




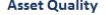

Krungthai Bank PCL
Analyst Meeting 2Q2018
July 2018





KTB Performance

Key Financial Ratios

	1H17	1H18	Change (YoY)	2Q17	1Q18	2Q18	Change (YoY)	Change (QoQ)
 Net Profit ⁽¹⁾ (THB million)	11,760	14,498	+23.28%	3,222	6,790	7,712	+139.35%	+13.58%
ROE ⁽¹⁾	8.65%	10.14%	+1.49%	4.64%	9.48%	10.64%	+6.00%	+1.16%
ROA ⁽¹⁾	0.88%	1.03%	+0.15%	0.48%	0.96%	1.09%	+0.61%	+0.13%
Net Interest Margin	3.45%	3.09%	-0.36%	3.39%	3.07%	3.10%	-0.29%	+0.03%
 Non-Interest Income	16,902	17,671	+4.55%	8,042	8,979	8,744	+8.73%	-2.62%
Cost/Income ratio	39.85%	43.74%	+3.89%	39.09%	42.03%**	41.79%	+2.70%	-0.24%
	Dec17	Jun18	Change Ytd		Mar18	Jun18	Change QoQ	
 Loan (Billion) (less deferred revenue)	1,938	1,960	+1.14%		1,928	1,960	+1.66%	
 NPL ratio (gross)	4.19%	4.52%	+0.33%		4.33%	4.52%	+0.19%	
Coverage ratio	121.71%	123.54%	+1.83%		120.25%	123.54%	+3.29%	
 CAR*	17.45%	17.61%	+0.16%		17.72%	17.61%	-0.11%	
Tier1*	13.39%	13.73%	+0.34%		13.81%	13.73%	-0.08%	

Remarks :

