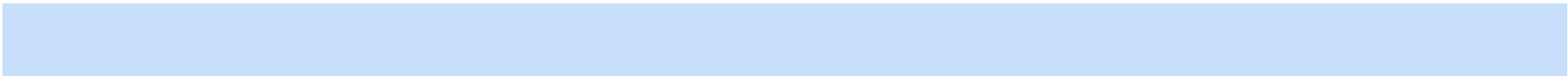
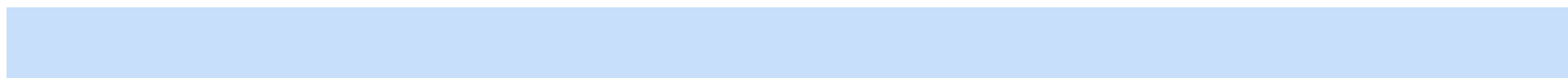


Krungthai Bank PCL





Analyst Meeting 1Q2018

May 2018





Key Financial Ratios

	2016	2017	Change	1Q17	1Q18	Change (YoY)	4Q17	Change (QoQ)
 Profitability								
Net Profit ⁽¹⁾ (THB million)	32,304	22,440	(9,864)	8,538	6,787	(1,751)	4,808	+1,979
ROE ⁽¹⁾	12.42%	7.99%	-4.43%	12.44%	9.48%	-2.96%	6.67%	+2.81%
ROA ⁽¹⁾	1.17%	0.81%	-0.36%	1.29%	0.96%	-0.33%	0.69%	+0.27%
Net Interest Margin	3.30%	3.24%	-0.06%	3.47%	3.07%	-0.40%	3.17%	-0.10%
 Non-NII								
Non-Interest Income growth (Y/Y)	7.75%	0.91%	-6.84%	(0.38%)	4.49%	+4.87%	+13.71%	-9.22%
Cost/Income ratio	40.61%	40.11%	-0.50%	40.64%	45.82%	+5.18%	39.43%	+6.39%
Loan growth (less deferred revenue)	-6.08%	1.79%	-7.87%	+0.48%	-0.51%	-0.99%	+3.32%	-3.83%
 Asset Quality								
NPL ratio (gross)	3.97%	4.19%	0.22%	4.36%	4.33%	-0.03%	4.19%	+0.14%
Coverage ratio	122%	122%	0%	112%	120%	+8%	122%	-2%
 Capital								
CAR	16.60%	17.20%	0.60%				17.20%	
Tier1	12.81%	13.48%	0.67%				13.48%	

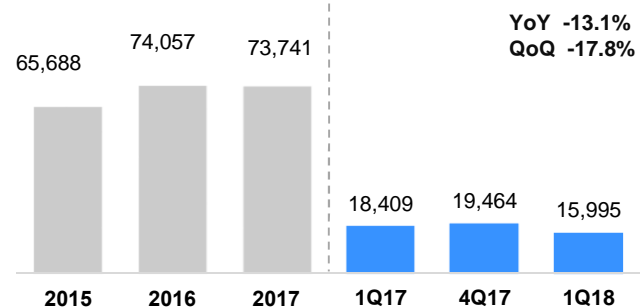
Remarks :

(1) Net Profit , ROE, ROA represent for equity holders of the bank

Operational performance

Pre Provision Profit⁽¹⁾

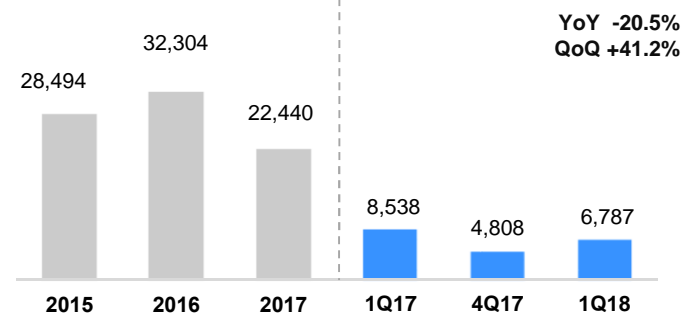
THB million



(1) Pre-Provision Profit = income before income tax + impairment loss of loan and debt securities.

