



Krung Thai Bank PLC

1Q07 Analyst Meeting

May 18th , 2007



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



KTB's Shareholding Structure as at March 30, 2007

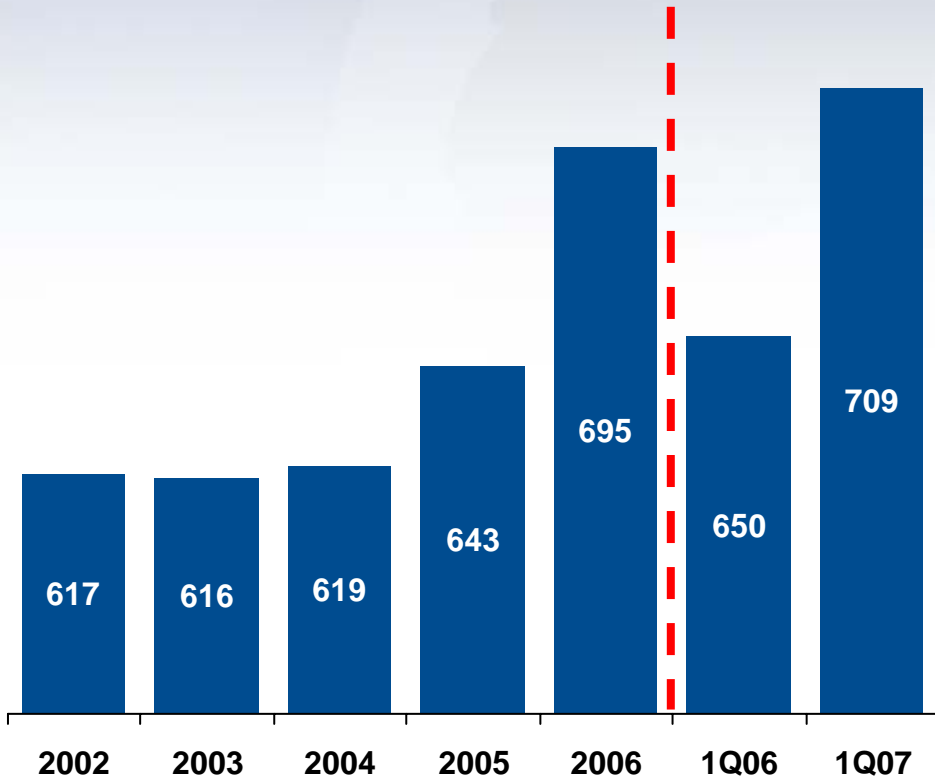
Total 11,185,249,000 shares, as at March 30, 2007

No. of Shareholders	Shareholders	% ⁽¹⁾
1	Financial Institutions Development Fund	55.31
1	The Government Savings Bank	0.79
2	Government Related	0.00
	Subtotal	56.10
	Domestic Shareholders	
12,115	Individual	1.11
64	Juristic	17.79
	Subtotal	18.90
	International Shareholders	
53	Individual	0.00
4	Juristic	25.00
	Subtotal	25.00
12,240	Grand Total	100.00