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

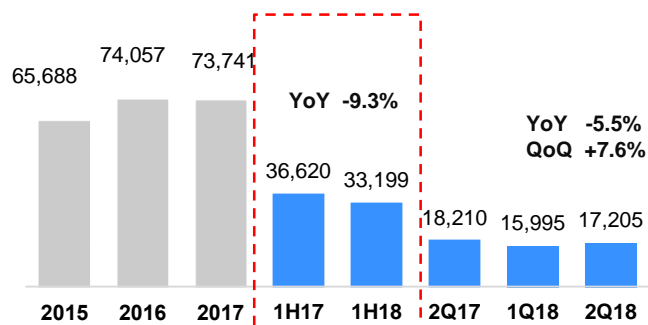
*Bank Only Basis

** Normalized Cost / Income Ratio from reported cost to income at 45.82%.

Operational performance

Pre Provision Profit⁽¹⁾

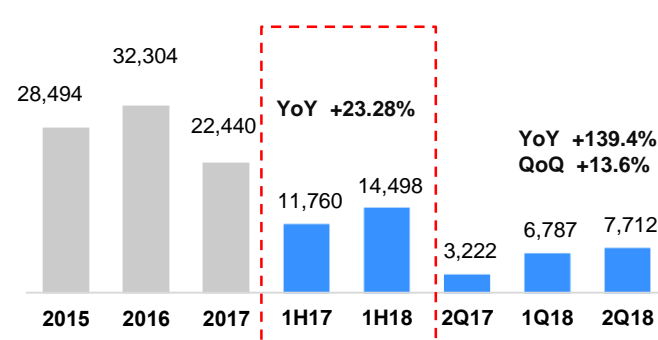
THB million



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

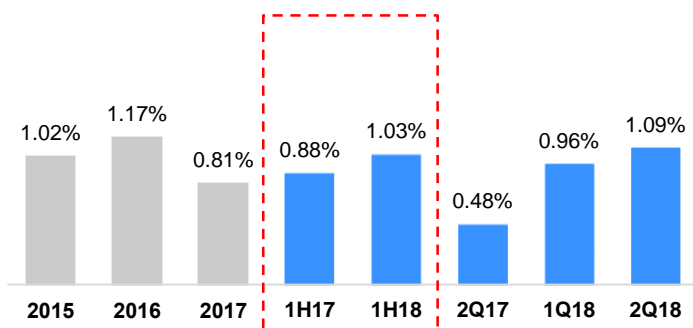
Net Income⁽²⁾

THB million



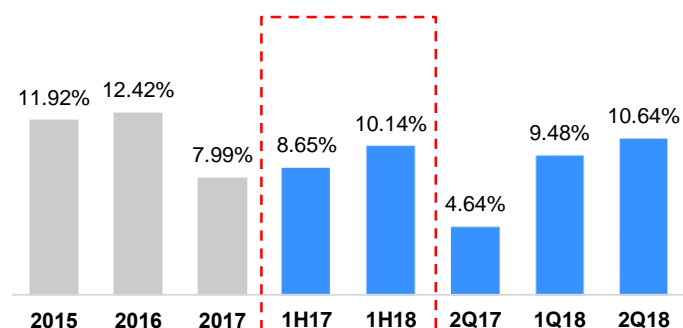
(2) Net income (attributable to equity holders of the bank).

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.

