




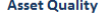

Krungthai Bank PCL
Analyst Meeting 3Q2018
November 2018





KTB Performance

Key Financial Ratios

	9M17	9M18	Change (YoY)	3Q17	2Q18	3Q18	Change (YoY)	Change (QoQ)
 Net Profit ⁽¹⁾ (THB million)	17,632	22,333	+26.7%	5,872	7,708	7,838	+33.5%	+1.7%
ROE ⁽¹⁾	8.45%	10.20%	+175 bps	8.35%	10.63%	10.61%	+226 bps	-2 bps
ROA ⁽¹⁾	0.88%	1.07%	+19 bps	0.87%	1.09%	1.12%	+25 bps	+3 bps
Net Interest Margin	3.40%	3.11%	-29 bps	3.32%	3.10%	3.12%	-20 bps	+2 bps
 Non-Interest Income	25,532	25,590	+0.2%	8,649	8,679	7,997	-7.5%	-7.9%
Cost/Income ratio	40.36%	43.79%	+343 bps	41.43%	41.59%	44.10%	+267 bps	+251 bps
	Dec17	Sep18	Change (Ytd)		Jun18	Sep18	Change (QoQ)	
 Loan (Billion) (less deferred revenue)	1,938	1,981	+2.2%		1,960	1,981	+1.1%	
 NPL ratio (gross)	4.19%	4.42%	+23 bps		4.52%	4.42%	-10 bps	
Coverage ratio	121.71%	122.59%	+88 bps		123.54%	122.59%	-95 bps	
CAR*	17.45%	17.82%			17.61%	17.82%		
 Tier1*	13.59%	13.92%			13.73%	13.92%		

Remarks :

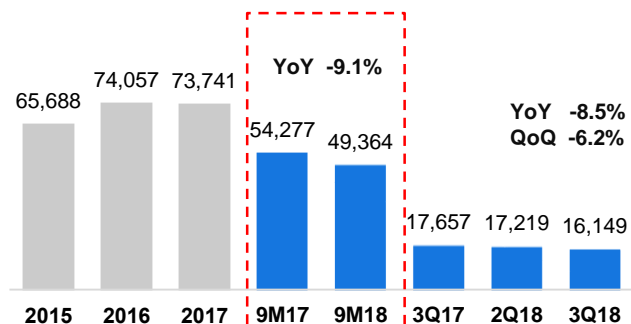
(1) Net Profit , ROE, ROA represent for equity holders of the bank

