

Fact Sheet

9M2024



Krungthai's share information (30 Sep 2024)

Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	287,907
Par value	5.15 THB
Share price	20.60 THB
52-Week High / Low	20.90 / 15.50 THB



Key financial highlights

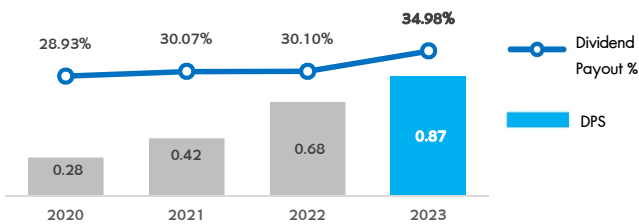
In 9M2024, Krungthai's net profit attributable to equity holders of the Bank was THB 33.4 billion, increase 9.4% YoY according to our strategy under concept "Reshaping Client Value Proposition" which focuses on leveraging innovation to create sustainable value for customers. Our %ROA and %ROE significantly improved to 1.22% and 10.73% respectively with a strong capital position, well above regulatory requirement.

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
Source: Krungthai.com	
Total top 5 shareholders	69.55
Free float	44.93

Unit: THB

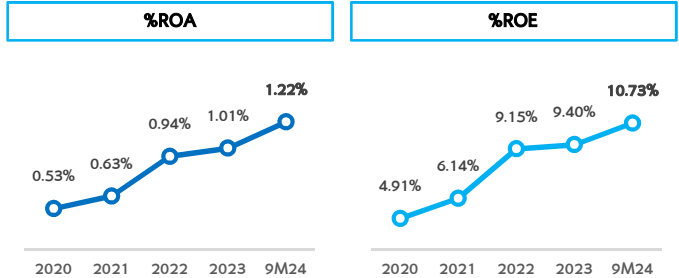
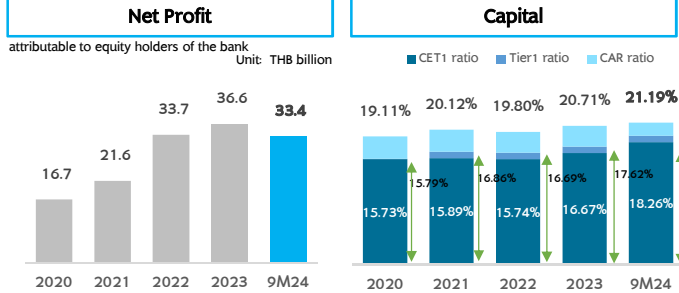
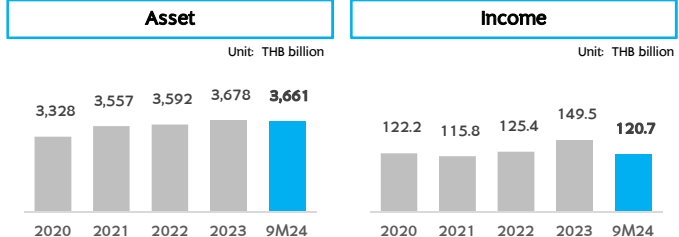
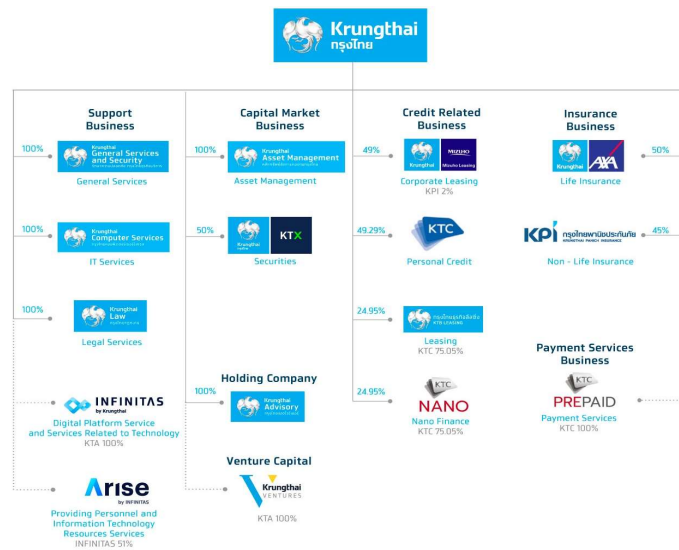
Dividend information



Credit ratings (Sep 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(thai) / F1+(thai)
- Outlook	-	-	Stable

Krungthai Subsidiaries Group



Financial highlights	Consolidated				
	Y2020	Y2021	Y2022	Y2023	9M2024
Unit: THB billion					
Total asset	3,328	3,557	3,592	3,678	3,661
Total deposit	2,463	2,615	2,590	2,647	2,644
Total liabilities	2,973	3,183	3,200	3,257	3,212
Total equity	355	374	393	421	448
Net interest income	88.3	83.4	90.4	113.4	89.5
Fee income (net)	20.5	20.0	20.3	20.9	16.5
Other operating income	13.4	12.4	14.7	15.2	14.7
Net income ⁽¹⁾	16.7	21.6	33.7	36.6	33.4
Cost to income	43.7% ⁽²⁾	45.5%	43.7%	41.6%	42.5%
ROA ⁽¹⁾	0.53%	0.63%	0.94%	1.01%	1.22%
ROE ⁽¹⁾	4.91%	6.14%	9.15%	9.40%	10.73%

(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.

Krungthai Bank PCL

35 Sukhumvit Rd., Klongtoey-Nua, Wattana, Bangkok 10110, Thailand
 Website: krungthai.com

Contact: Investor Relations

Tel: +66 (02) 208 3668-9
 E-mail: IR@krungthai.com