | |
|---------------------------|-----------------------|-----------------------|--------|--------|
| | 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% |

⁽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.

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