*Bank only basis

Operational performance

Pre Provision Profit⁽¹⁾

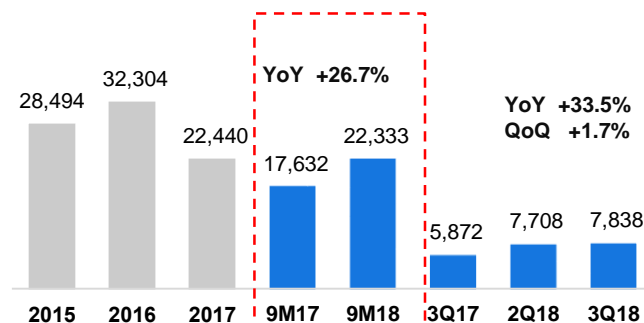
THB million



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

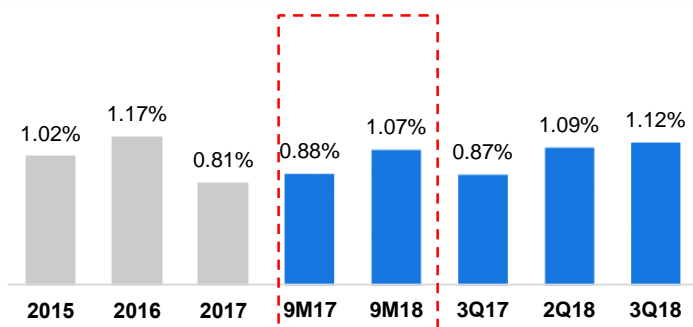
Net Income⁽²⁾

THB million



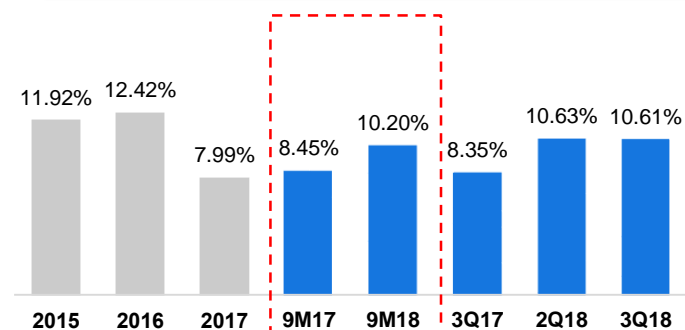
(2) Net income (attributable to equity holders of the bank).

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.

