

50<sup>th</sup>  
ANNIVERSARY



ธนาคารกรุงไทย  
KRUNGTHAI BANK

KTB  
**GROWING**  
TOGETHER

## Analyst Meeting 1Q2016

22 April 2016

**1**

**KTB Overview**

**2**

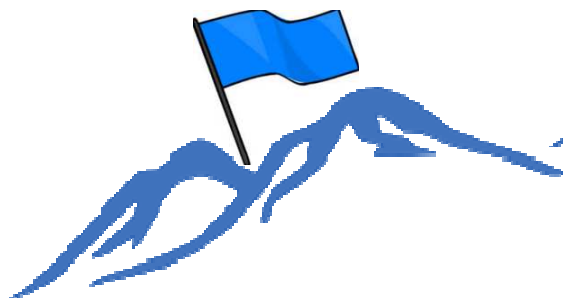
**KTB Performance**

**3**

**Economic Highlight**

**KTB**  
**GROWING**   
**TOGETHER**

# Transformation journey



**Strengthen foundation  
2014 - 2015**

**Strengthen  
foundation and  
defend the core  
business**



**Close performance  
gaps with peers  
2016 - 2018**

**Closing gaps with  
peers in  
profitability,  
market share, and  
capability**



**Best place to work &  
Best digital bank  
2019 - 2021**

**Make KTB best  
digital bank and  
“Second Home”  
for staff**

1

**KTB Overview**

2

**KTB Performance**

3

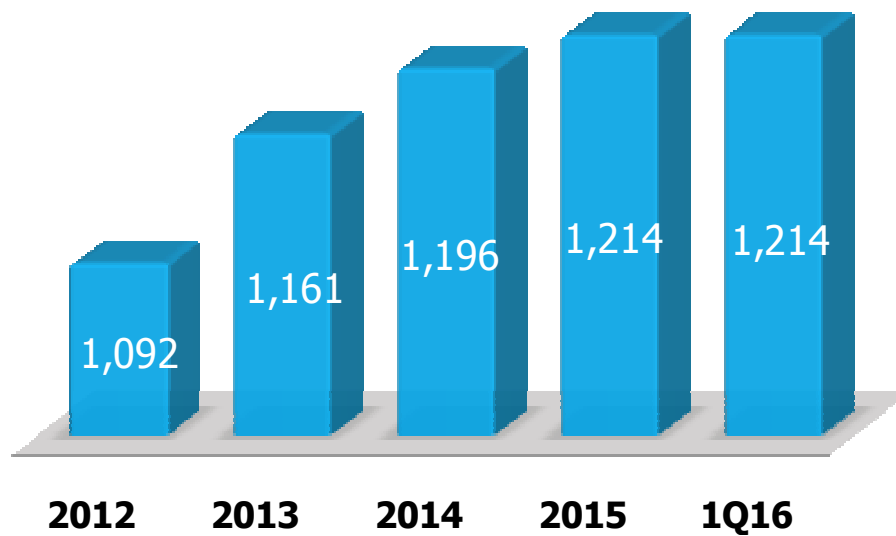
**Economic Highlight**

KTB  
**GROWING**  
TOGETHER

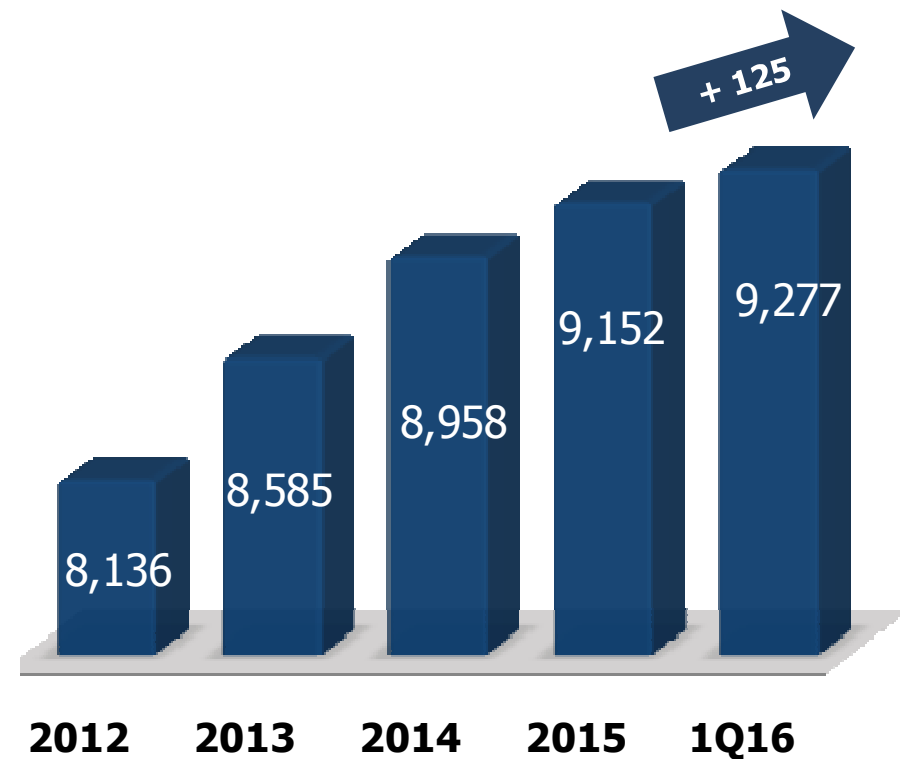


# Franchising and ATM Network

Domestic Branches<sup>(1)</sup>



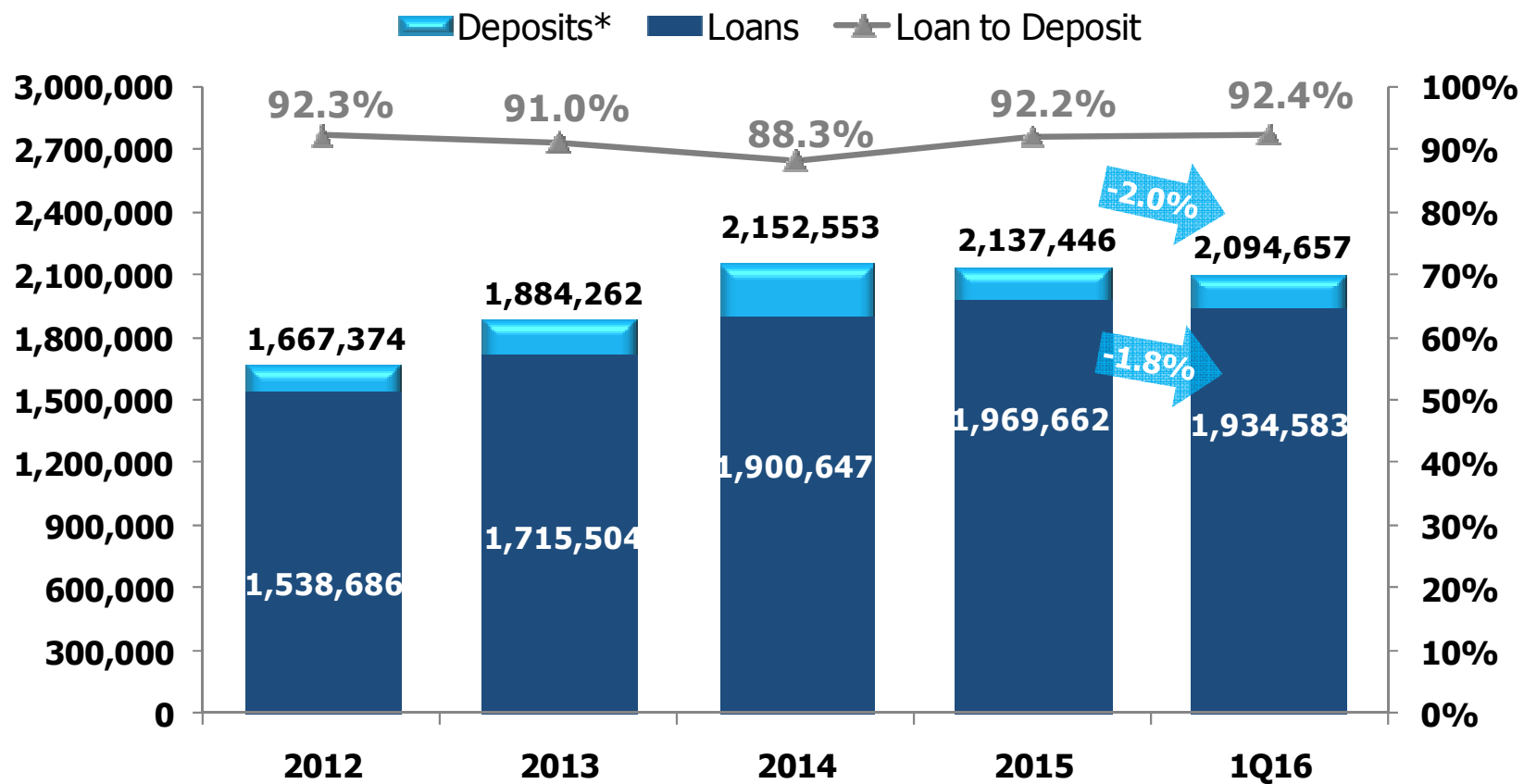
ATMs<sup>(2)</sup>



# Liquidity

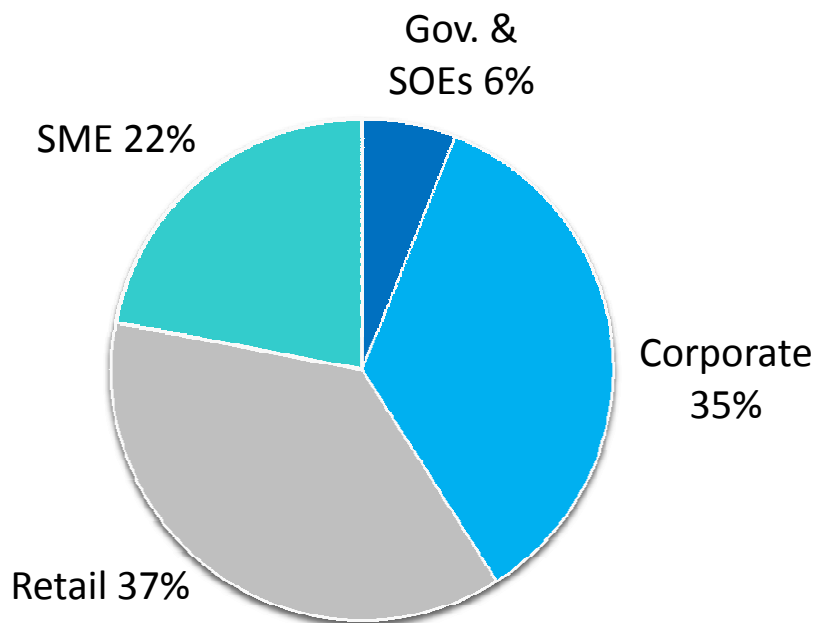