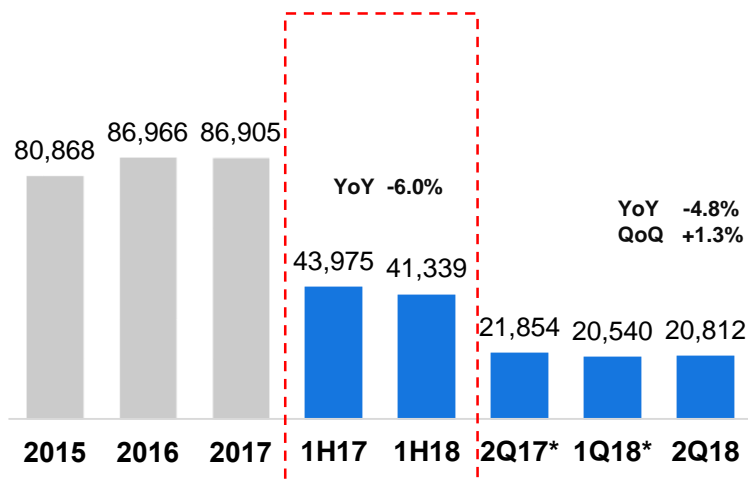
Return on Equity⁽³⁾



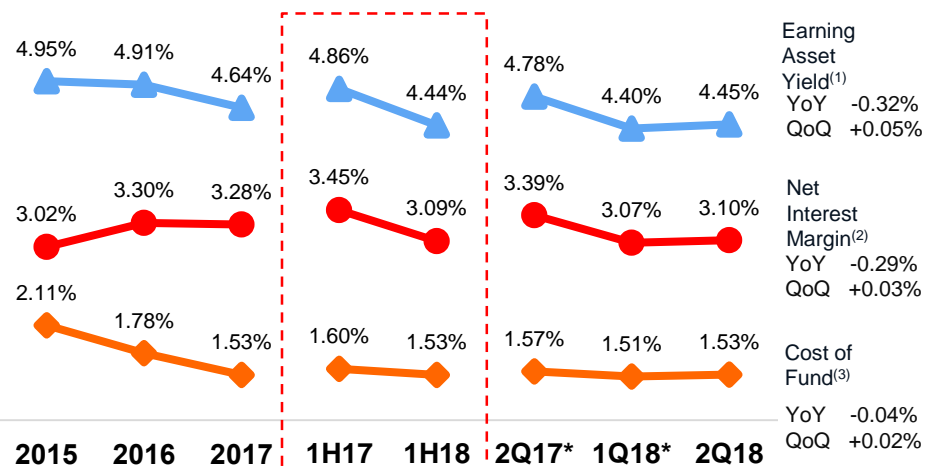
Net Interest Income

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

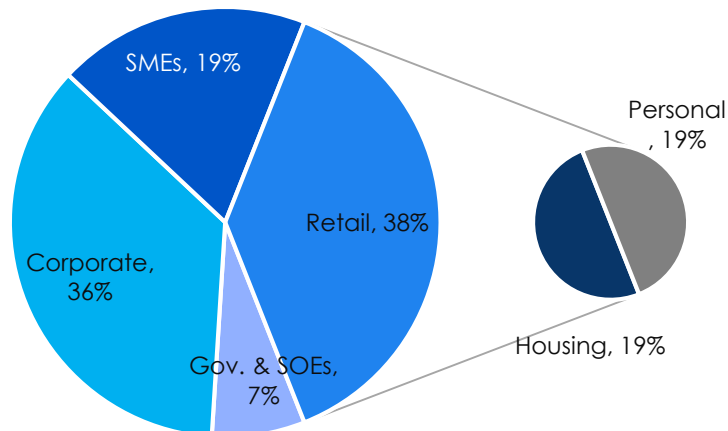
Loan breakdown by Borrower

Bank only

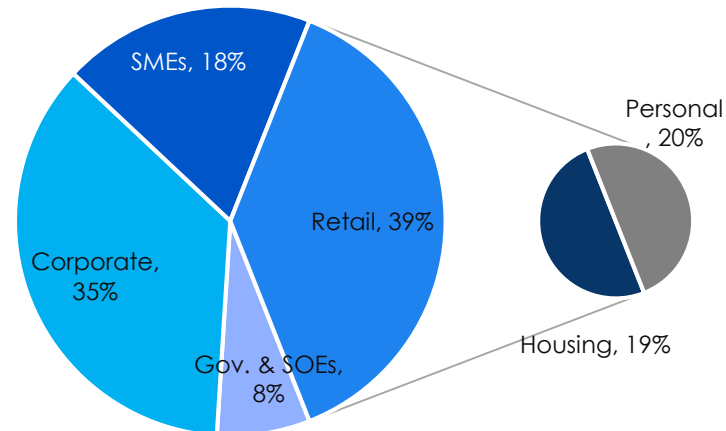
December 2017

June 2018