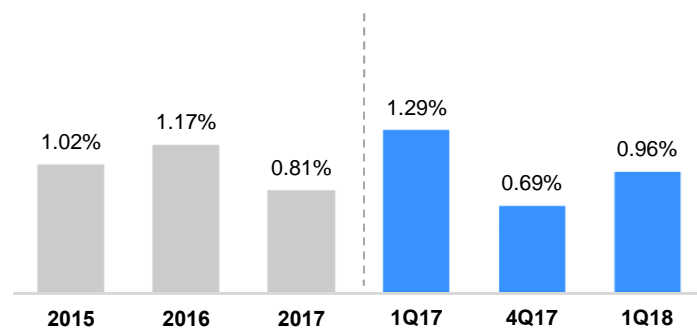
Net Income⁽²⁾

THB million



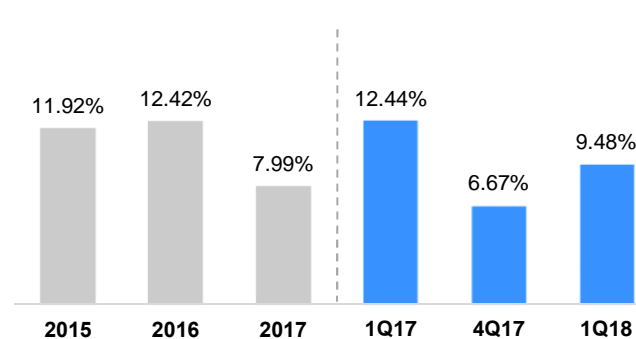
(2) Net income (attributable to equity holders of the bank).

Return on Asset⁽³⁾



(3) ROA and ROE calculate from net income (attributable to equity holders of the bank) divided by average assets and average equity attributable to equity holders of the bank respectively.

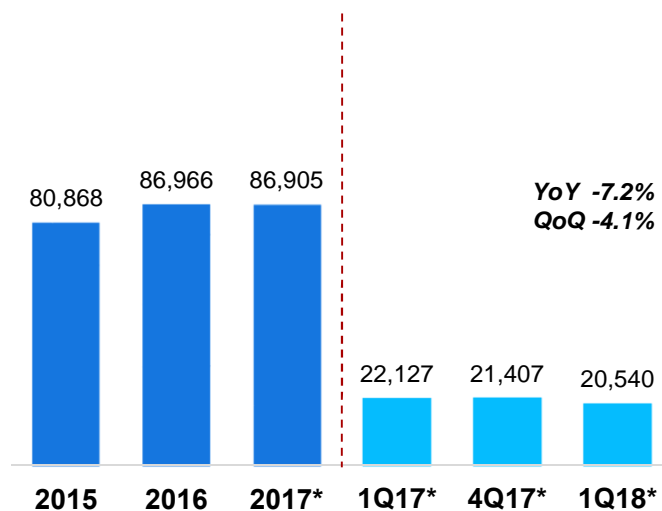
Return on Equity⁽³⁾



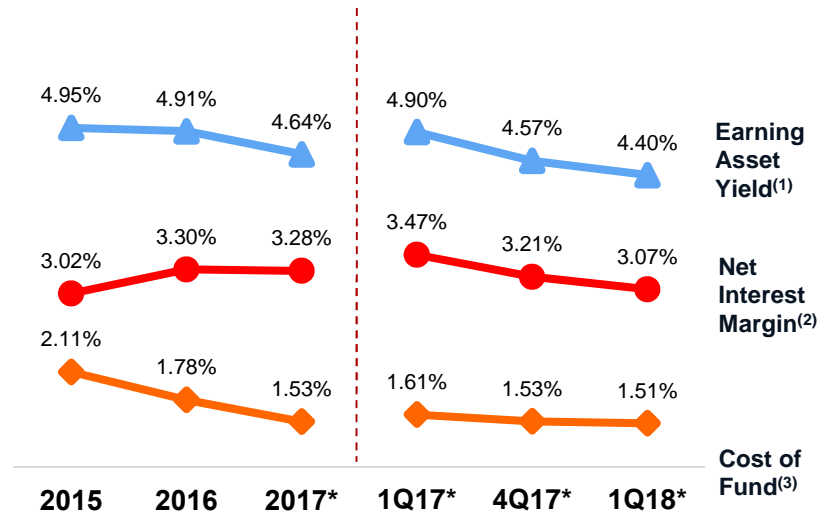
Net Interest Income

Net Interest Income

THB million



Net Interest Margin



* In 1Q18, the bank re-categorized the gain/loss from derivatives in banking book for hedging purpose to interest income and expense.