## Loans and Deposits

THB million

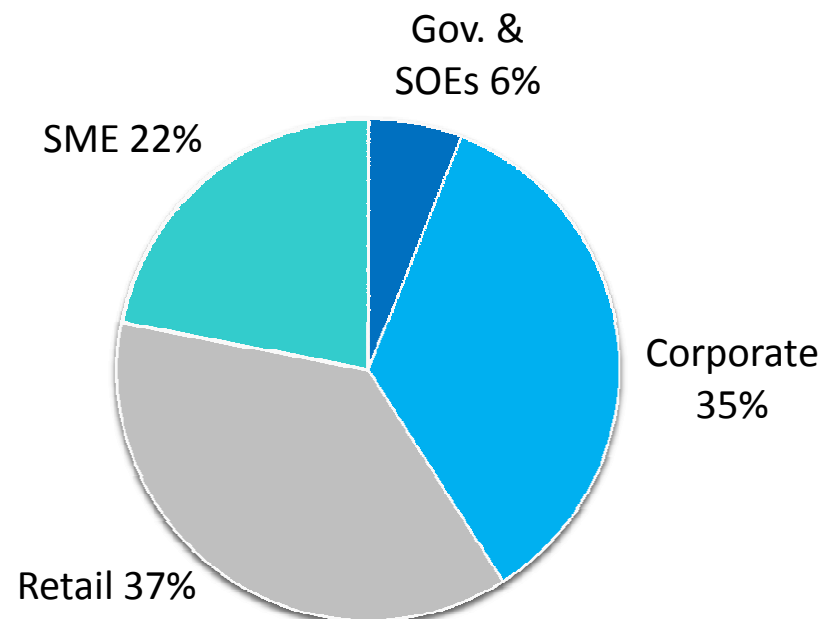


# Loan Breakdown

## Loan Breakdown by Borrower



As of December 2015

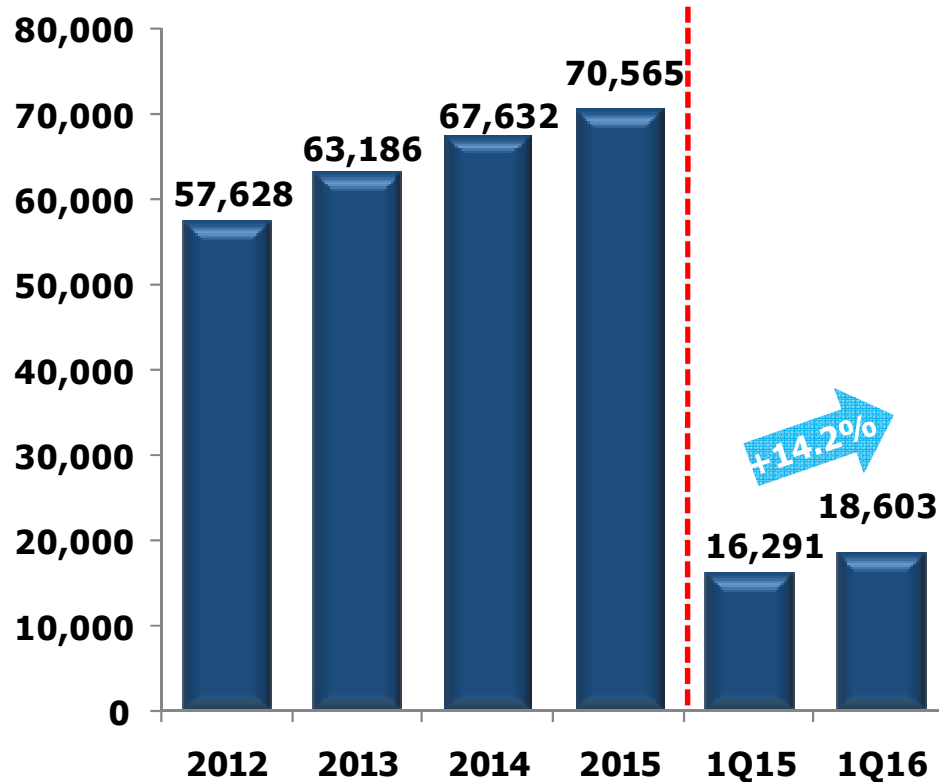


As of March 2016

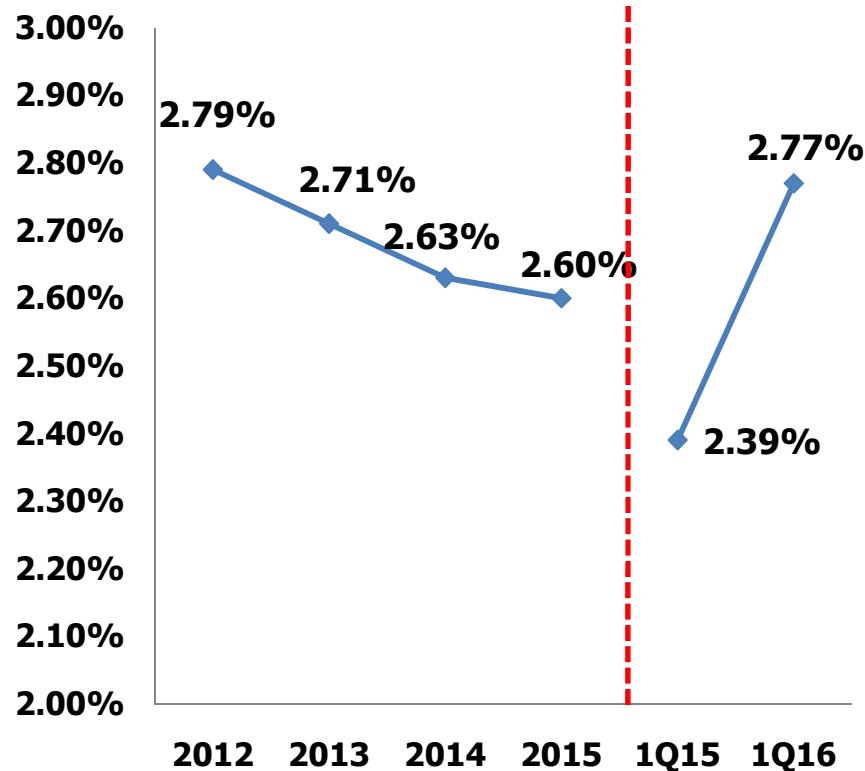
# Growth of Income: Net Interest Income

Net Interest Income\*

THB million



Net Interest Margin\*\*

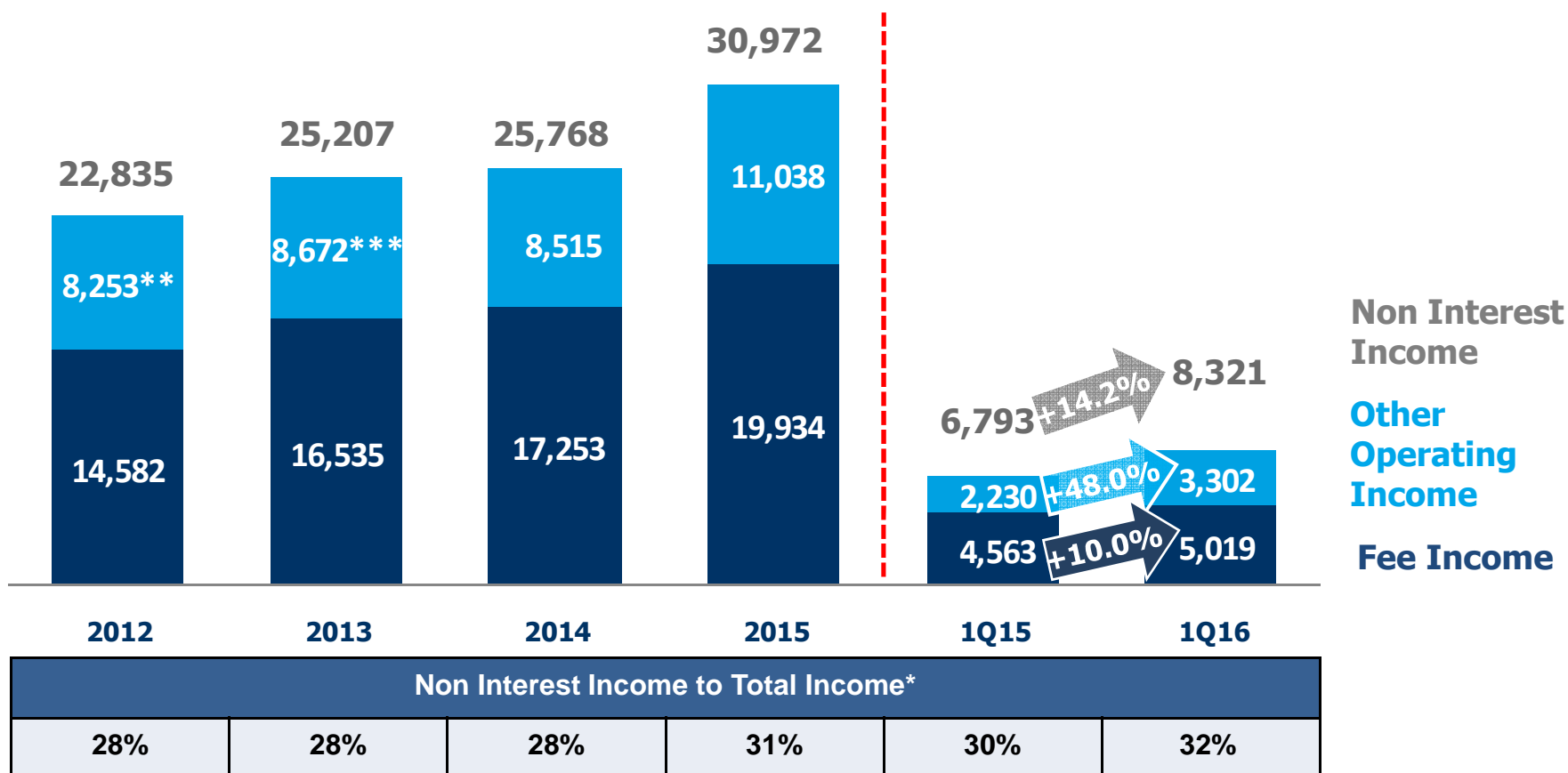




# Growth of Income: Non Interest Income

## Non Interest Income, Fee Income and Other Operating Income

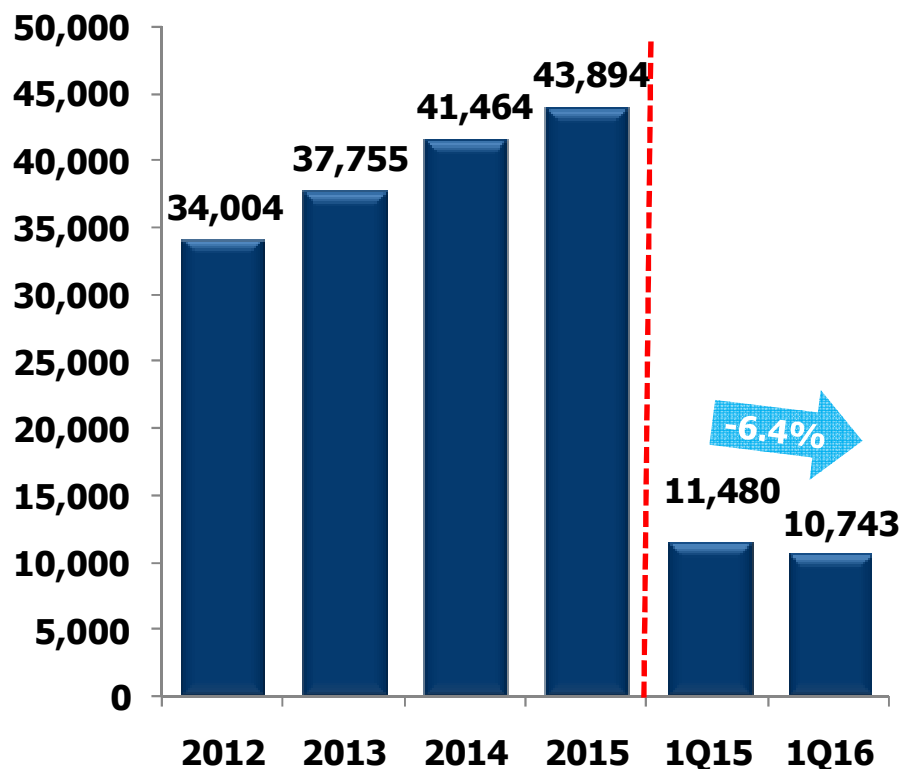
