

Fact Sheet

9M2022



KTB's share information (30 September 2022)

Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	233,400
Par value	5.15 THB
Share price = Close	16.70 THB
52-Week High / Low	11.00 – 17.00 THB



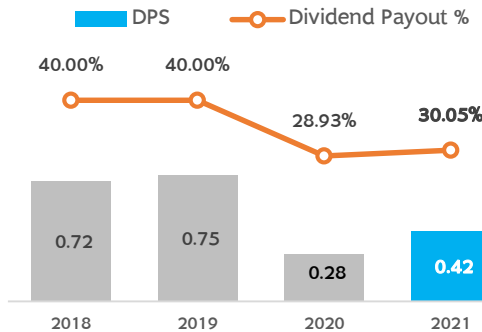
Top shareholders (21 Apr 2022) (common and preferred stocks)

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

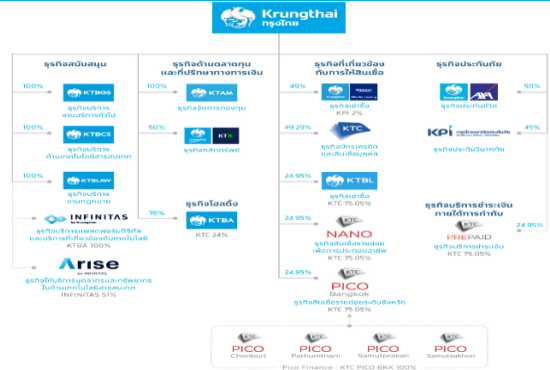
Source: Krungthai.com

Dividend information

Unit: THB



Company structure

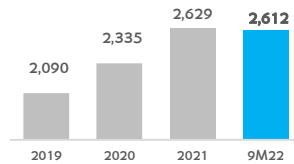


Key financial highlights

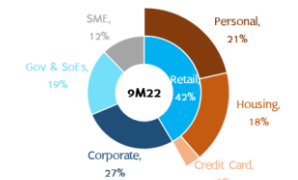
As at Sep 2022, KTB's loan portfolio amounted THB 2.61 trillion, a -0.6% growth YTD, being retail (42%), corporate (27%), Gov. & SoEs (19%) and SME (12%). Total consolidated revenue for 9M22 of THB 90.7 billion, in which NII contributing 73% with NIM of 2.51%; whereas, net income amounted THB 25.6 billion. For the asset quality, NPLs ratio stood at 3.32% (gross) while having coverage ratio at 176.4%. CAR ratio remained strong at 20.64%.

Loan

Unit: THB billion

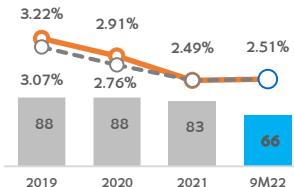


Loan breakdown



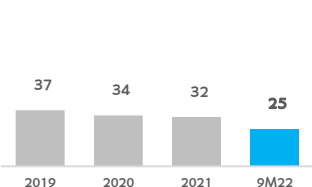
NII and NIM

Unit: THB billion



Non-NII

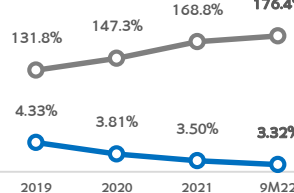
Unit: THB billion



*Excluding interest income from the auction of mortgaged guarantee, NIM for 2019 and 2020 would be 3.07% and 2.76% respectively.

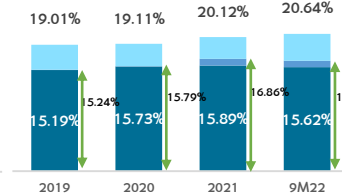
Asset quality

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

Credit ratings (30 Sep 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

Financial highlights

Unit: THB billion	Consolidated			
	Y2019	Y2020	Y2021	9M22
Total asset	3,012	3,328	3,557	3,692
Total deposit	2,156	2,463	2,615	2,602
Total liabilities	2,664	2,973	3,183	3,314
Total equity	348	355	374	377
Net interest income	88.3	88.3	83.4	65.8
Fee income (net)	23.2	20.5	20.0	15.2
Other operating income	14.1	13.4	12.4	9.7
Net income ⁽¹⁾	29.3	16.7	21.6	25.6
Cost to income	49.72% ⁽²⁾	43.73% ⁽²⁾	45.54%	43.06%
ROA ⁽¹⁾	1.02%	0.53%	0.63%	0.94%
ROE ⁽¹⁾	9.09%	4.91%	6.14%	9.48%

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

(2) If excluding special transactions, Cost to income for 2019 and 2020 would be 43.58% and 45.50% respectively.

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