Total Loan = 1,865 THB billion



Total Loan = 1,888 THB billion

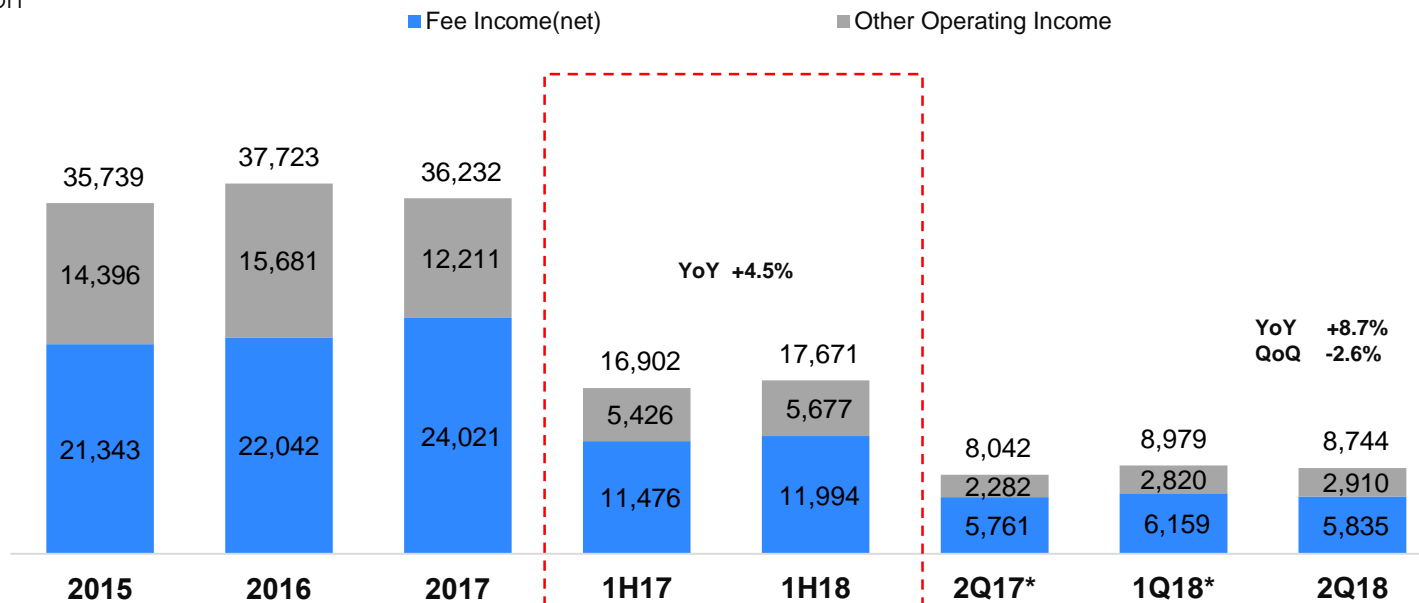


Bank only	1Q18 (QoQ%)	2Q18 (QoQ%)	1H18 (YoY%)
Corporate	-5.3%	+2.5%	-2.9%
Government & SoEs	+18.9%	+1.3%	+20.4%
SMEs	-1.5%	-1.6%	-3.1%
Retail	+1.3%	+2.4%	+3.7%
- Housing	+0.4%	+2.0%	+2.4%
- Personal	+2.1%	+2.7%	+4.9%
Total loan	-0.4%	+1.6%	+1.2%