THB million



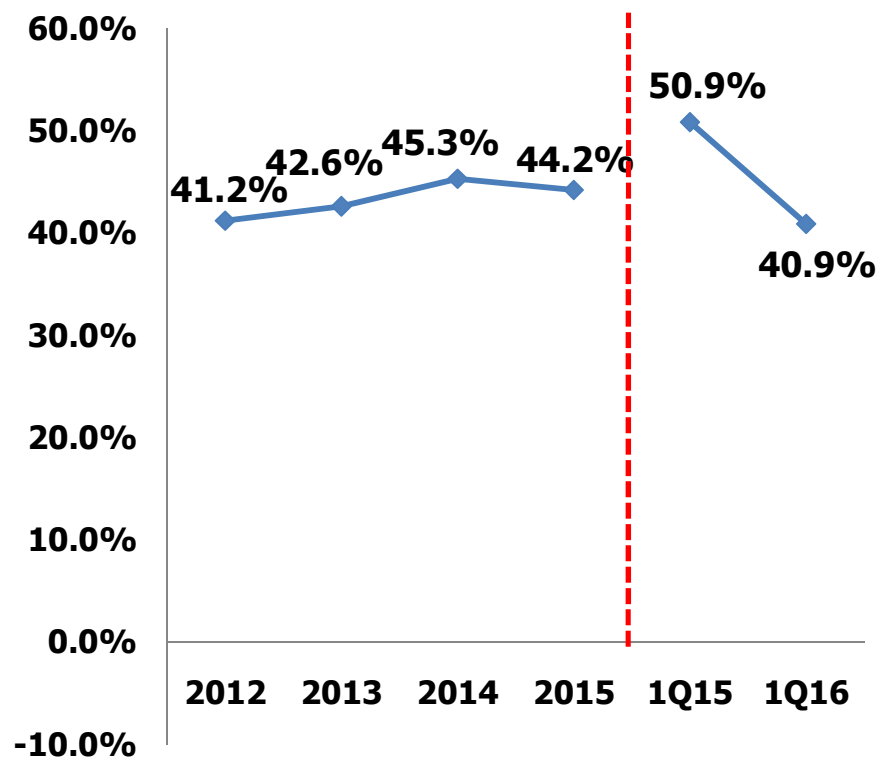
# Cost Efficiency

## Total Other Operating Expenses

THB million



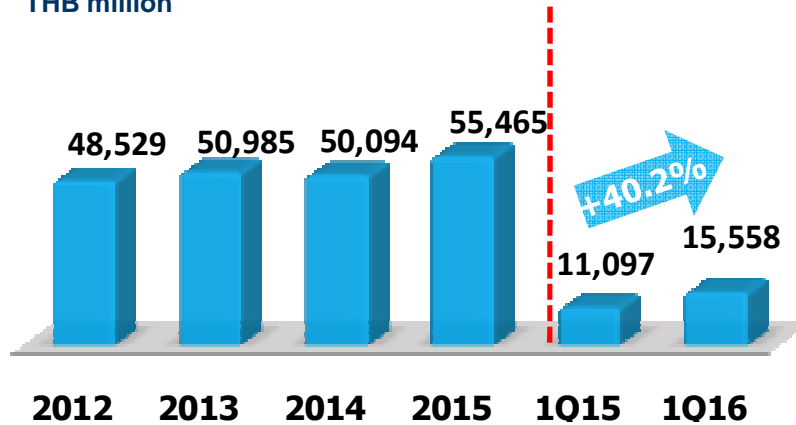
## Cost to Income Ratio



# Profitability

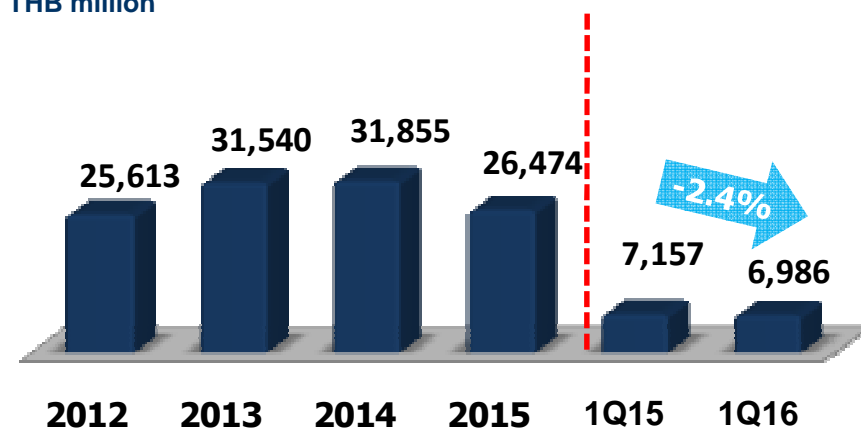
## Pre-Provision Profit\*

THB million

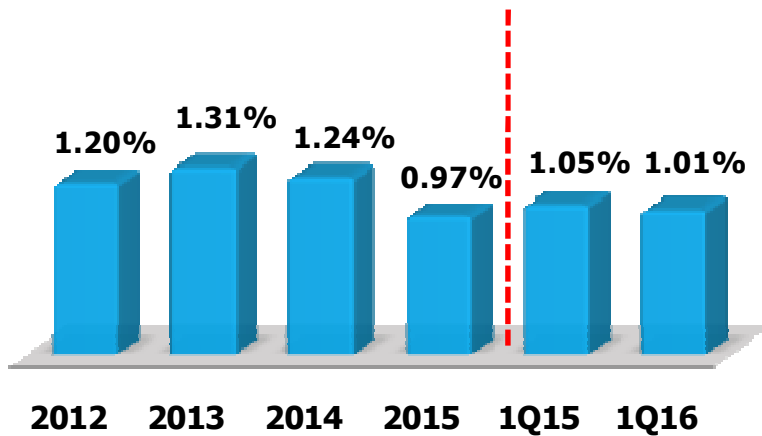


## Net Income

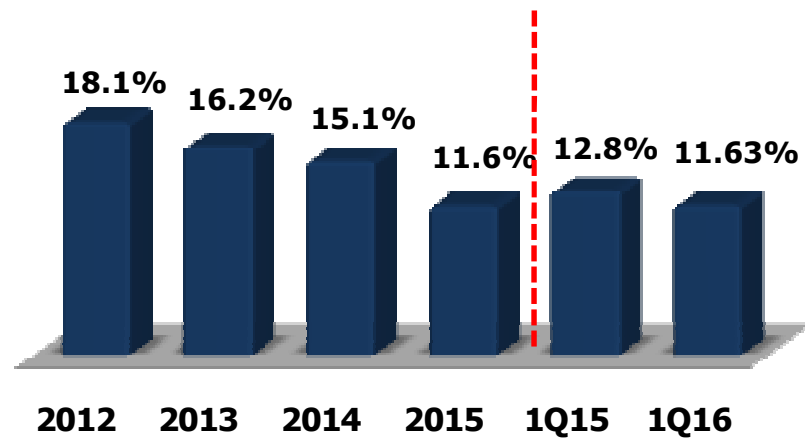
THB million



## Return on Asset

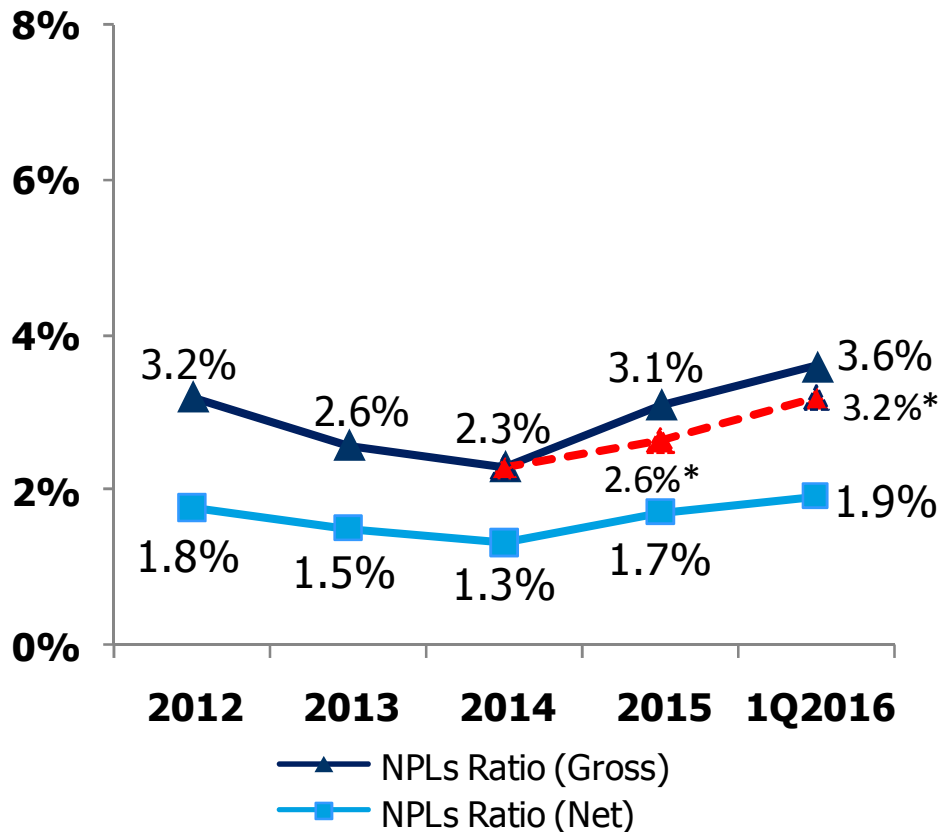


## Return on Equity

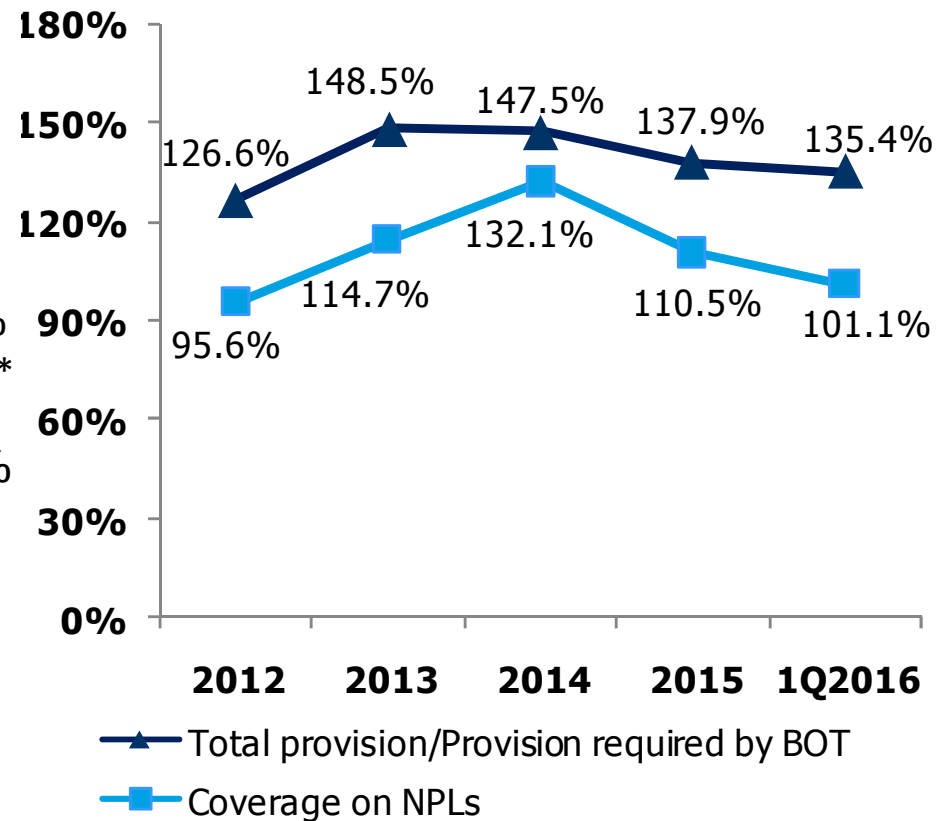


