

KTB's share information (30 Jun 2024)

Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	238,991
Par value	5.15 THB
Share price = Close	17.10 THB
52-Week High / Low	15.50 – 20.50 THB



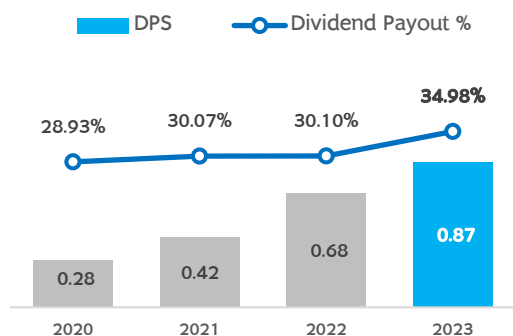
Top shareholders (18 Apr 2024) (common and preferred stocks)

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

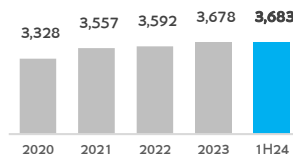


Key financial highlights

In 1H2024, Krungthai's net profit attributable was THB 22.3 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 1.22% and 11.00% respectively with a strong capital position, well above regulatory requirement.

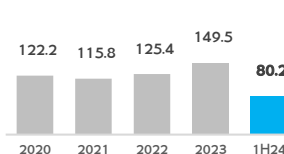
Asset

Unit: THB billion



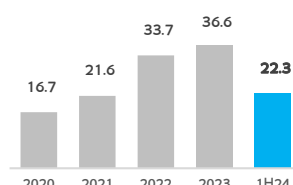
Income

Unit: THB billion



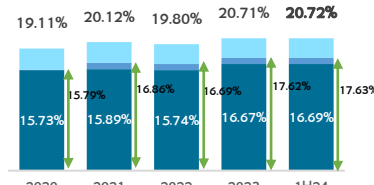
Net Profit

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

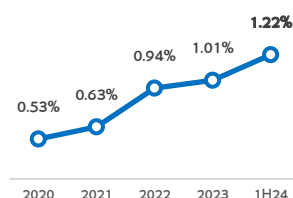


Capital

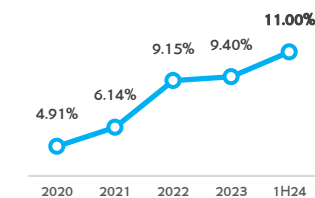
■ CET1 ratio ■ Tier1 ratio ■ CAR ratio



%ROA



%ROE



Credit ratings (Jun 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	1H2024
Total asset	3,328	3,557	3,592	3,678	3,683
Total deposit	2,463	2,615	2,590	2,647	2,651
Total liabilities	2,973	3,183	3,200	3,257	3,252
Total equity	355	374	393	421	430
Net interest income	88.3	83.4	90.4	113.4	59.6
Fee income (net)	20.5	20.0	20.3	20.9	10.9
Other operating income	13.4	12.4	14.7	15.2	9.7
Net income ⁽¹⁾	16.7	21.6	33.7	36.6	22.3
Cost to income	43.7% ⁽²⁾	45.5%	43.7%	41.6%	42.6%
ROA ⁽¹⁾	0.53%	0.63%	0.94%	1.01%	1.22%
ROE ⁽¹⁾	4.91%	6.14%	9.15%	9.40%	11.00%

⁽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.