(1) Earning asset yield = Interest income / Average earning asset

(2) NIM = Net interest income / Average earning asset

(3) Cost of fund = Interest expense / Interest bearing liabilities

Loan breakdown by Borrower

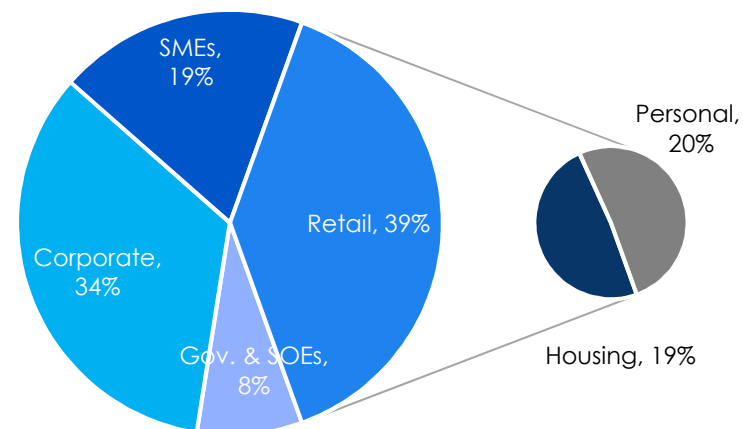
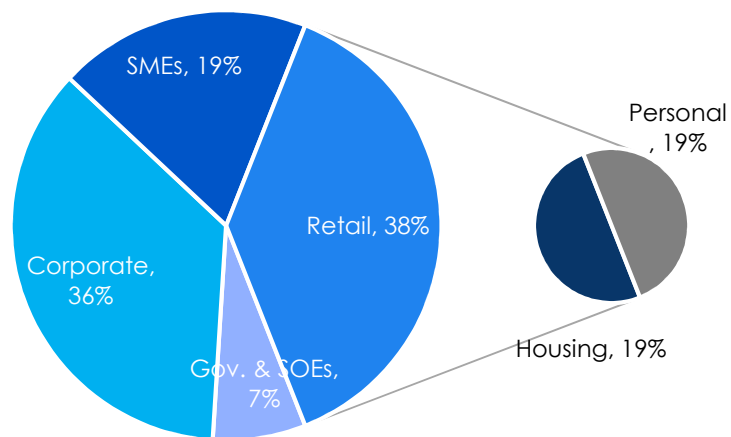
Bank only