# Asset Quality

## NPLs Ratio



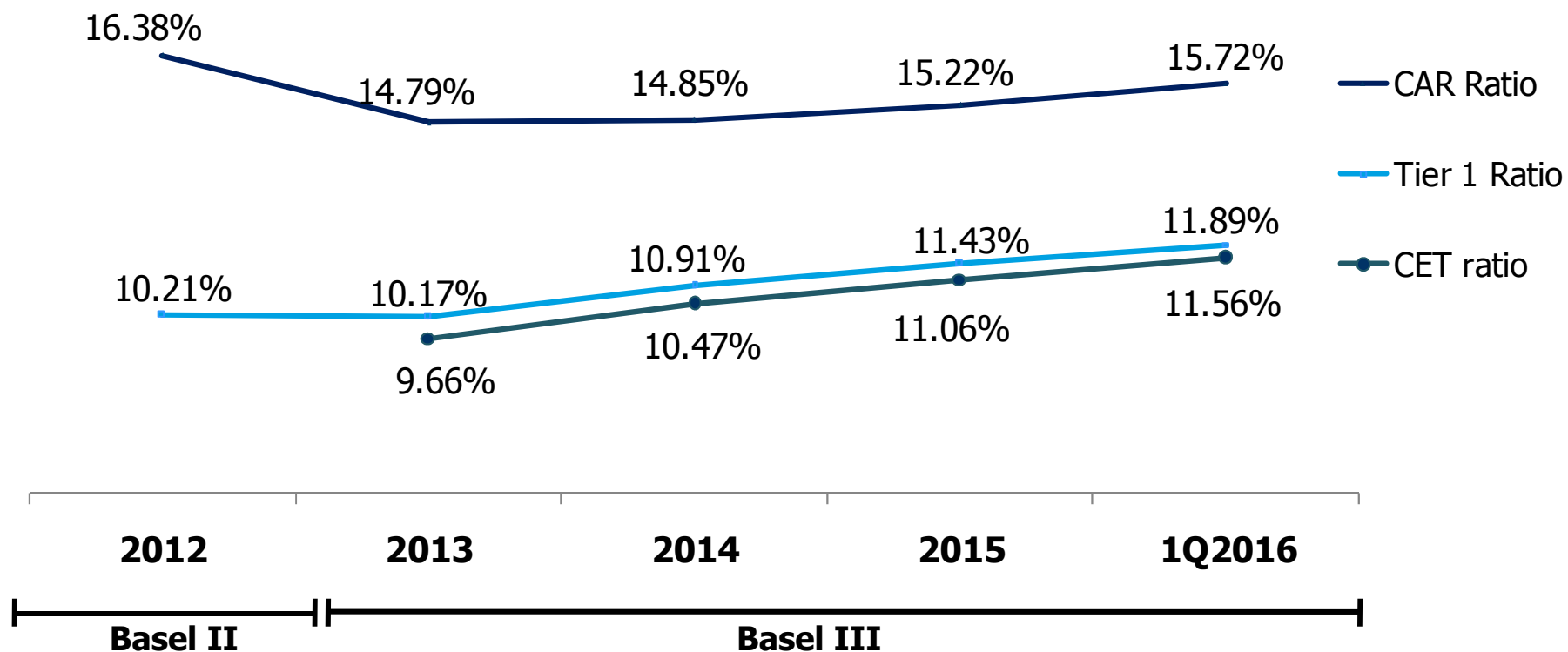
## Coverage Ratio



\* Excluded NPL from 2 corporate clients in steel industry

# Strong Capital Base

Capital Adequacy Ratio, Tier 1 Ratio and Common Equity Tier 1 Ratio



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**KTB Overview**

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**Economic Highlight**

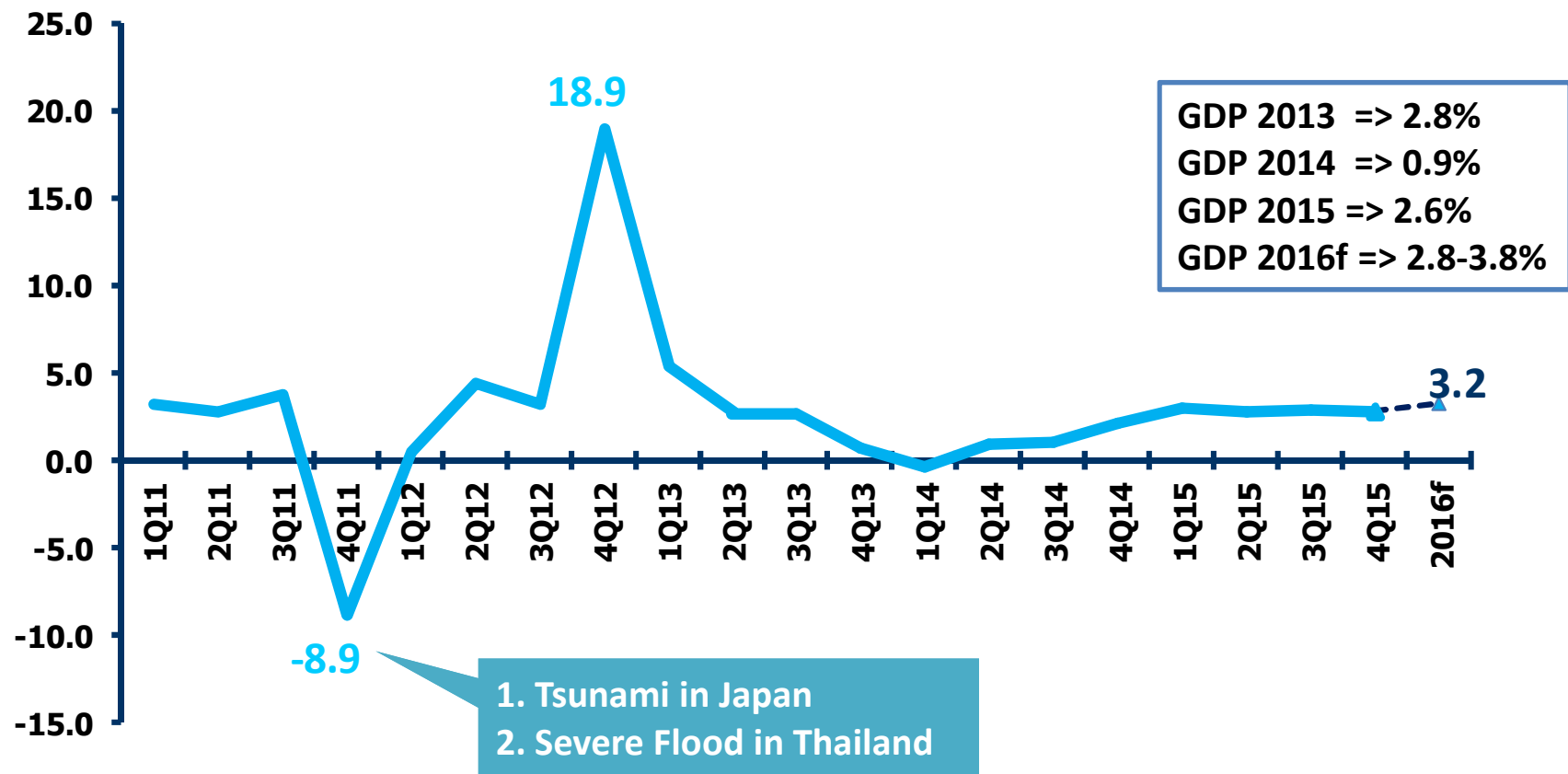
KTB  
**GROWING**  
TOGETHER