Non Interest Income

Non Interest Income Breakdown

THB million


**Non Interest
Income Ratio****

31%

30%

29%

28%

30%

27%

30%

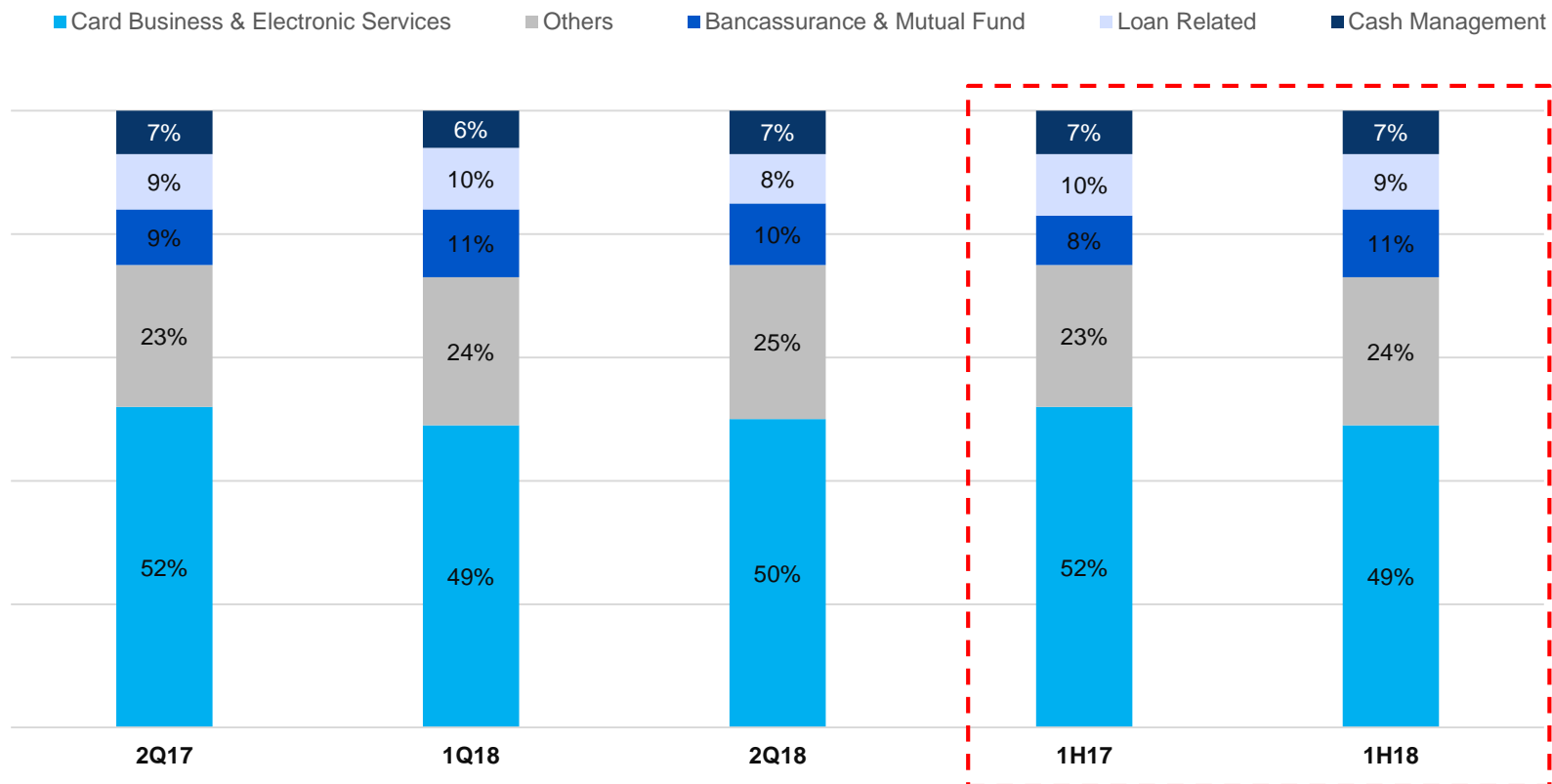
30%

* 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

Fee Breakdown