December 2017

March 2018

Total Loan = 1,865 THB billion

Total Loan = 1,858 THB billion



Non Interest Income

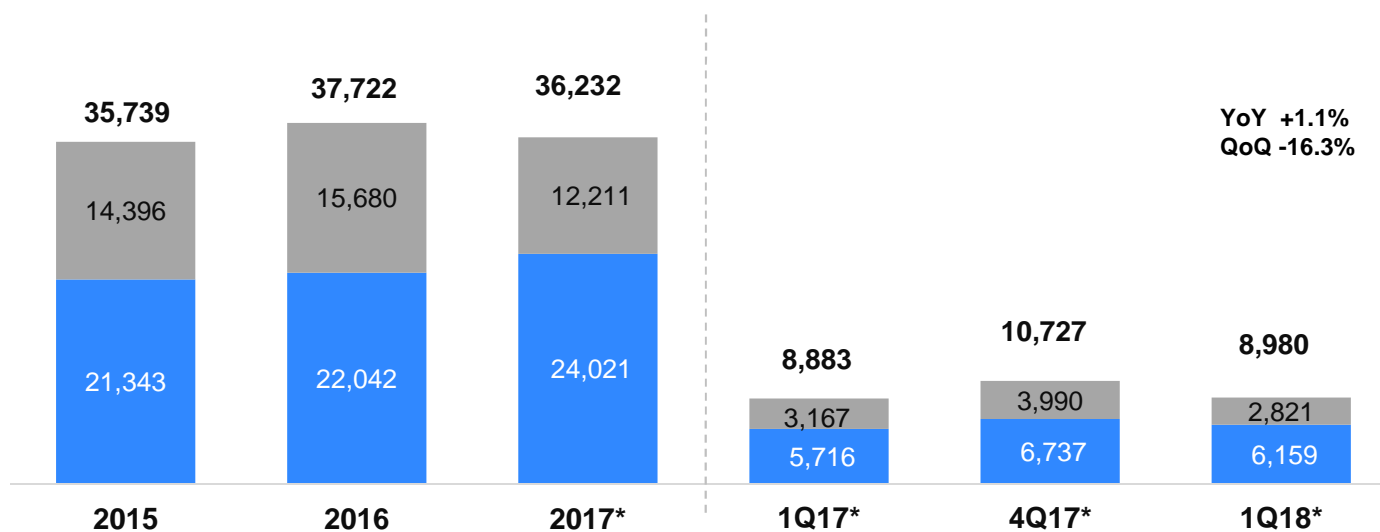
Non Interest Income Breakdown

THB million

■ Fee Income(net)

■ Other Operating Income

Non Interest Income



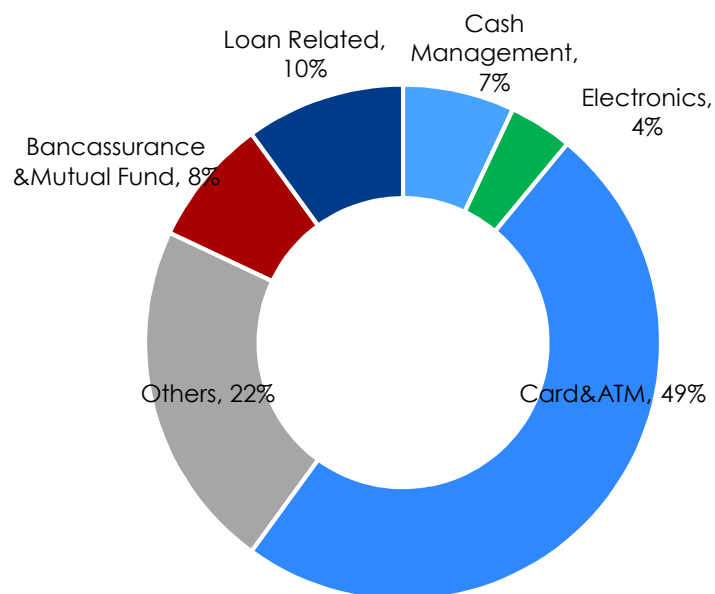
Non Interest Income Ratio**	2015	2016	2017*	1Q17*	4Q17*	1Q18*
	31%	30%	29%	29%	33%	30%

* In 1Q18, the bank re-categorized the gain/loss from derivatives in banking book for hedging purpose to interest income and expense.

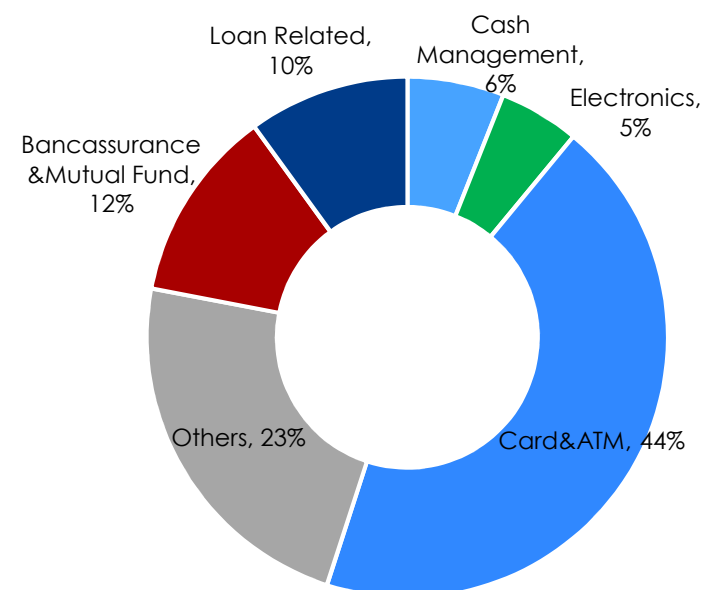
**Non Interest Income Ratio = Non Interest Income to Total Revenue(net)

