

Fact Sheet

1Q2025



Krungthai's share information (31 Mar 2025)

Share detail (common stock)

Listed & paid-up share (million shares)	13,976
Market capitalization (THB million)	336,823
Par value	5.15 THB
Share price	24.10 THB
52-Week High / Low	24.50 / 16.00 THB



Key financial highlights

In 1Q2025, Krungthai's net profit attributable to equity holders of the Bank was THB 11.7 billion, increase 0.3% 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 1.27% and 10.64% respectively with a strong capital position, well above regulatory requirement.

Top shareholders (17 Apr 2025 as XD date) (common and preferred stocks)

Name	%
1. The Financial Institutions Development Fund	55.05
2. THAI NVDR Co., Ltd	10.20
3. Vayupaksa Mutual Fund 1	4.57
4. State Street Europe Limited	1.90
5. South East Asia UK (Type C) Nominees Limited	1.75

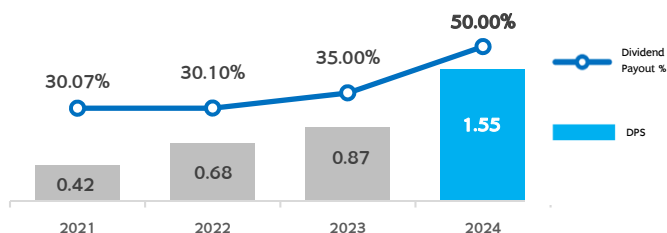
Source: Krungthai.com

Total top 5 shareholders

Free float

Unit: THB

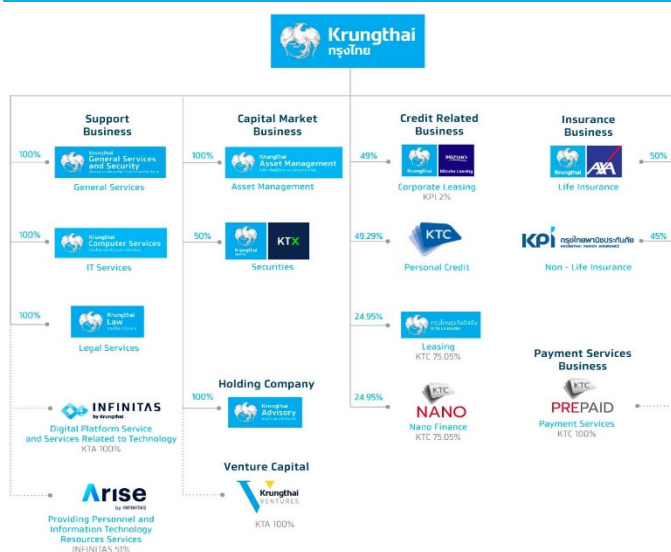
Dividend information



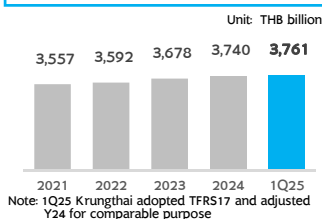
Credit ratings (Apr 2025)

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

Krungthai Subsidiaries Group

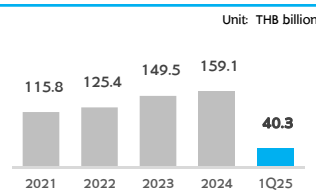


Asset

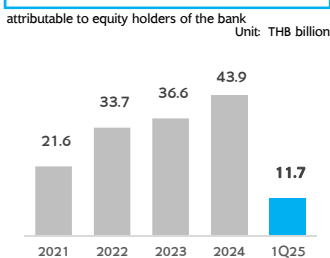


Note: 1Q25 Krungthai adopted TFRS17 and adjusted Y24 for comparable purpose

Income

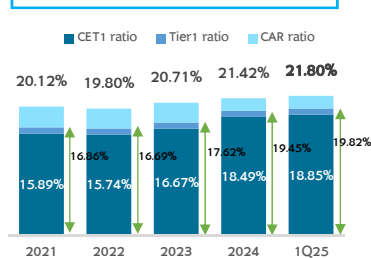


Net Profit

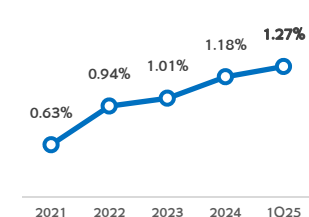


Unit: THB billion

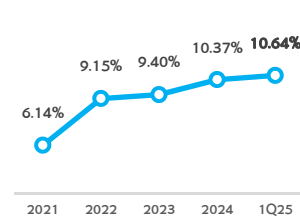
Capital



%ROA



%ROE



Financial highlights	Consolidated				
	Y2021	Y2022	Y2023	Y2024	1Q2025 ⁽²⁾
Unit: THB billion					
Total asset	3,557	3,592	3,678	3,740	3,761
Total deposit	2,615	2,590	2,647	2,731	2,752
Total liabilities	3,183	3,200	3,257	3,280	3,287
Total equity	374	393	421	461	474
Net interest income	83.4	90.4	113.4	119.1	27.8
Fee income (net)	20.0	20.3	20.9	22.3	5.4
Other operating income	12.4	14.7	15.2	17.7	7.1
Net income ⁽¹⁾	21.6	33.7	36.6	43.9	11.7
Cost to income	45.5%	43.7%	41.6%	43.2%	40.4%
ROA ⁽¹⁾	0.63%	0.94%	1.01%	1.18%	1.27%
ROE ⁽¹⁾	6.14%	9.15%	9.40%	10.37%	10.64%

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

(2) In 1Q2025, the associated companies has adopted the financial reporting standard No. 17 - Insurance Contracts for the first time. (Y2024 asset and shareholders' equity (attributable to equity holders of the bank) and BVPS have been adjusted for comparable purpose)

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