

KTB's share information (31 Mar 2024)

Share detail (common stock)

| | |
|---|-------------------|
| Listed & paid-up share (million shares) | 13,976 |
| Market capitalization (THB million) | 237,593 |
| Par value | 5.15 THB |
| Share price = Close | 17.00 THB |
| 52-Week High / Low | 15.50 – 20.50 THB |



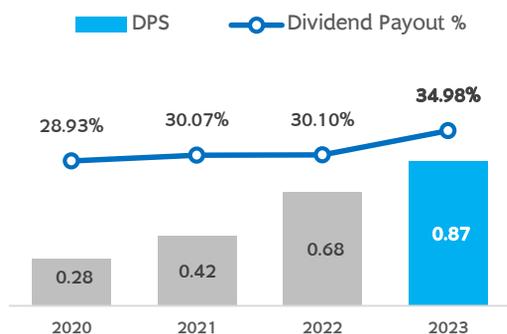
Top shareholders (18 Apr 2024) (common and preferred stocks)

| Name | % |
|--|--------------|
| 1. The Financial Institutions Development Fund | 55.05 |
| 2. THAI NVDR Co., Ltd | 7.92 |
| 3. State Street Europe Limited | 2.60 |
| 4. EGAT Saving and Credit Cooperative Limited | 2.00 |
| 5. Vayupaksa Mutual Fund 1 managed by MFC | 1.98 |
| Total top 5 shareholders | 69.55 |
| Free float | 44.93 |

Source: Krungthai.com

Dividend information

Unit: THB



Company structure

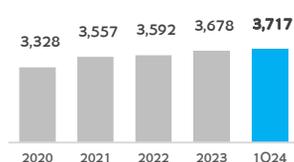


Key financial highlights

As at Mar 2024, Krungthai's net profit attributable was THB 11.1 billion an increase of 10.1% 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 1.21% and 10.87% respectively with a strong capital position, well above regulatory requirement.

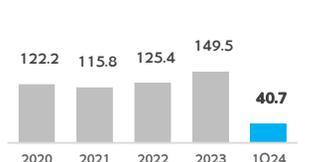
Asset

Unit: THB billion



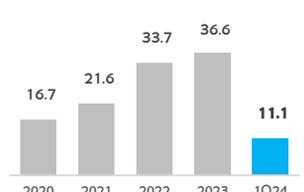
Income

Unit: THB billion



Net Profit

Net profit attributable to equity holders of the bank
Unit: THB billion

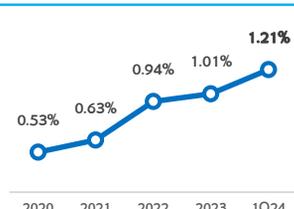


Capital

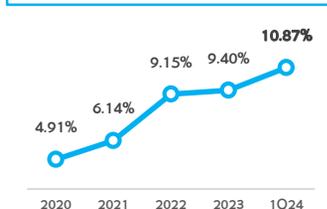
■ CET1 ratio ■ Tier1 ratio ■ CAR ratio



%ROA



%ROE



Credit ratings (Mar 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 | 1Q2024 |
| Total asset | 3,328 | 3,557 | 3,592 | 3,678 | 3,717 |
| Total deposit | 2,463 | 2,615 | 2,590 | 2,647 | 2,602 |
| Total liabilities | 2,973 | 3,183 | 3,200 | 3,257 | 3,280 |
| Total equity | 355 | 374 | 393 | 421 | 437 |
| Net interest income | 88.3 | 83.4 | 90.4 | 113.4 | 29.6 |
| Fee income (net) | 20.5 | 20.0 | 20.3 | 20.9 | 5.6 |
| Other operating income | 13.4 | 12.4 | 14.7 | 15.2 | 5.6 |
| Net income ⁽¹⁾ | 16.7 | 21.6 | 33.7 | 36.6 | 11.1 |
| Cost to income | 43.7% ⁽²⁾ | 45.5% | 43.7% | 41.6% | 43.6% |
| ROA ⁽¹⁾ | 0.53% | 0.63% | 0.94% | 1.01% | 1.21% |
| ROE ⁽¹⁾ | 4.91% | 6.14% | 9.15% | 9.40% | 10.87% |

⁽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.