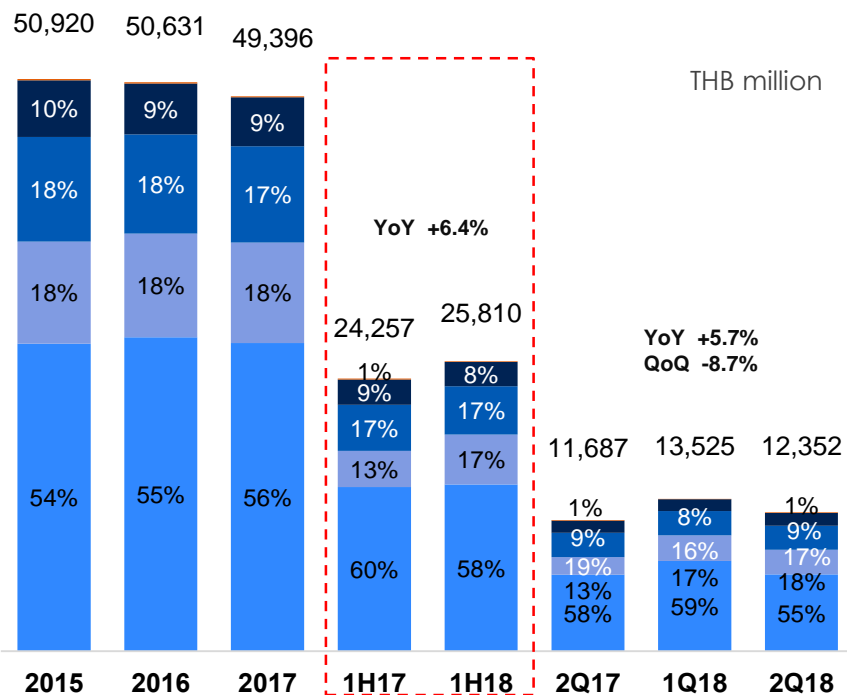


Cost efficiency

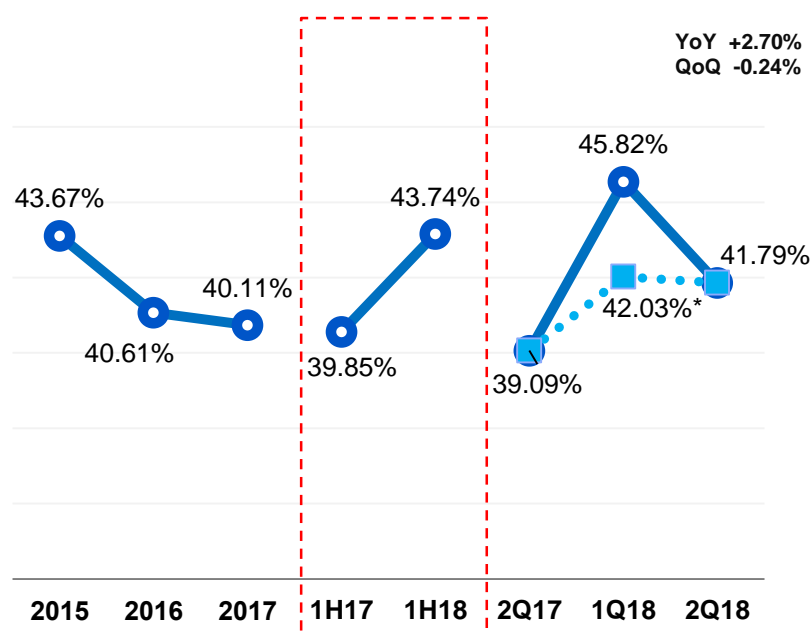
Total Other Operating Expenses

Total Other Operating Expenses

- Taxes and Duties
- Directors' Remuneration
- Premises and Equipment Expenses
- Others
- Employee's Expenses