The logo for KTB features the text "KTB" in a small, white, sans-serif font at the top. Below it, the word "GROWING" is written in a large, bold, white, sans-serif font. The letter "G" in "GROWING" is stylized with a white arrow pointing upwards and to the right. Below "GROWING", the word "TOGETHER" is written in a smaller, white, sans-serif font.

# Economic highlights

## Gross Domestic Product (GDP)

% Growth

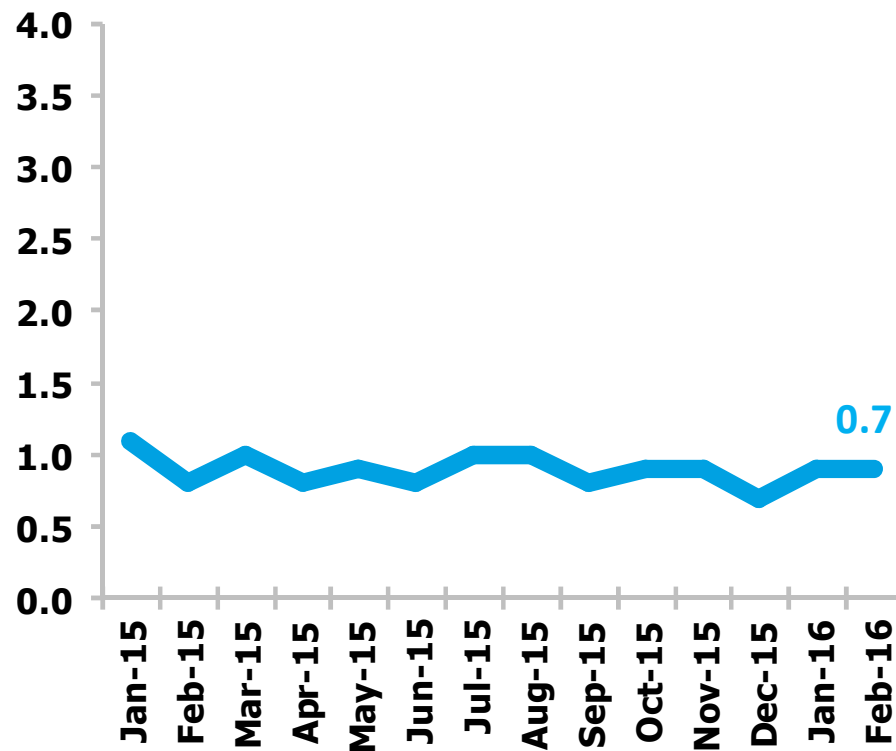


# Economic highlights

## Unemployment Rate

Percent (%)

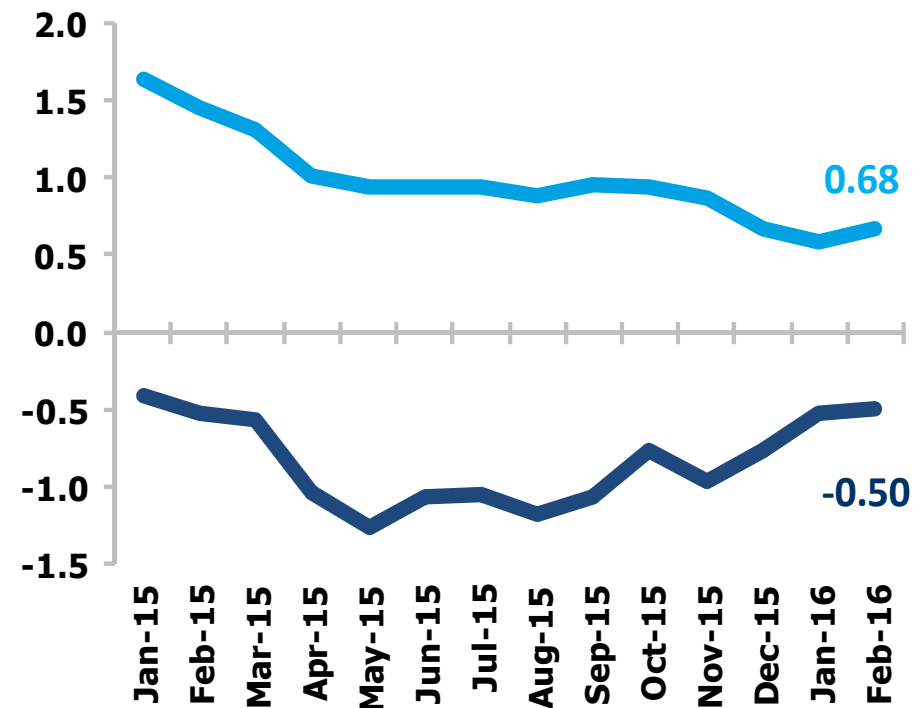
— Unemployment



## Inflation

Percent (%)