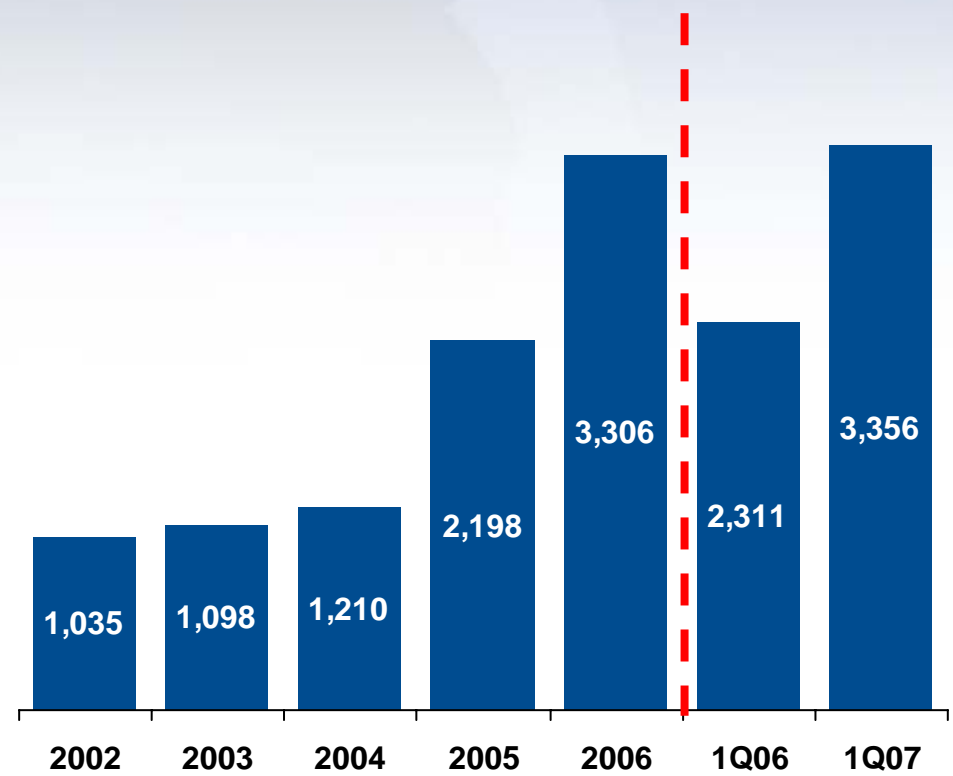


Nationwide Branch and ATM Network

Domestic Branches & Sub-Branches⁽¹⁾



ATMs⁽²⁾



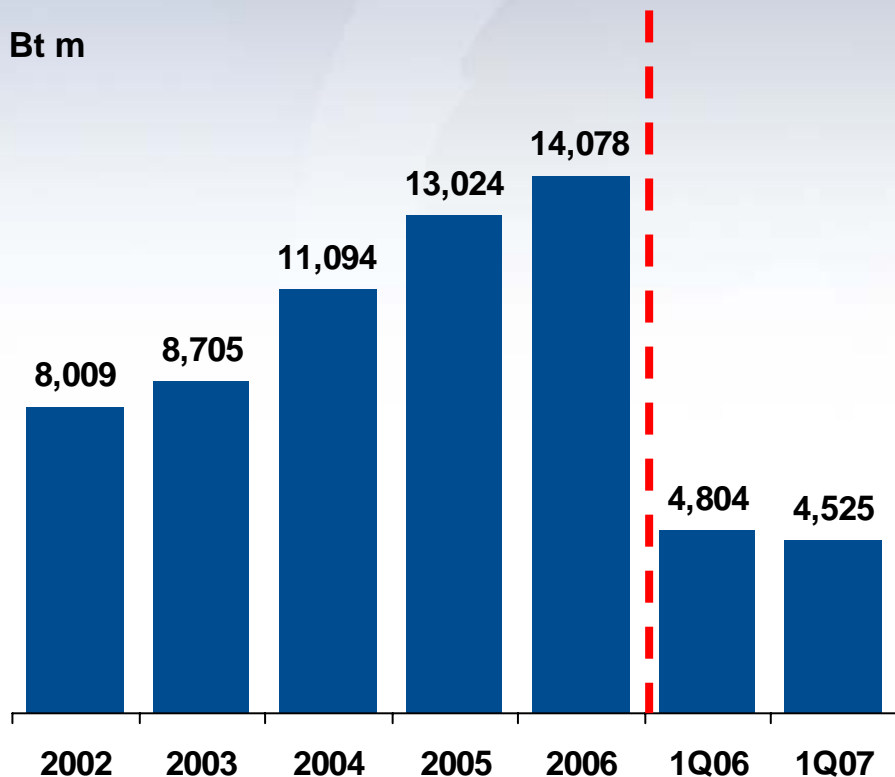
Source: (1) BOT data as of March 31, 2007
(2) ATMs Data as of March 31, 2007



