Summary: Krung Thai Bank Public Co. Ltd. Feb 13

Description:
Abstract
The rating outlook on Krung Thai Bank Public Co. Ltd. (KTB) is stable, reflecting our expectation that the bank is likely to maintain its financial profile over the next 12-24 months. We could lower the rating if KTB's asset quality weakens materially. Alternatively, we could upgrade the bank if its pre-diversification risk-adjusted capital (RAC) ratio improves to above 7% on a sustained basis. Standard & Poor's Ratings Services bases its rating on KTB on the bank's "adequate" business position, "moderate" capital and earnings, "adequate" risk position, "average" funding, "adequate" liquidity, as defined under our criteria. The rating on KTB is two notches higher than the bank's stand-alone credit profile of 'bb+' to reflect our view of a high likelihood of...

Companies mentioned in this report are:
- Krung Thai Bank Public Co. Ltd.

Action: Review

Standard and Poors RatingsXpress Credit Research provides in-depth coverage of international corporates, financial institutions, insurance companies, utilities, sovereigns and structured finance programs. RatingsXpress Credit Research lets users determine the credit rating of holdings and identify key factors underlying an issuer's creditworthiness, distinguishes the different risk exposures for new and existing deals, and provides an understanding of how their analysts interpret key regulatory, political and environmental events and their economic impact.

This product consists of a Summary Analysis: Bi-annual (at least). An abbreviated analysis containing Standard & Poor's issuer credit ratings as of the time the article was published. The analysis includes a rating rationale - the basis on which the rating was assigned - and an outlook section if the issuer is not on CreditWatch. Financial statistics are not included.

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