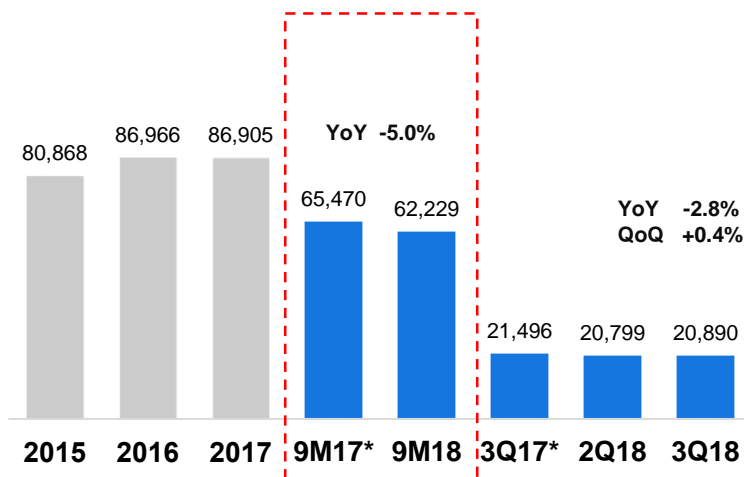
Return on Equity⁽³⁾



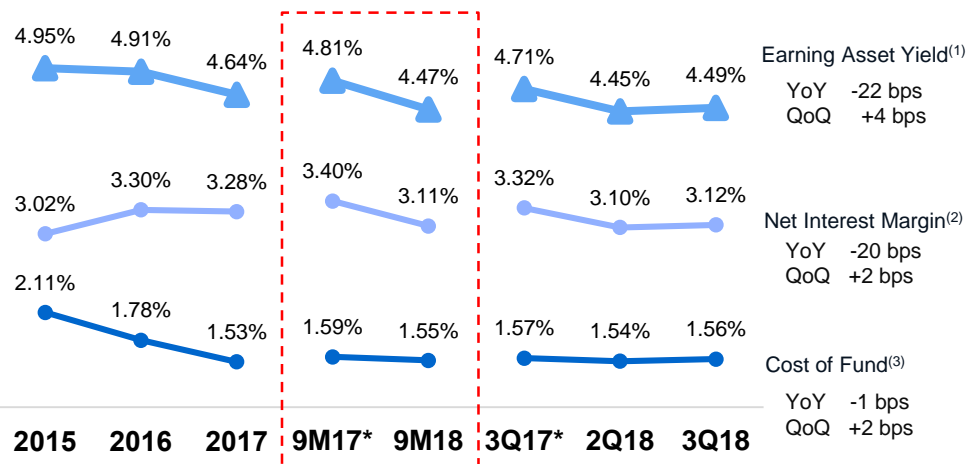
Net Interest Income

Net Interest Income

THB million



Net Interest Margin



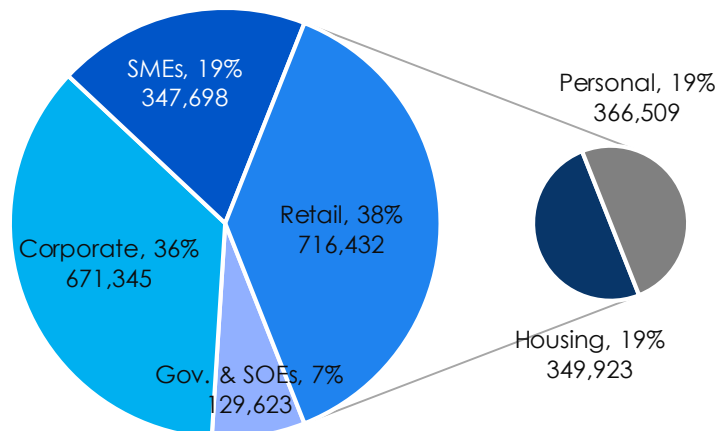
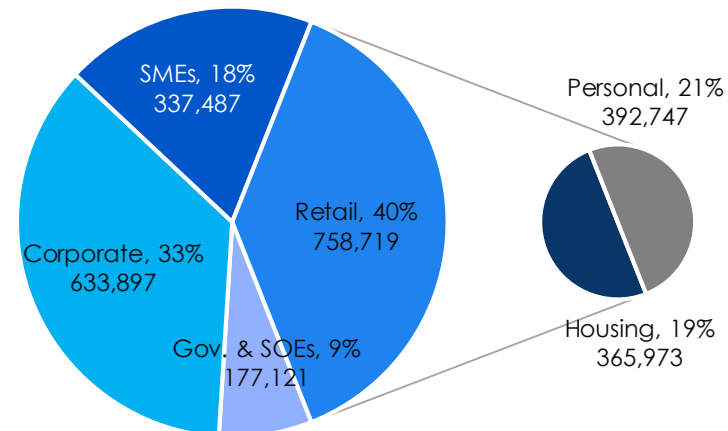