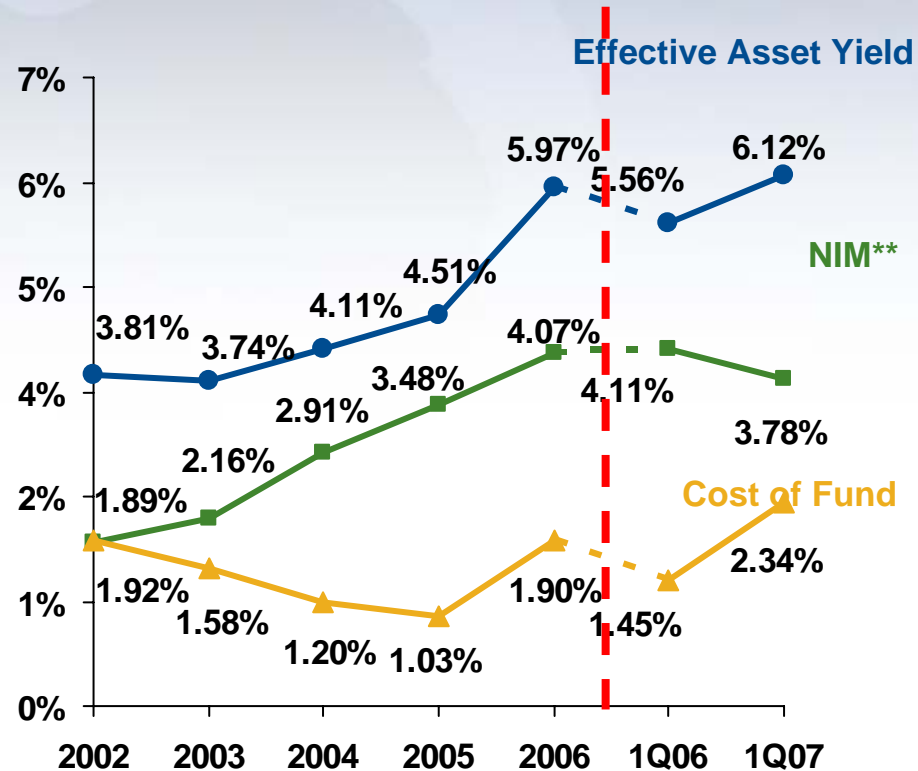
Operational Performance

Net Income

Bt m



Net Interest Margin



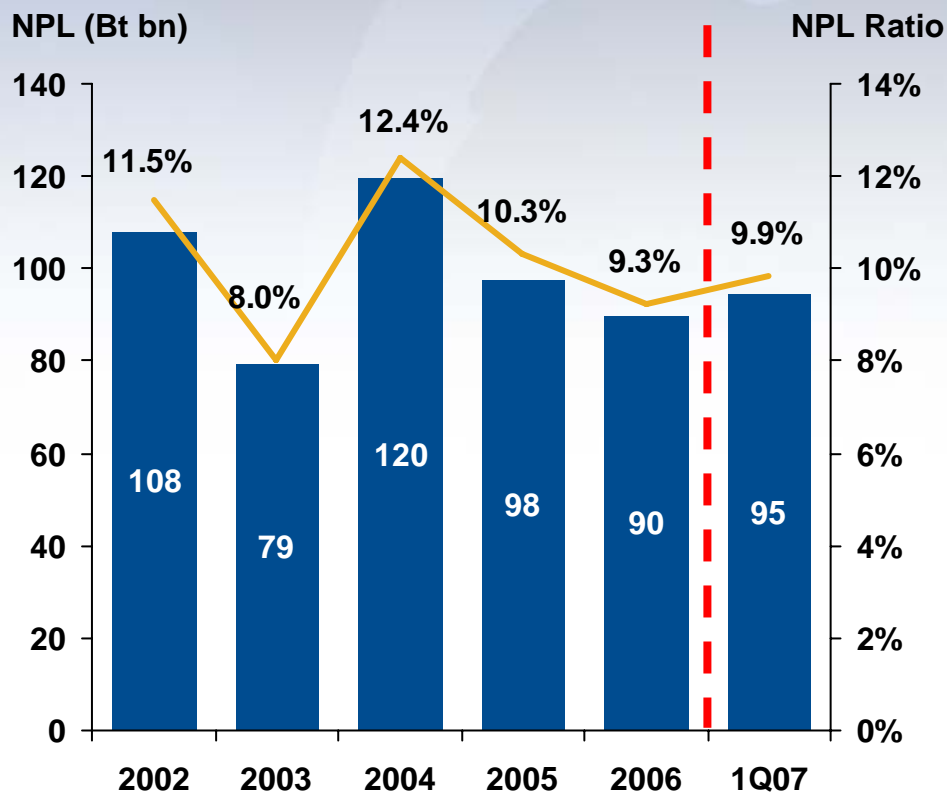
Note : 1Q07 data are consolidated, and reviewed as of March 31, 2007