Fee and service Income

1Q2017



1Q2018

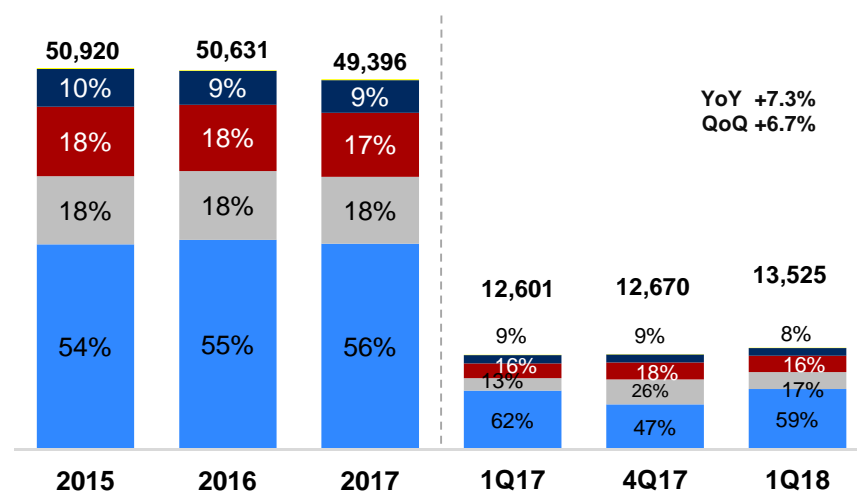


Cost efficiency

Total Other Operating Expenses

THB million

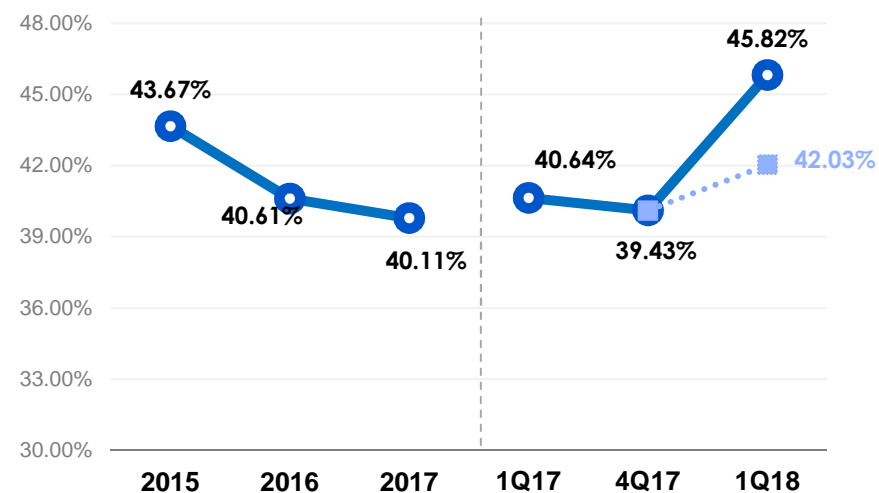
■ Total Other Operating Expenses
■ Taxes and Duties
■ Others
■ Directors' Remuneration
■ Premises and Equipment Expenses
■ Employee's Expenses



YoY +7.3%
QoQ +6.7%

Growth YoY%	2015	2016	2017	1Q17	4Q17	1Q18
Growth YoY%	+5.8%	-0.6%	-2.4%	+1.1%	-2.8%	+7.3%