* In 1Q18, the bank re-categorized the gain/loss from derivatives in banking book for hedging purpose to interest income and expense.

(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

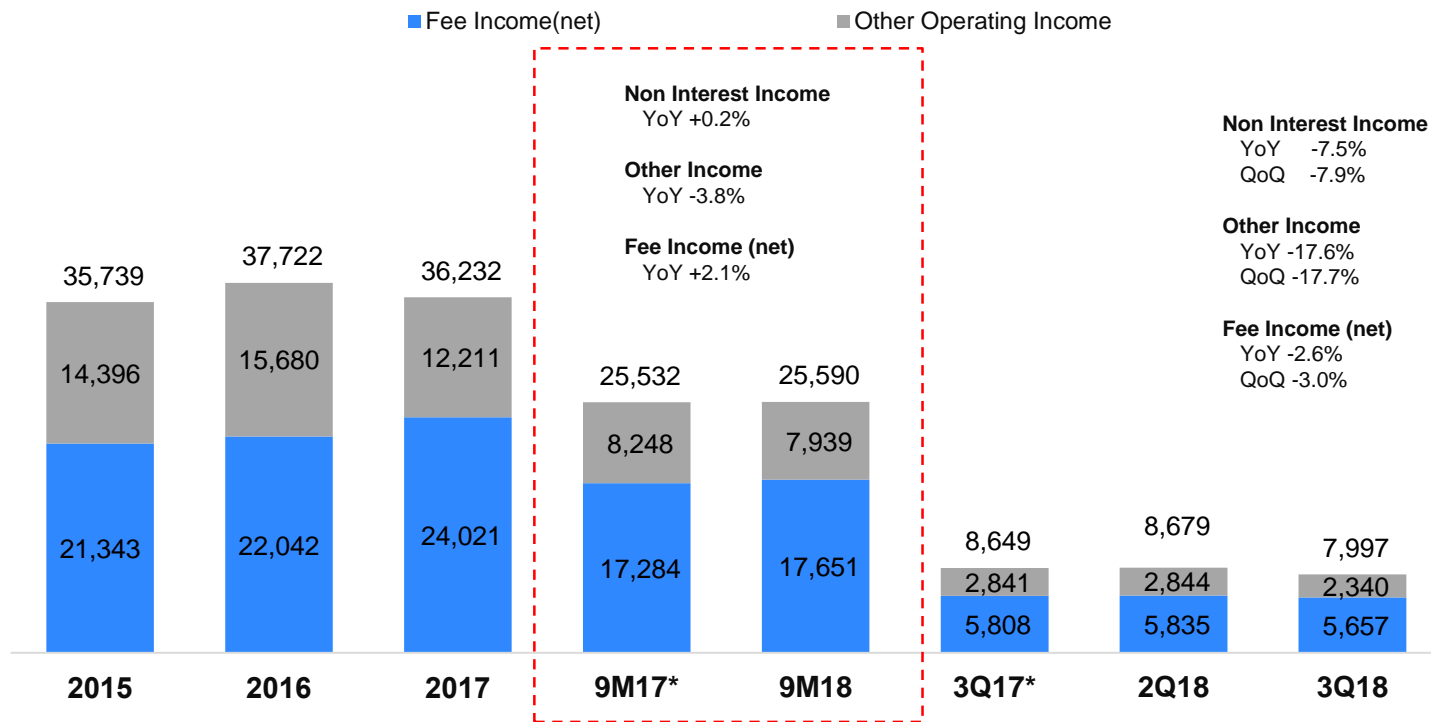
Bank only
December 2017
Total Loan = 1,865,483 THB Million