Note **: Net interest margin is net interest income, including dividend, divided by average balance of earning assets



Operational Performance

NPL Ratio (Gross)

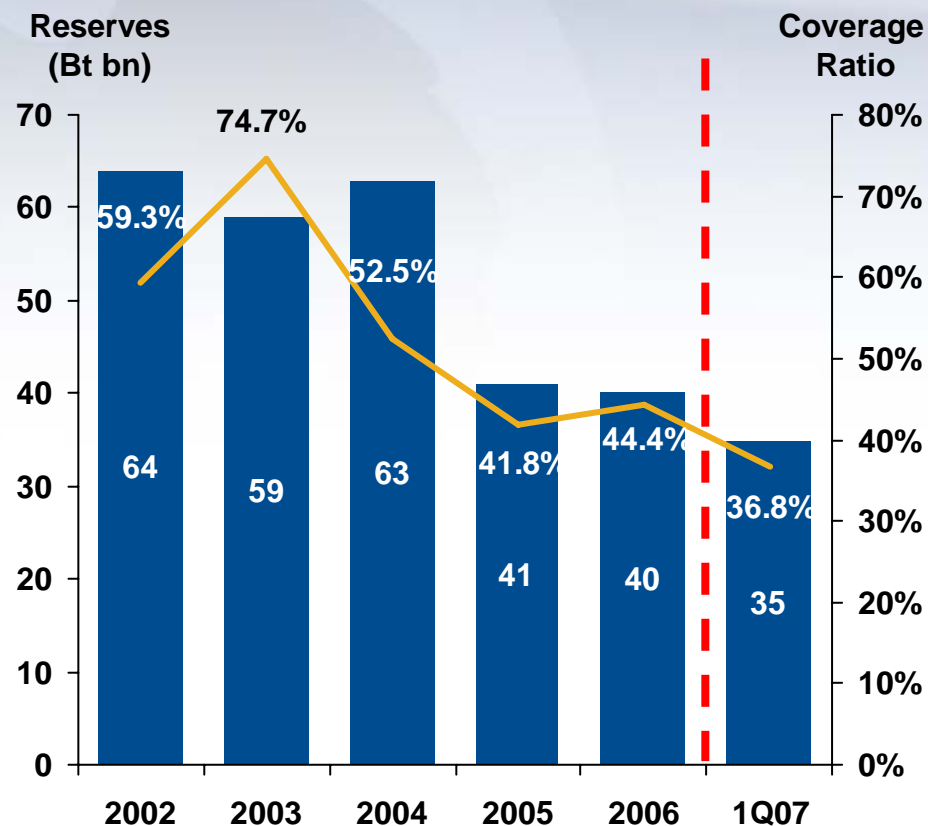


NPL (net)
Bt59m (6.3%)

NPL (net)
Bt64m (6.9%)

