Summary: Krung Thai Bank Public Co. Ltd. Nov 05

Abstract
The ratings on Thailand's second-largest bank, Krung Thai Bank (KTB), reflect the improvement in its stand-alone financial profile, underpinned by an improving asset quality and underlying profitability. The ratings also incorporate the implicit support from its majority ultimate owner, the government of Thailand, with which it has a close relationship. The bank’s role involves, among other things, providing credit to important economic sectors and acting as the payments processing bank for the government and state-owned agencies. Nevertheless, with the current new management team, the emphasis of the bank is likely to shift to its own financial measures and ability to enhance its financial profile as it becomes more commercially focused. In the first half of 2005, KTB's loan quality improved,...

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

Action: Review

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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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