September 2018
Total Loan = 1,907,596 THB Million


Bank only	Jun18 (QoQ%)	Sep18 (QoQ%)	Sep18 (Ytd%)
Corporate	+2.5%	-2.7%	-5.6%
Government & SoEs	+1.3%	+13.5%	+36.6%
SMEs	-1.6%	+0.1%	-2.9%
Retail	+2.4%	+2.1%	+5.9%
- Housing	+2.0%	+2.1%	+4.6%
- Personal	+2.7%	+2.1%	+7.2%
Total loan	+1.6%	+1.0%	+2.3%

Non Interest Income

Non Interest Income Breakdown

THB million



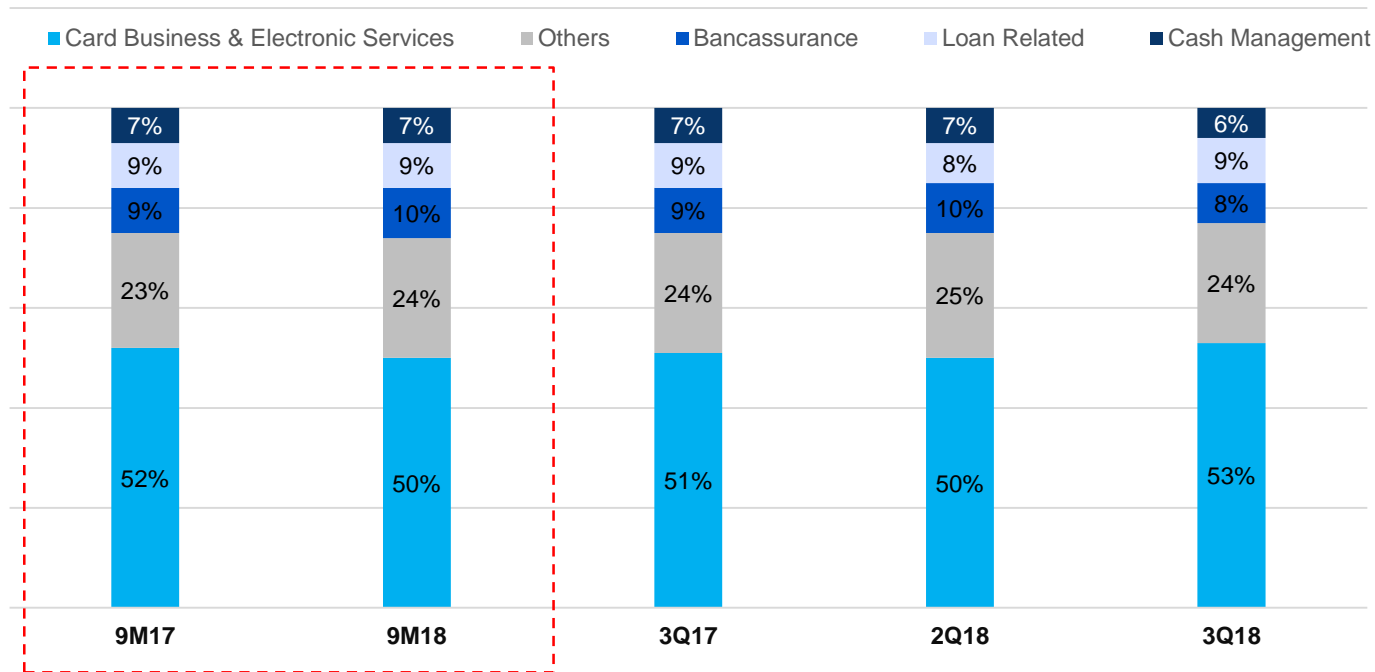
Non Interest Income Ratio**	2015	2016	2017	9M17*	9M18	3Q17*	2Q18	3Q18
	31%	30%	29%	28%	29%	29%	29%	28%