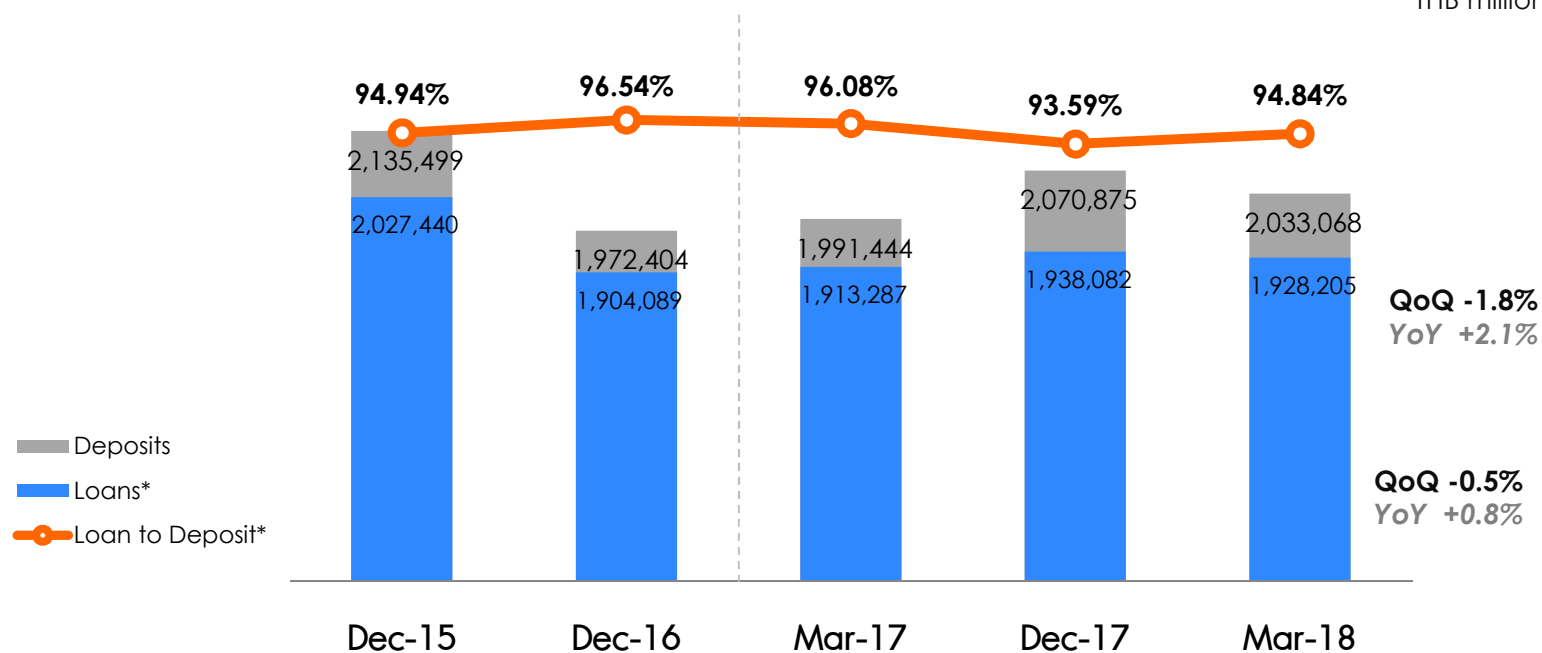
Cost to Income Ratio



Liquidity

Loans and Deposits

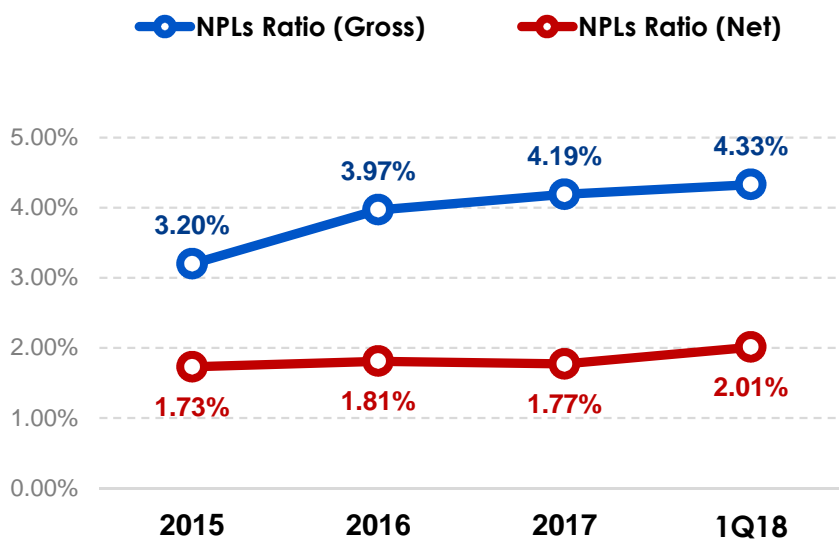
THB million



* Loans less deferred revenue.