NPL Amount **NPL Ratio**

Provisioning Coverage on NPLs



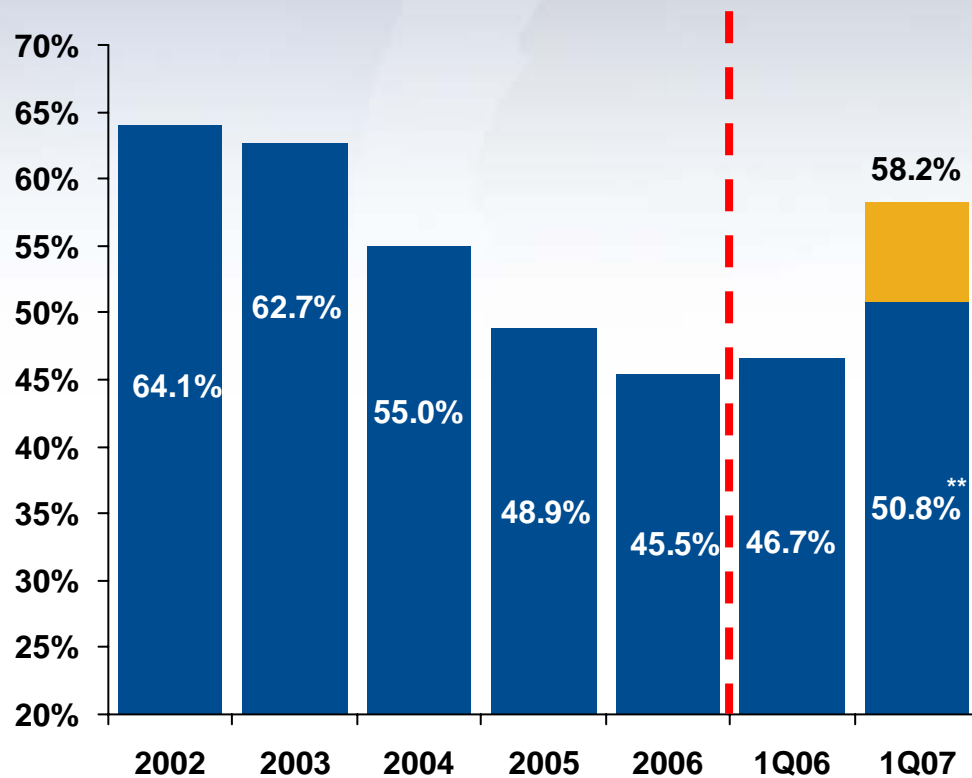
Total Reserves **Coverage on NPL**

Note: 1Q07 data are consolidated, and reviewed as of March 31, 2007
Total Reserves excluded interbank

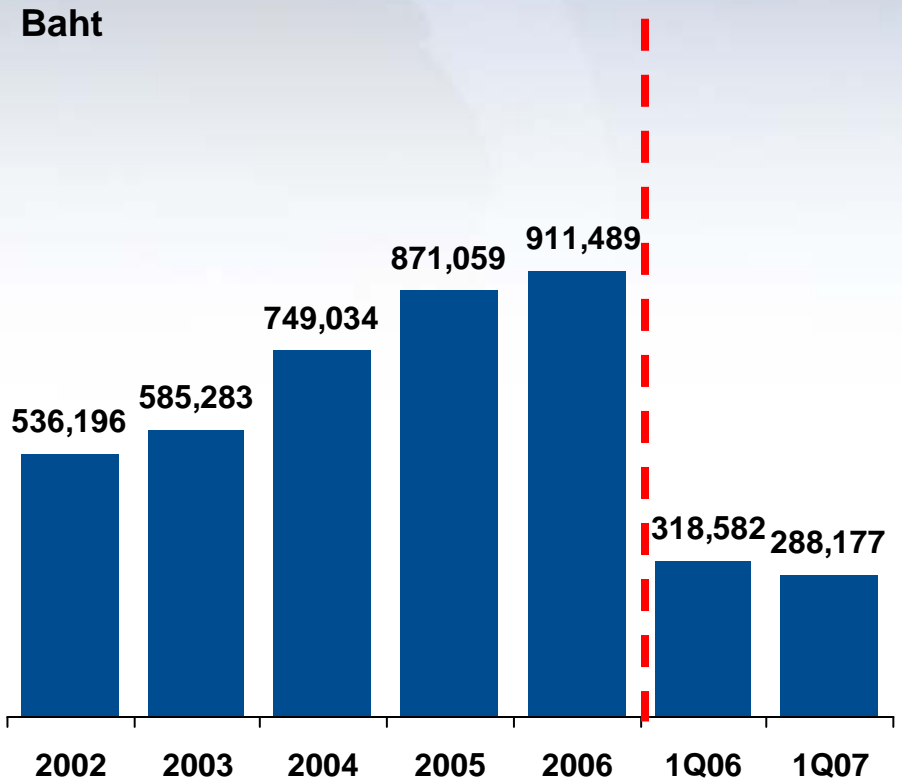


Operational Performance

Cost to Income*



Profit / Employees***



Note: 1Q07 data are consolidated, and reviewed as of March 31, 2006

*Non-interest expense (Excluding exceptional items) / [Net interest and dividend income + Non-interest income from core business]