* 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

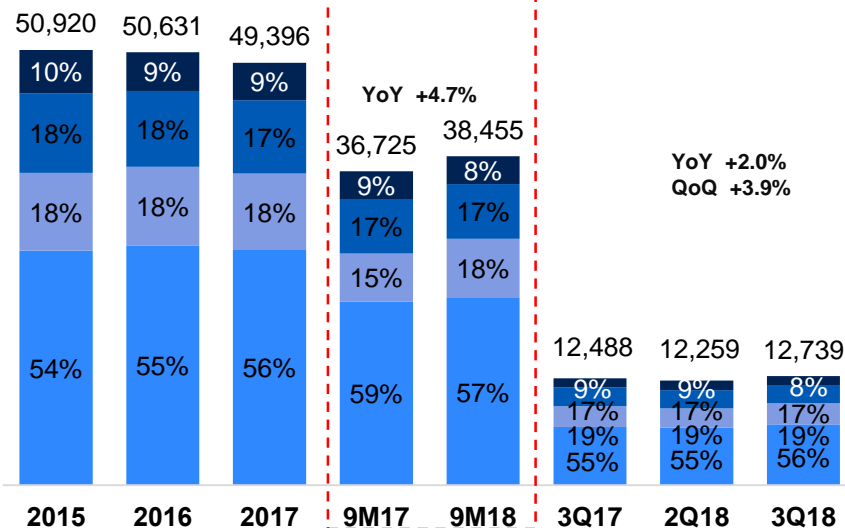


Cost efficiency

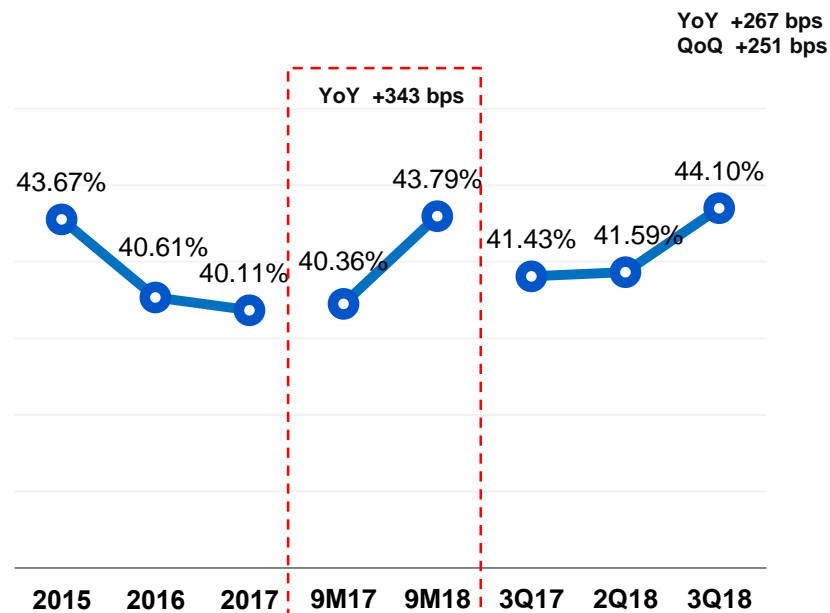
Total Other Operating Expenses

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

THB million


 YoY +2.0%
 QoQ +3.9%

Cost to Income Ratio

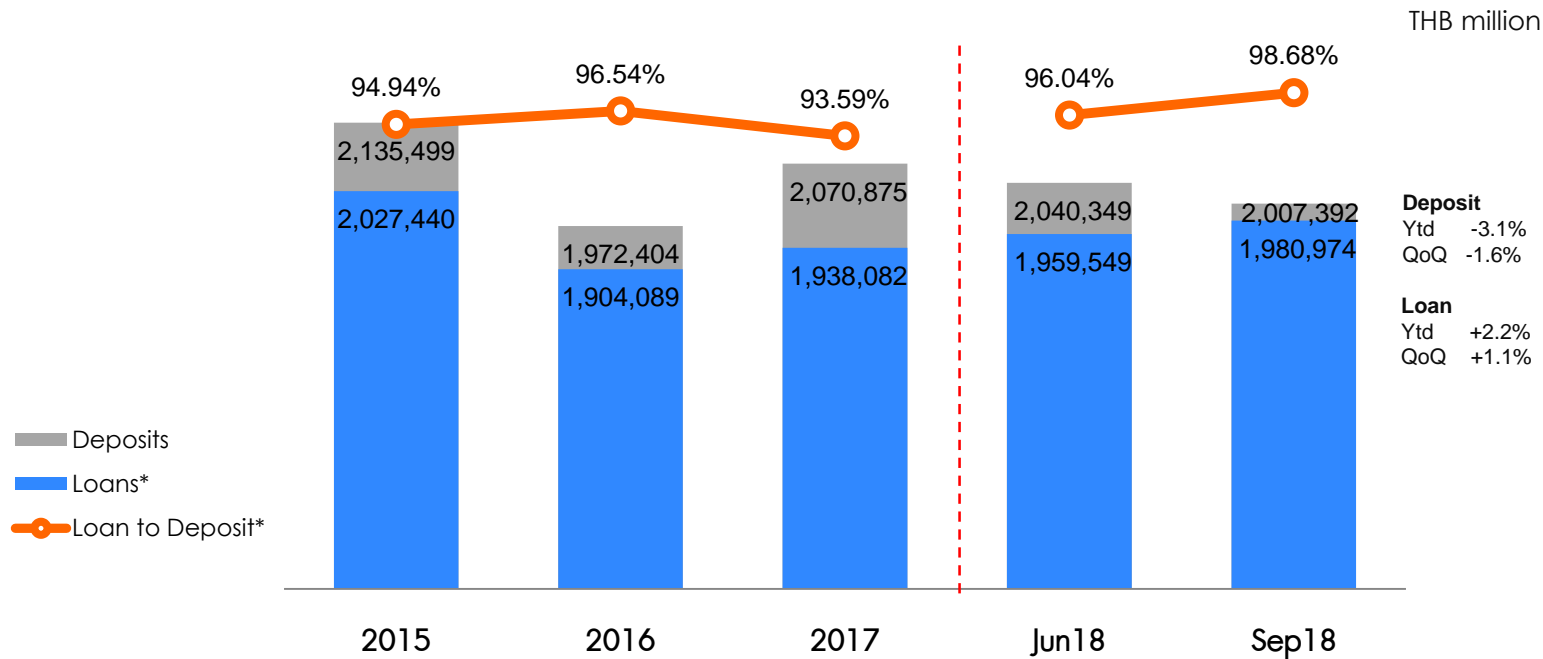

 YoY +267 bps
 QoQ +251 bps

YoY +343 bps

Growth YoY%	2015	2016	2017	9M17	9M18	3Q17	2Q18	3Q18
	+5.8%	-0.6%	-2.4%	-2.3%	+4.7%	-4.9%	+4.9%	+2.0%