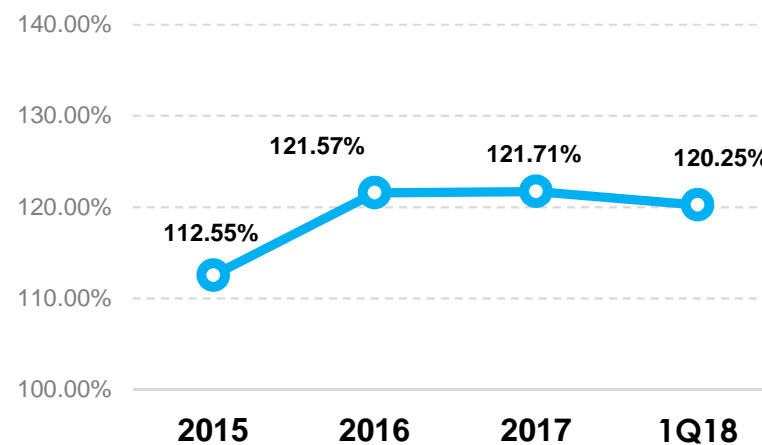
Asset quality

NPLs Ratio



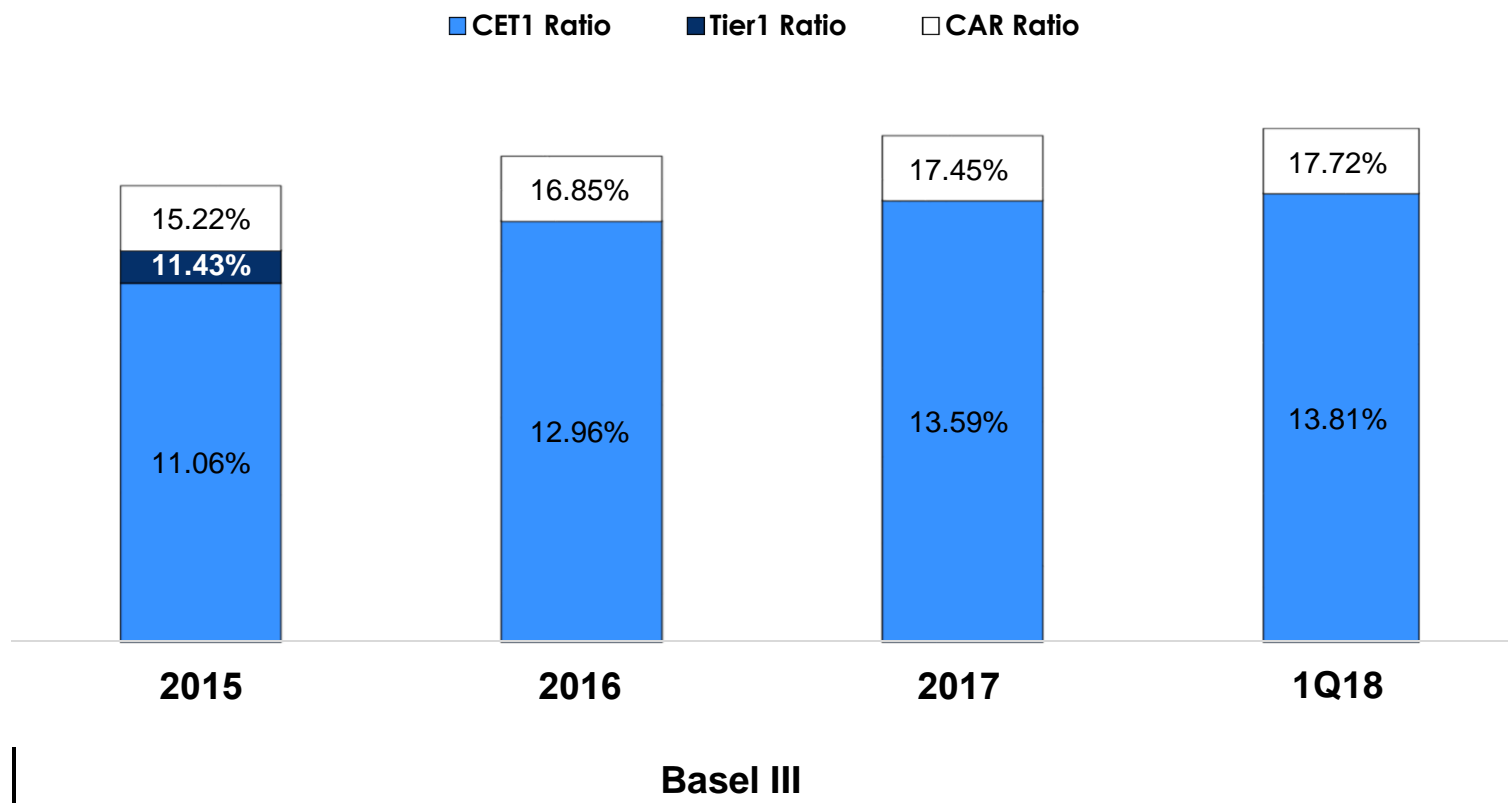
NPLs ratio (gross) calculated from total loans included interbank loans, according to BOT's definition.