Cost to Income Ratio

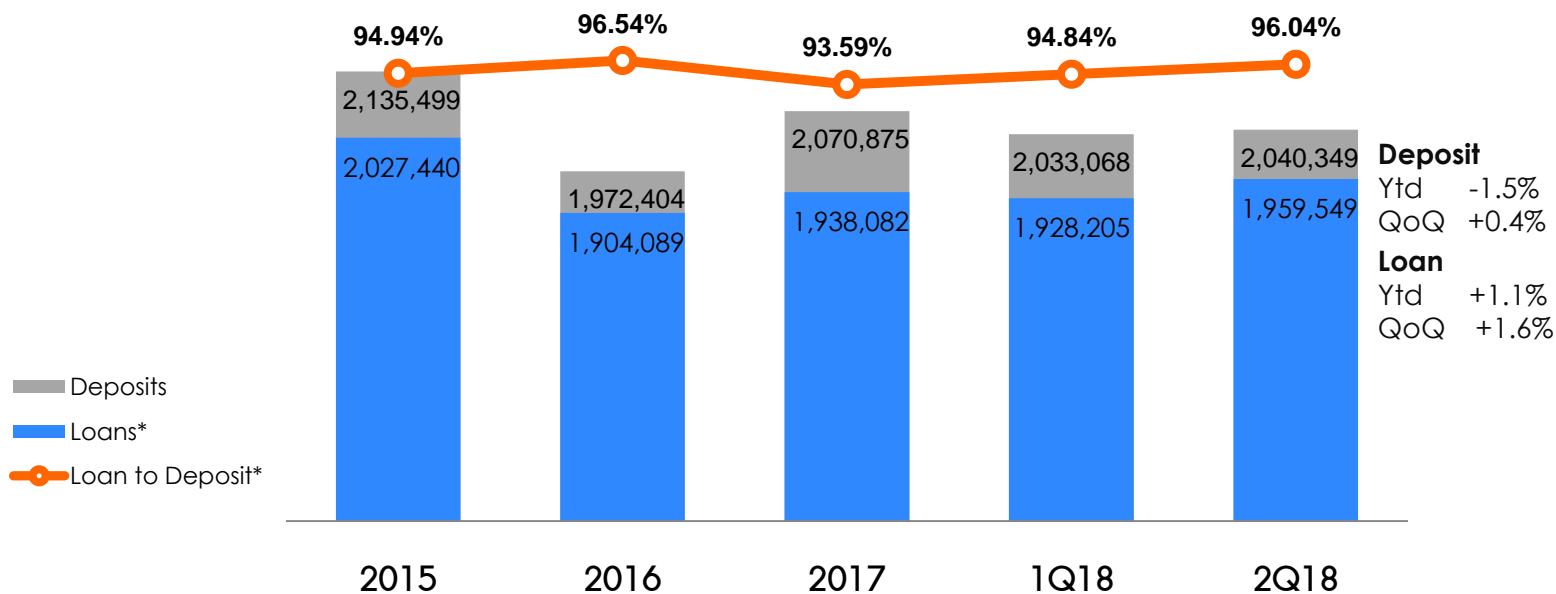


* Normalized Cost / Income Ratio

Liquidity

Loans and Deposits

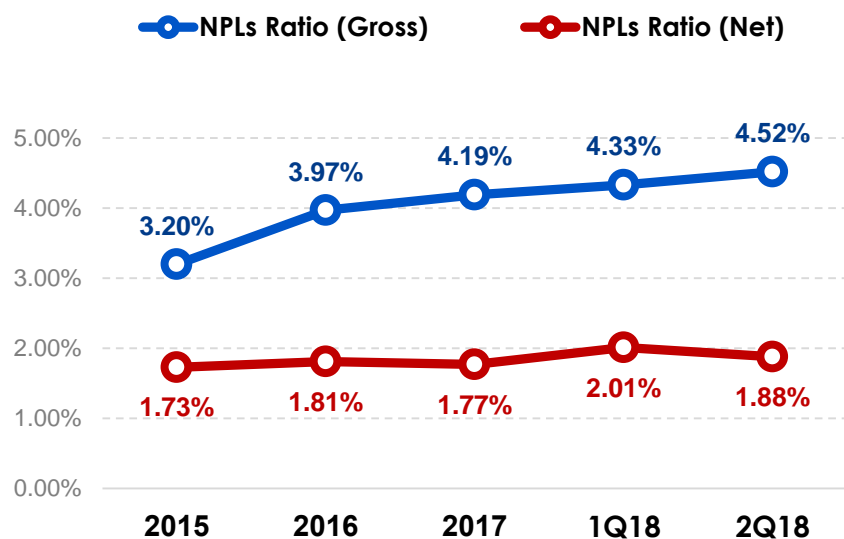
THB million



* Loans less deferred revenue.