Liquidity

Loans and Deposits

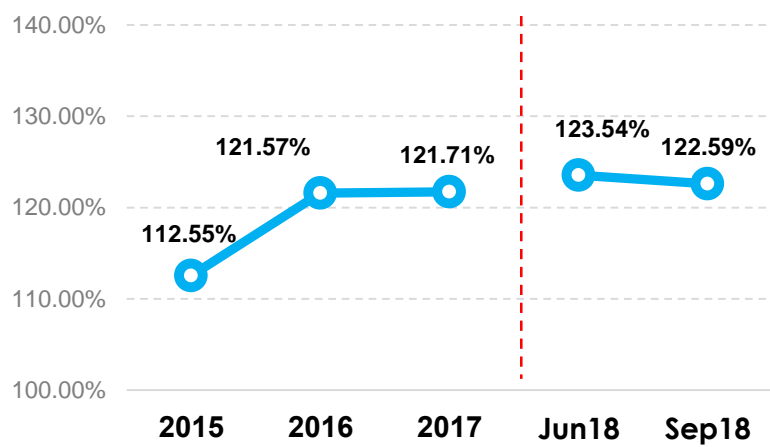
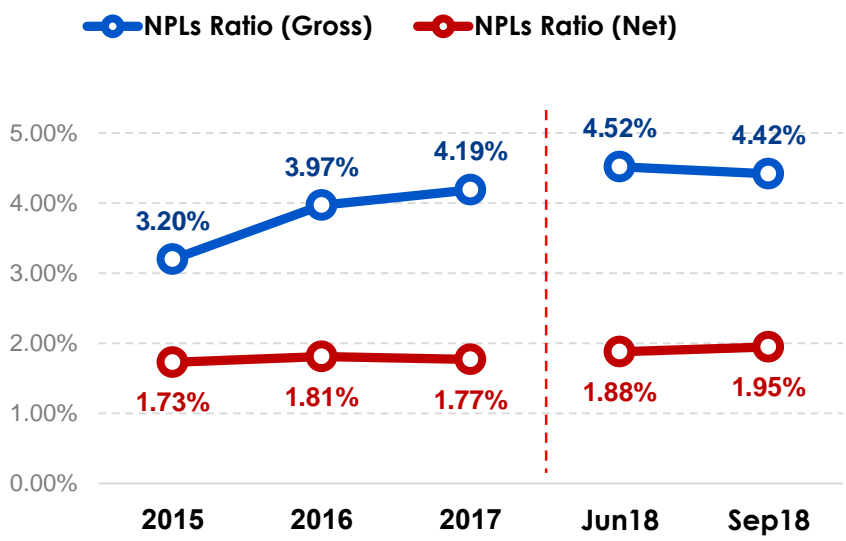


* Loans less deferred revenue.