Coverage Ratio



Capital

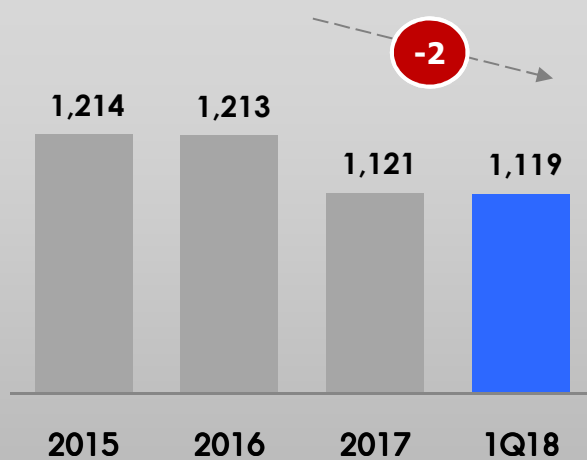
Capital Adequacy Ratio, Tier 1 Ratio and Common Equity Tier 1 Ratio



From December 31, 2016 onwards, CET1 Ratio was equal to Tier1 Ratio

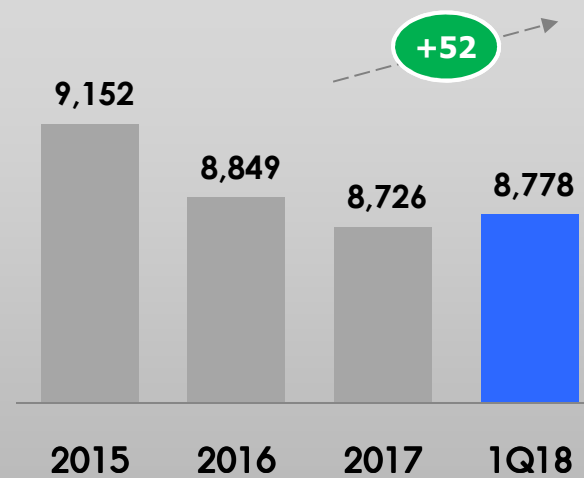
Network

Domestic Branches*



* Domestic branches including service point

ATM



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.

Thank You

Krungthai Bank PCL
<https://www.ktb.co.th/en/investor-relations>
Tel :0-2208-3668-9
Email : IR@ktb.co.th