**Non-interest expense (Excluding exceptional items and bonus) / [Net interest and dividend income + Non-interest income from core business]

***Employees included contract employees

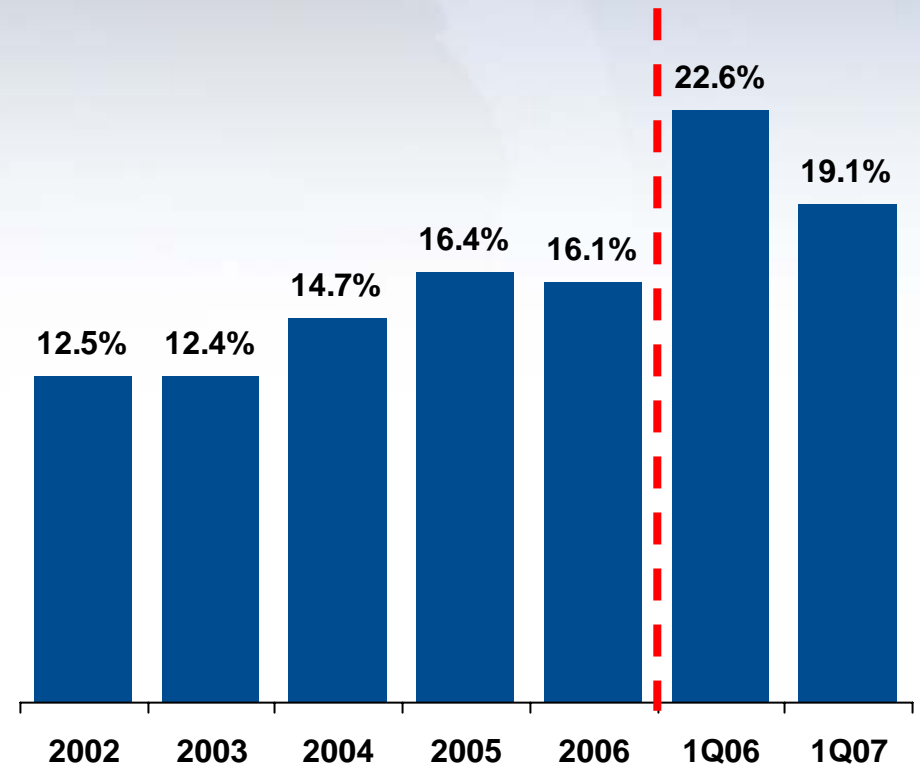