— Headline Inflation — Core Inflation

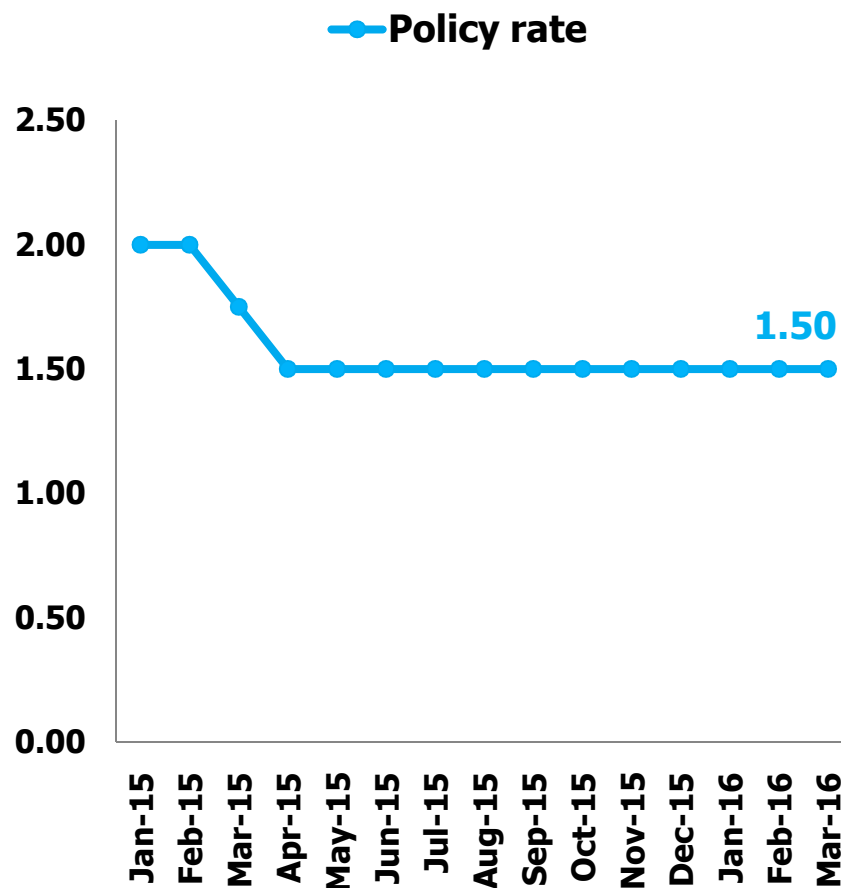




# Economic highlights

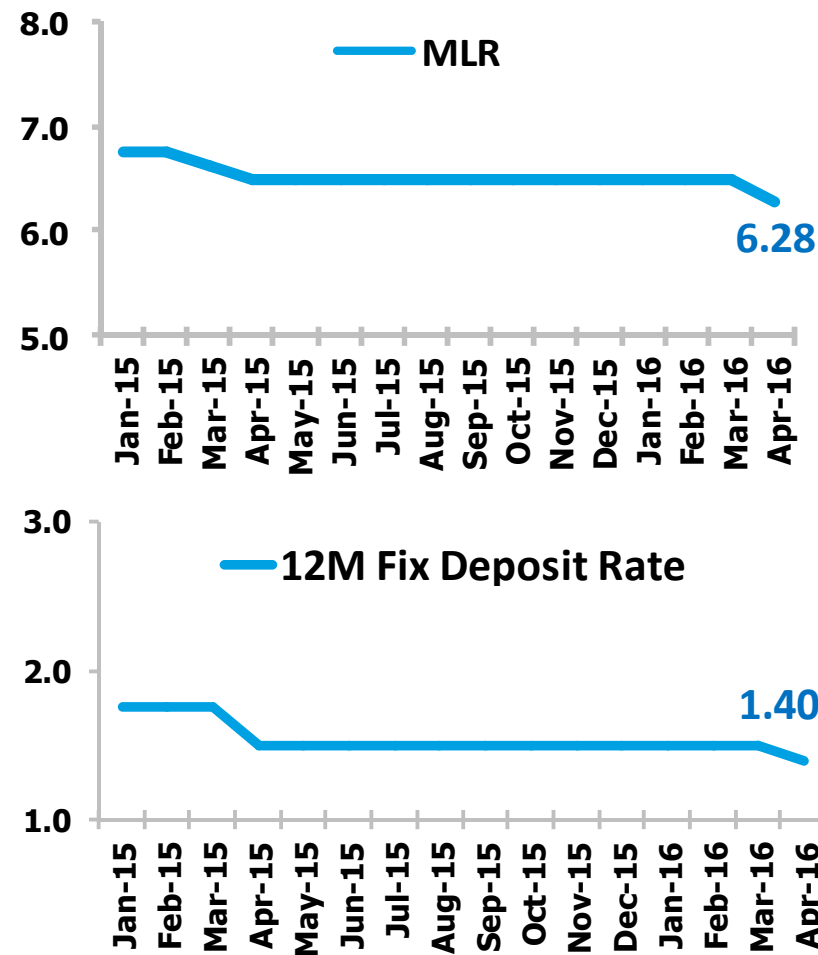
## Policy Rate

Percent (%)



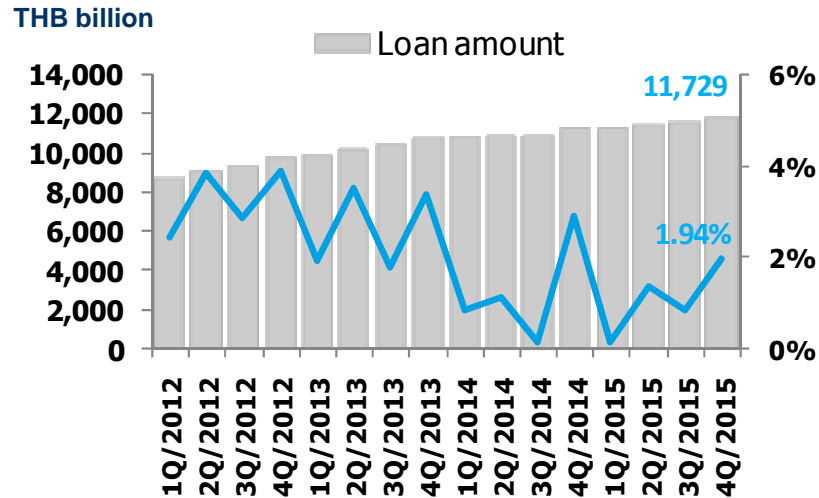
## Interest Rate

Percent (%)

