

KTB's share information (31 Dec 2023)

Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	257,160
Par value	5.15 THB
Share price = Close	18.40 THB
52-Week High / Low	16.10 – 20.50 THB



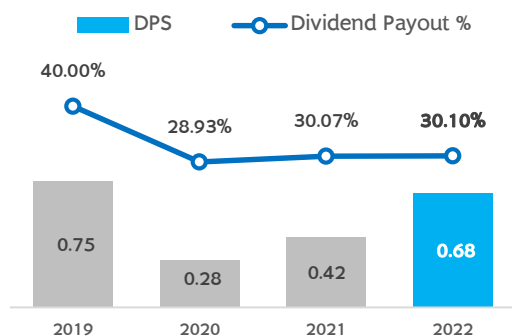
Top shareholders (19 Apr 2023) (common and preferred stocks)

Name	%
1. The Financial Institutions Development Fund	55.05
2. THAI NVDR Co., Ltd	7.62
3. State Street Europe Limited	3.22
4. EGAT Saving and Credit Cooperative Limited	2.99
5. Vayupaksa Mutual Fund 1 managed by MFC	2.20
Total top 5 shareholders	71.08
Free float	44.93

Source: Krungthai.com

Dividend information

Unit: THB



Company structure

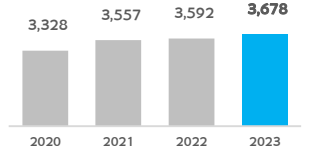


Key financial highlights

In 2023, Krungthai's net profit attributable was THB 36.6 billion an increase of 8.7% YoY as our strategy under concept "Reshaping Client Value Proposition" which focuses on leveraging innovation to create sustainable value for customers. Our %ROA and %ROE significantly improved to 1.01% and 9.40% respectively with a strong capital position, well above regulatory requirement.

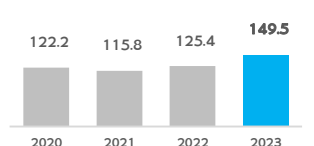
Asset

Unit: THB billion



Income

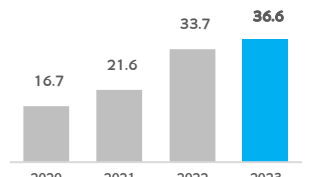
Unit: THB billion



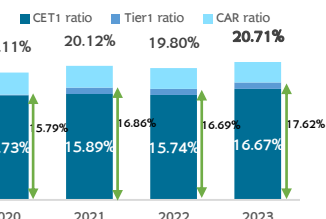
Net Profit

Net profit attributable to equity holders of the bank

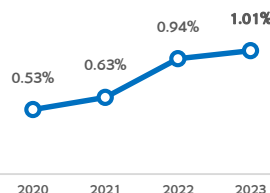
Unit: THB billion



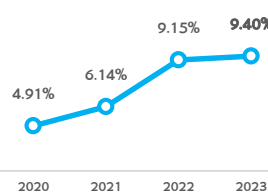
Capital



%ROA



%ROE



Credit ratings (Jan 2024)

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

Financial highlights

Unit: THB billion	Consolidated			
	Y2020	Y2021	Y2022	Y2023
Total asset	3,328	3,557	3,592	3,678
Total deposit	2,463	2,615	2,590	2,647
Total liabilities	2,973	3,183	3,200	3,257
Total equity	355	374	393	421
Net interest income	88.3	83.4	90.4	113.4
Fee income (net)	20.5	20.0	20.3	20.9
Other operating income	13.4	12.4	14.7	15.2
Net income ⁽¹⁾	16.7	21.6	33.7	36.6
Cost to income	43.7% ⁽²⁾	45.5%	43.7%	41.6%
ROA ⁽¹⁾	0.53%	0.63%	0.94%	1.01%
ROE ⁽¹⁾	4.91%	6.14%	9.15%	9.40%

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

⁽²⁾ If excluding special transactions, Cost to income for Y2020 would be 45.5% respectively.

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