Asset quality

NPLs Ratio

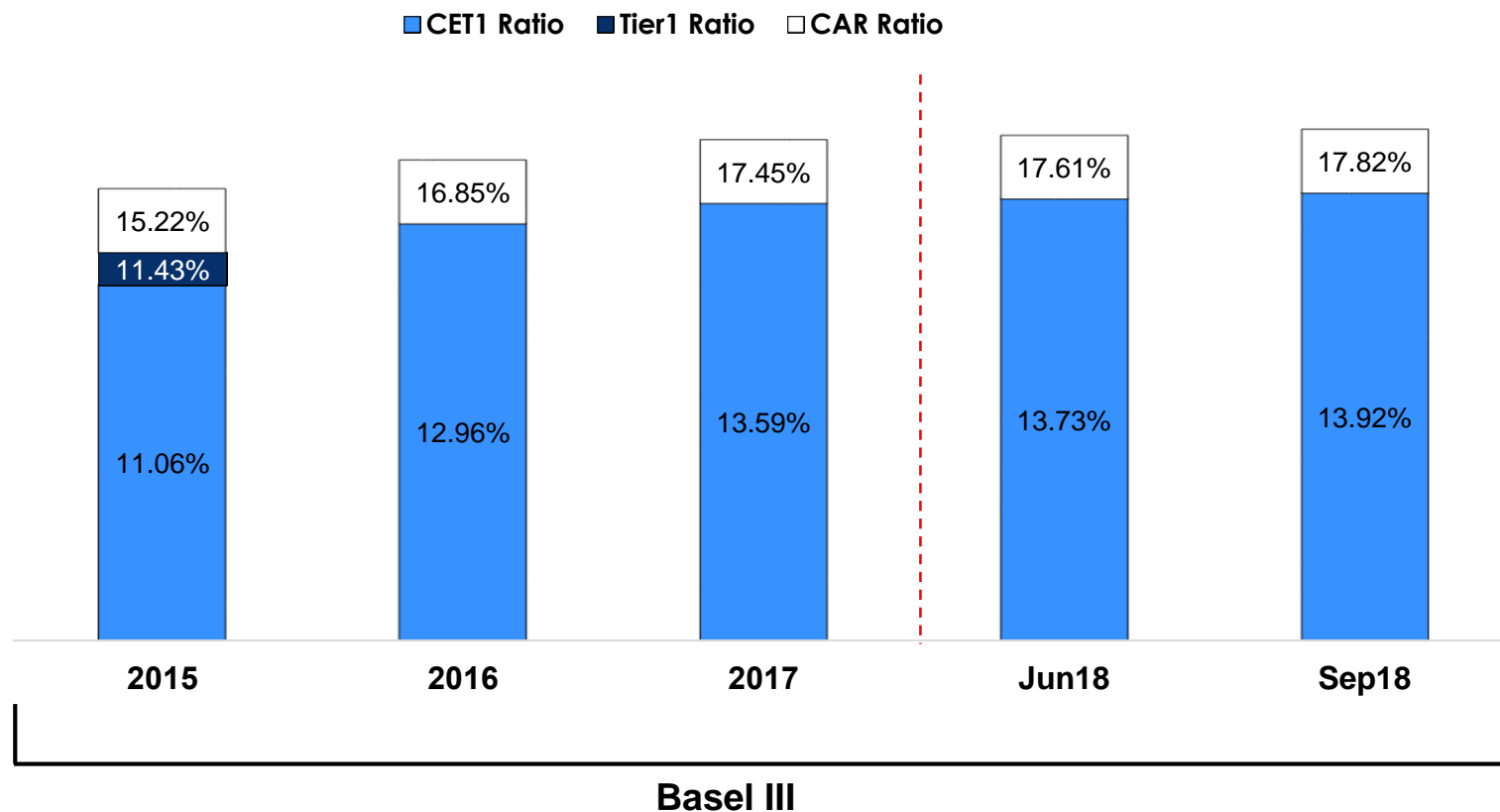
Coverage Ratio



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

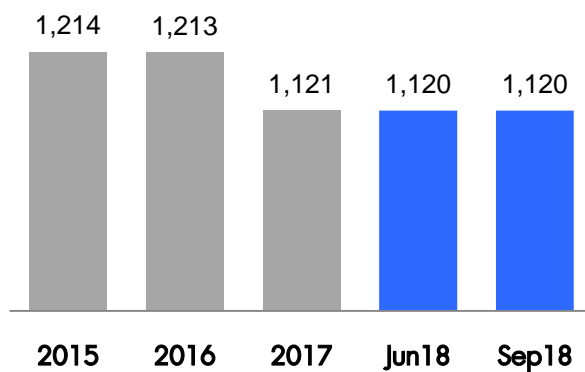
Capital

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

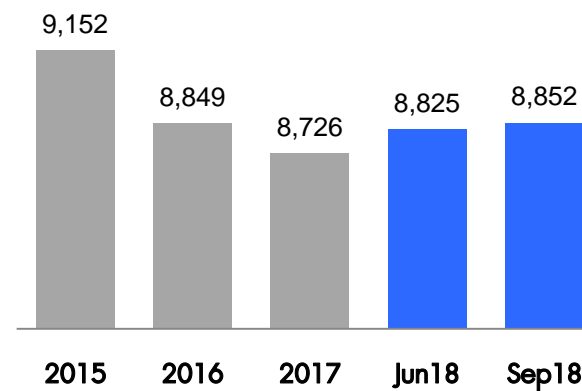


Network

Domestic Branches*



ATM



* Domestic branches including service point

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