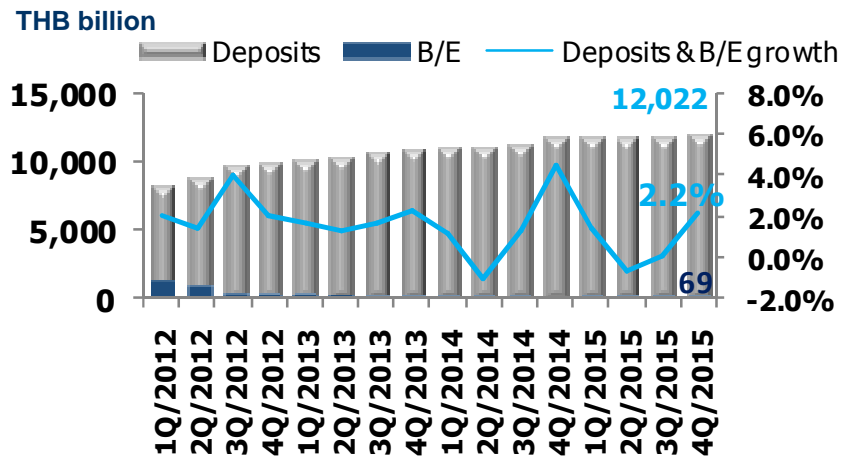


# Economic highlights

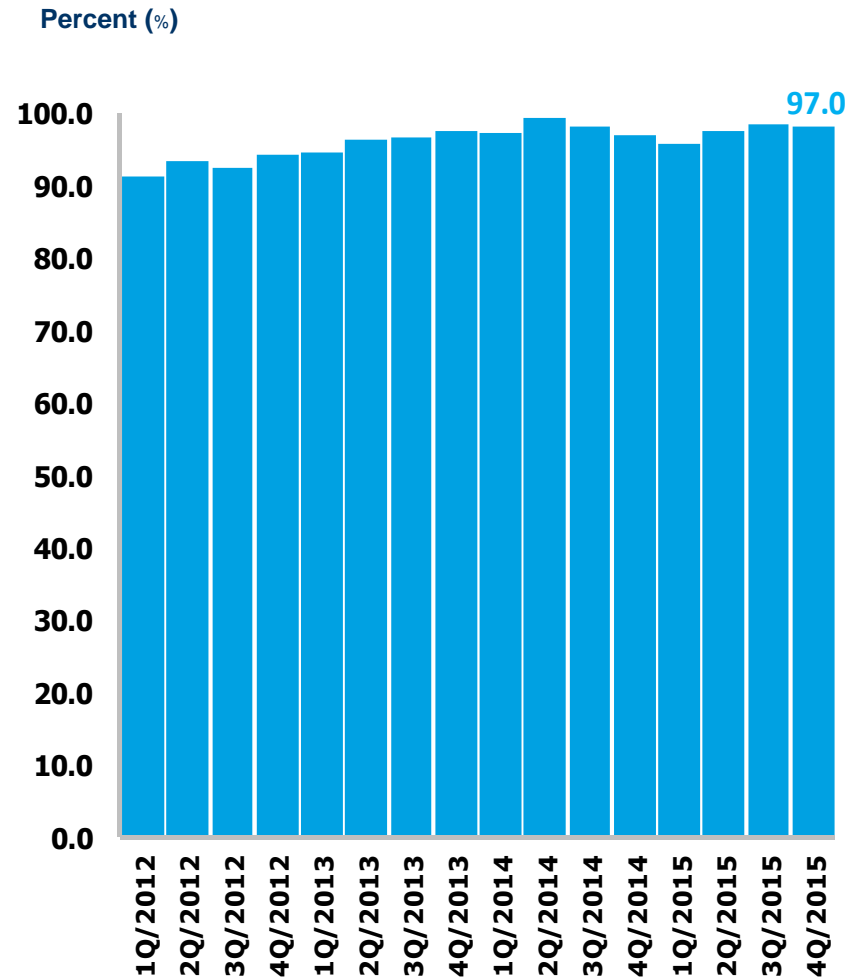
## Loan demand in the system



## Deposit supply in the system



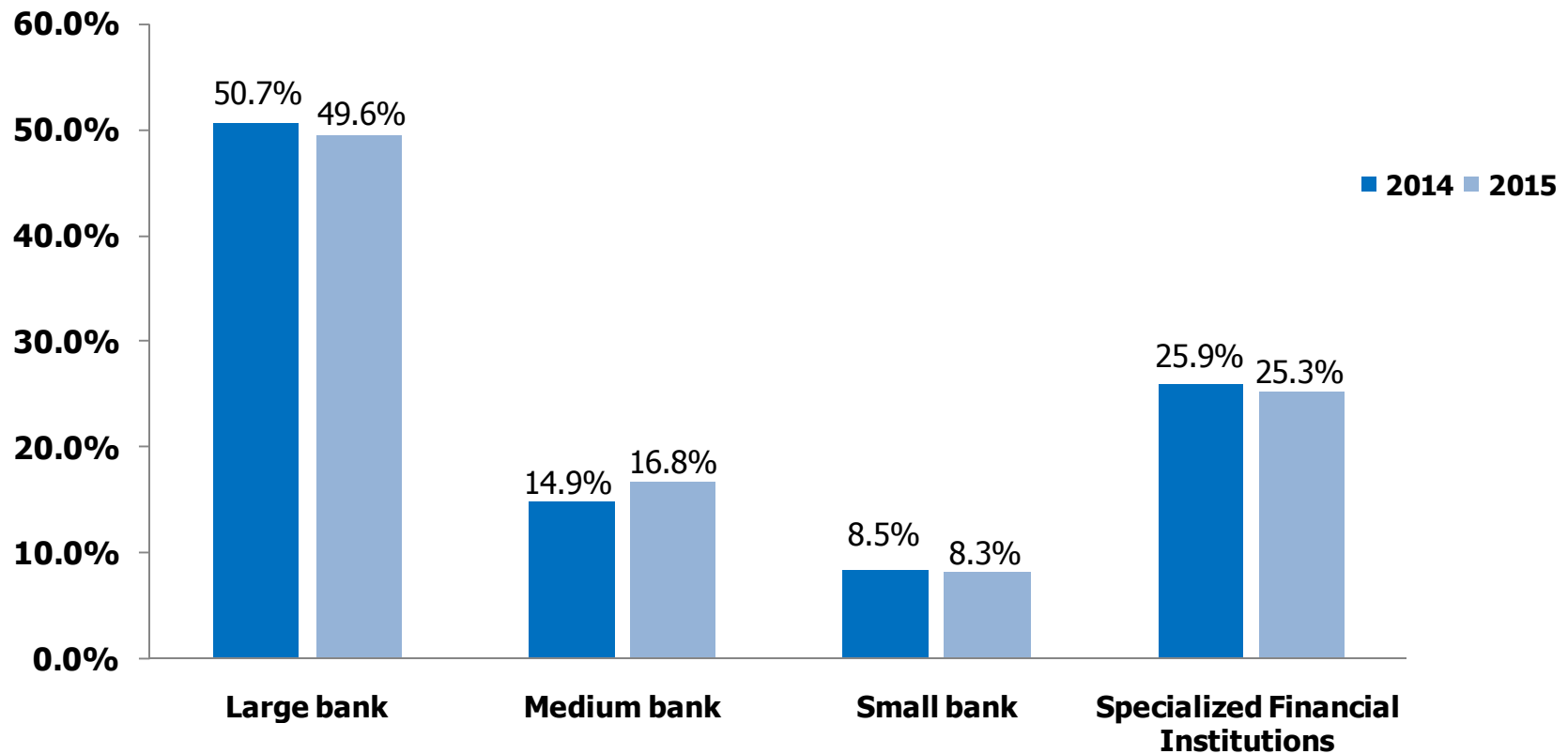
## Loan to deposit ratio\*



# Economic highlights

## Loans Market Share in the Thai Banking System

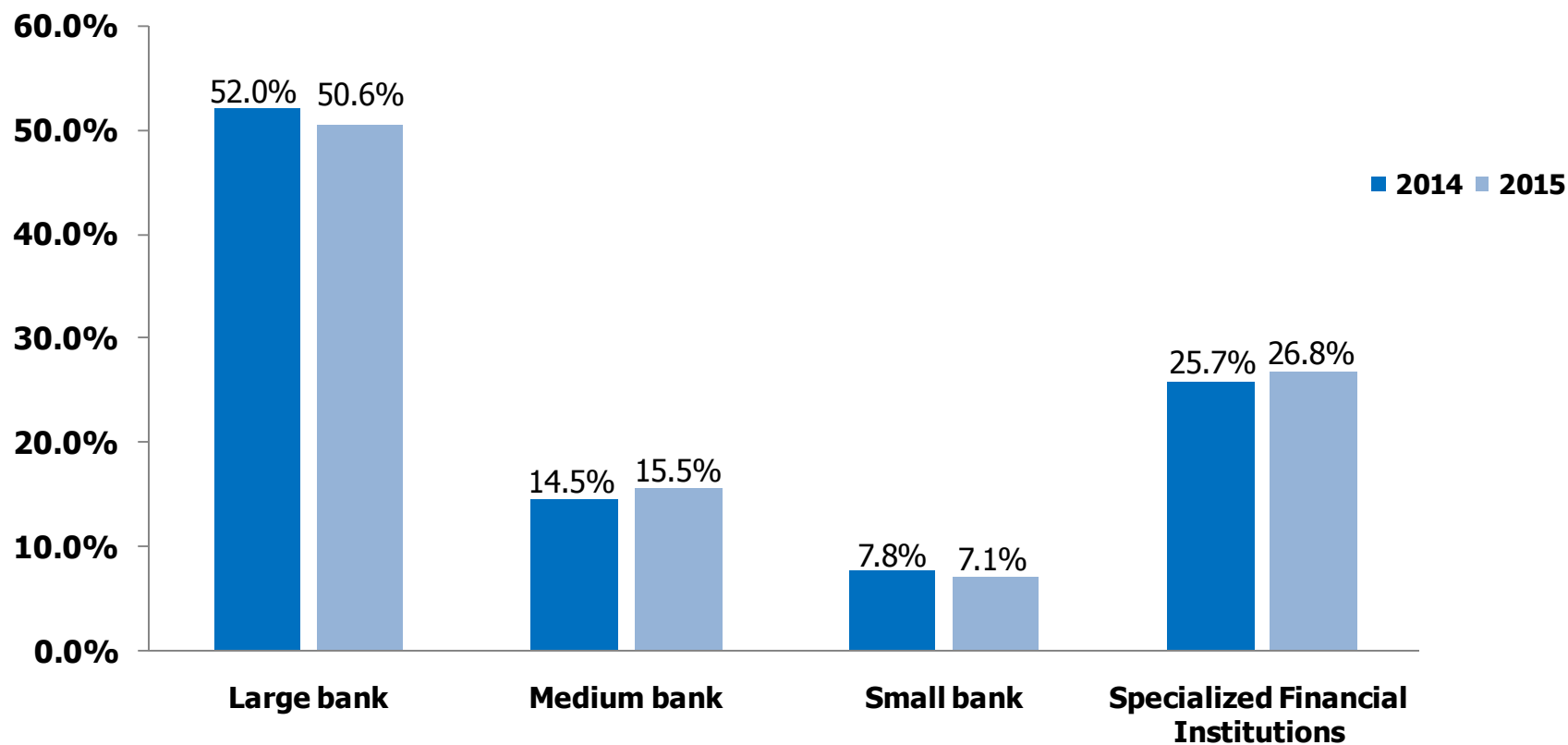
Large commercial banks command 50% of total banking system and 66% market share of commercial bank system.



# Economic highlights

## Deposits Market Share in the Thai Banking System

Large commercial Banks command 51% of total banking system and 69% market share of commercial bank system.



# Disclaimer

Information contained in our presentation is intended solely for your reference.

Such information is subject to change without notice, its accuracy is not guaranteed and it may not contain all material information concerning the company.

In addition, the information contains projections and forward-looking statements that reflect the company's current views with respect to future events and financial performance.

These views are based on assumptions subject to various risks. No assurance can be given that future events will occur, that projections will be achieved, or that the company's assumptions are correct.

Actual results may differ materially from those projected

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***Thank You***

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