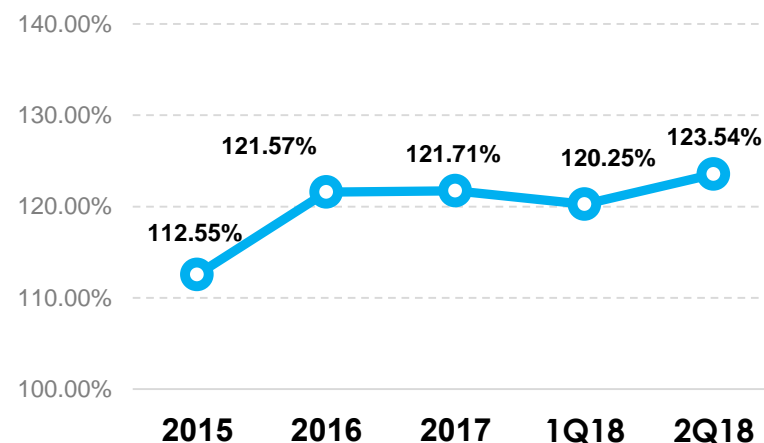
Asset quality

NPLs Ratio



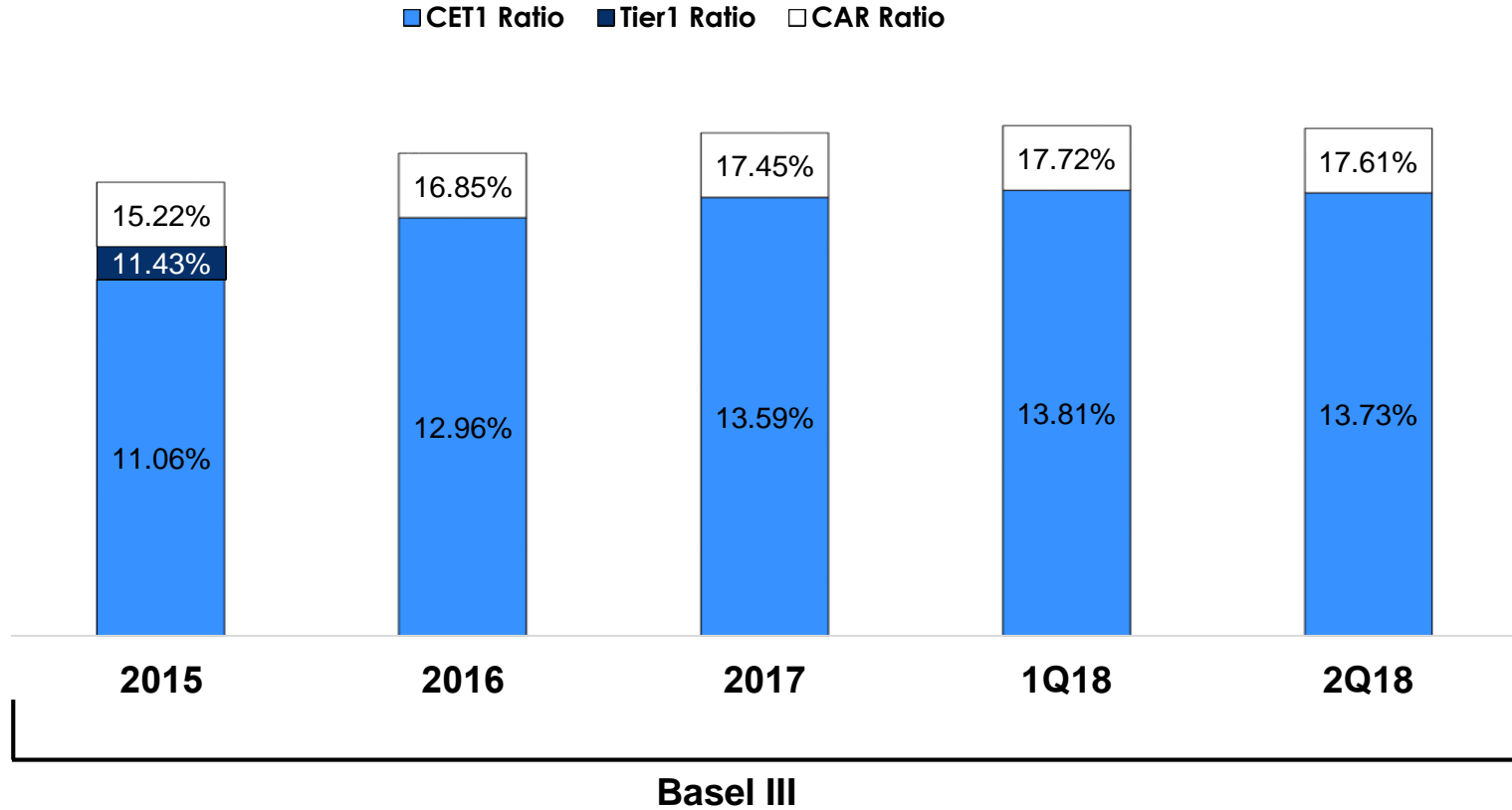
NPLs ratio (gross) calculated from total loans included interbank loans, according to BOT's definition.

Coverage Ratio



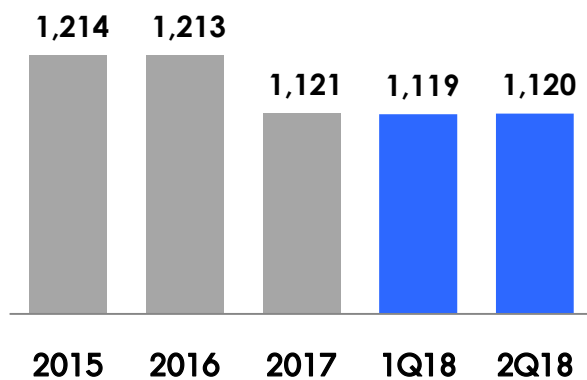
Capital

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

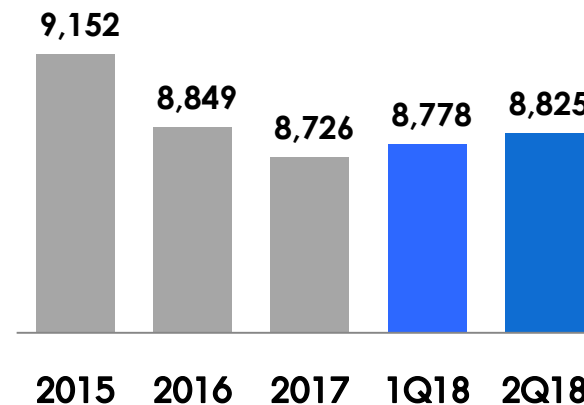


Network

Domestic Branches*



ATM



* Domestic branches including service point

Disclaimer

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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

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