# Fact Sheet 1H2022

## KTB's share information (30 June 2022)

| Share detail (common stock) | |
|---|---|
| Listed & paid-up share (million shares) | 13,976 |
| Market capitalization (THB million) | 216,629 |
| Par value | 5.15 THB |
| Share price = Close | 15.50 THB |
| 52-Week High / Low | 10.00 – 15.80 THB |

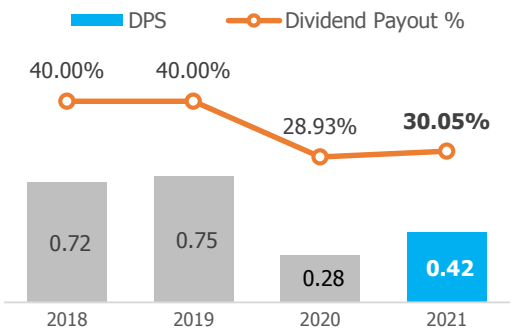
## Top shareholders (21 Apr 2022) (common and preferred stocks)

| | 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, set.or.th*

## Dividend information

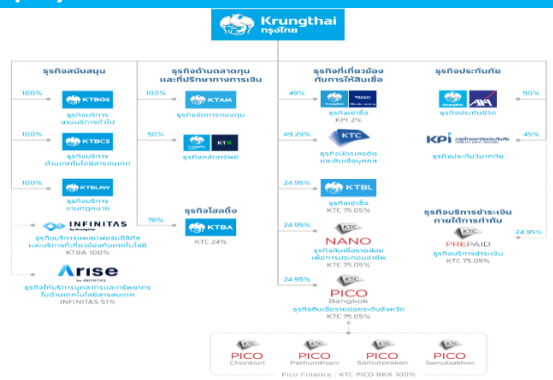
Unit: THB




## Credit ratings ( 30 Jun 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 |

## Company structure

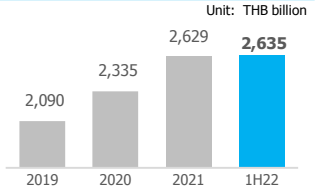



## Key financial highlights

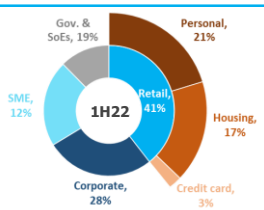
As at Jun 2022, KTB's loan portfolio amounted THB 2.64 trillion, a 0.2% growth YTD, being retail (41%), corporate (28%), Gov. & SoEs (19%) and SME (12%). Total consolidated revenue for 1H22 of THB 59.1 billion, in which NII contributing 73% with NIM of 2.50%; whereas, net income amounted THB 17.1 billion. For the asset quality, NPLs ratio stood at 3.32% (gross) while having coverage ratio at 174.3%. CAR ratio remained strong at 20.38%.

### Loan

Unit: THB billion

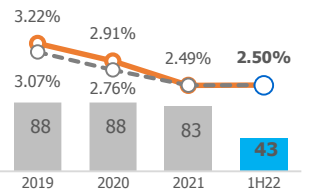



### Loan breakdown




### NII and NIM

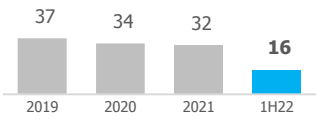
Unit: THB billion



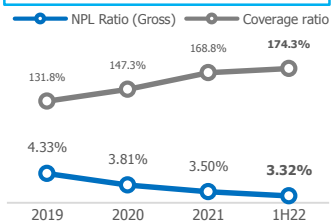

**Excluding interest income from the auction of mortgaged guarantee , NIM for Y2019 and Y2020 would be 3.07% and 2.76% respectively.*

### Non-NII

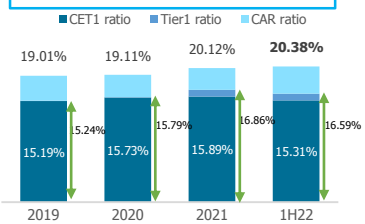
Unit: THB billion




### Asset quality




### Capital*




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

| Financial highlights | Consolidated | | | |
|---|---|---|---|---|
| Unit: THB billion | Y2019 | Y2020 | Y2021 | 1H22 |
| Total asset | 3,012 | 3,328 | 3,557 | 3,565 |
| Total deposit | 2,156 | 2,463 | 2,615 | 2,604 |
| Total liabilities | 2,664 | 2,973 | 3,183 | 3,195 |
| Total equity | 348 | 355 | 374 | 370 |
| Net interest income | 88.3 | 88.3 | 83.4 | 42.9 |
| Fee income (net) | 23.2 | 20.5 | 20.0 | 9.9 |
| Other operating income | 14.1 | 13.4 | 12.4 | 6.4 |
| Net income(1) | 29.3 | 16.7 | 21.6 | 17.1 |
| Cost to income | 49.72%(2) | 43.73%(2) | 45.54% | 41.86% |
| ROA(1) | 1.02% | 0.53% | 0.63% | 0.97% |
| ROE(1) | 9.09% | 4.91% | 6.14% | 9.66% |

*(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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