**Summary: Krung Thai Bank Public Co. Ltd. Jan 15**

Description: Abstract
Expected government support due to the bank's high systemic importance. Strong franchise as the second-largest commercial bank in Thailand. Moderate capitalization. Evolving risk management practices. The stable outlook on Krung Thai Bank Public Co. Ltd. (KTB) reflects our expectation that the bank will sustain its current capitalization over the next 12-24 months. We expect KTB to maintain a loan growth of 8%-10% and a prudent dividend policy. We could lower the rating if we expect KTB's pre-diversification risk-adjusted capital (RAC) ratio to deteriorate below 5% on a sustained basis or if the bank's asset quality materially weakens. Aggressive growth with loosening underwriting standards could weaken KTB's asset quality. Conversely, we could upgrade the bank if its business profile improves significantly...

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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