Operational Performance

ROA



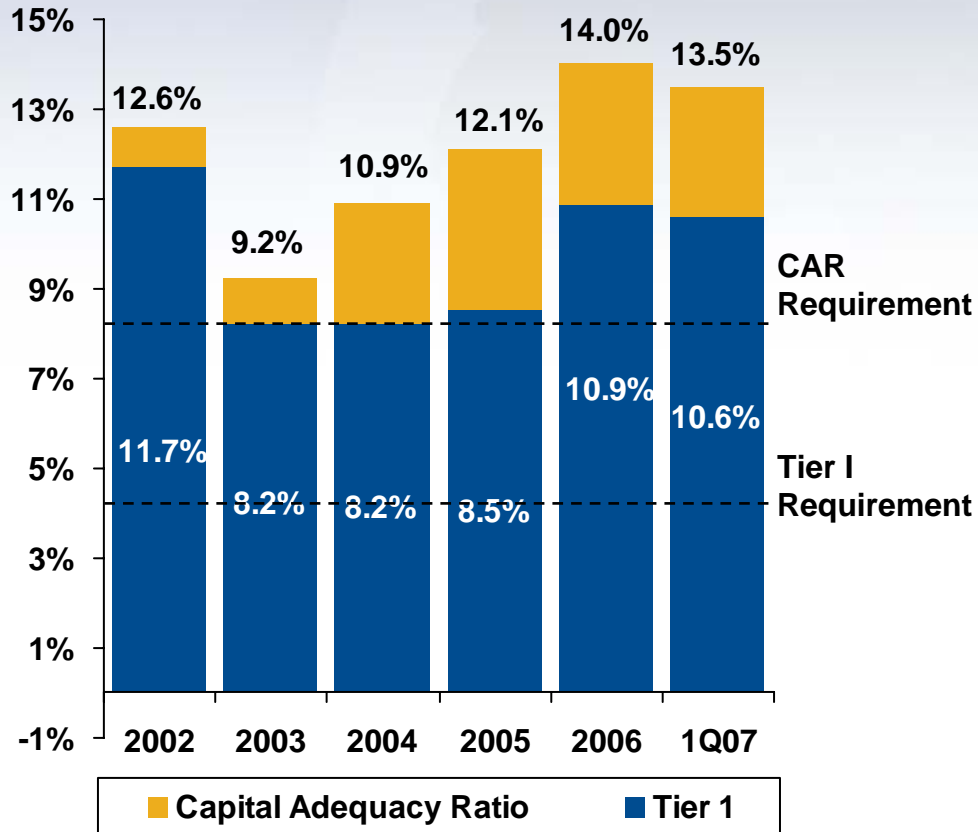
ROE





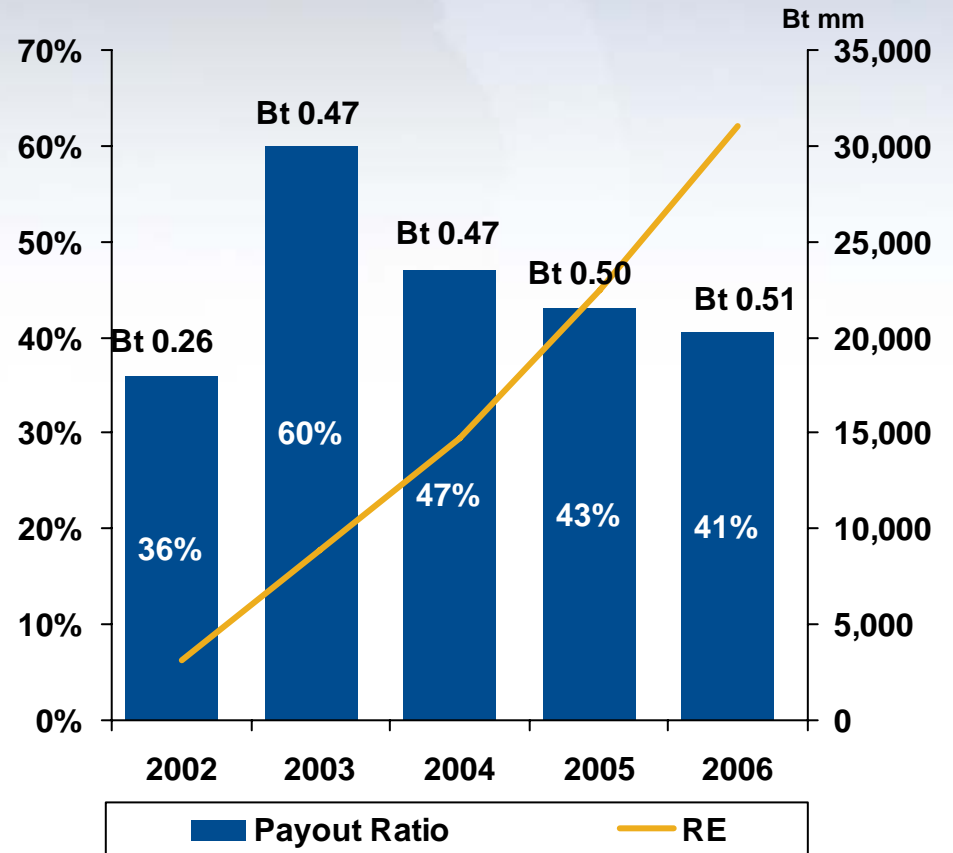
Capital Base

Capitalization



Dividend Pay-Out

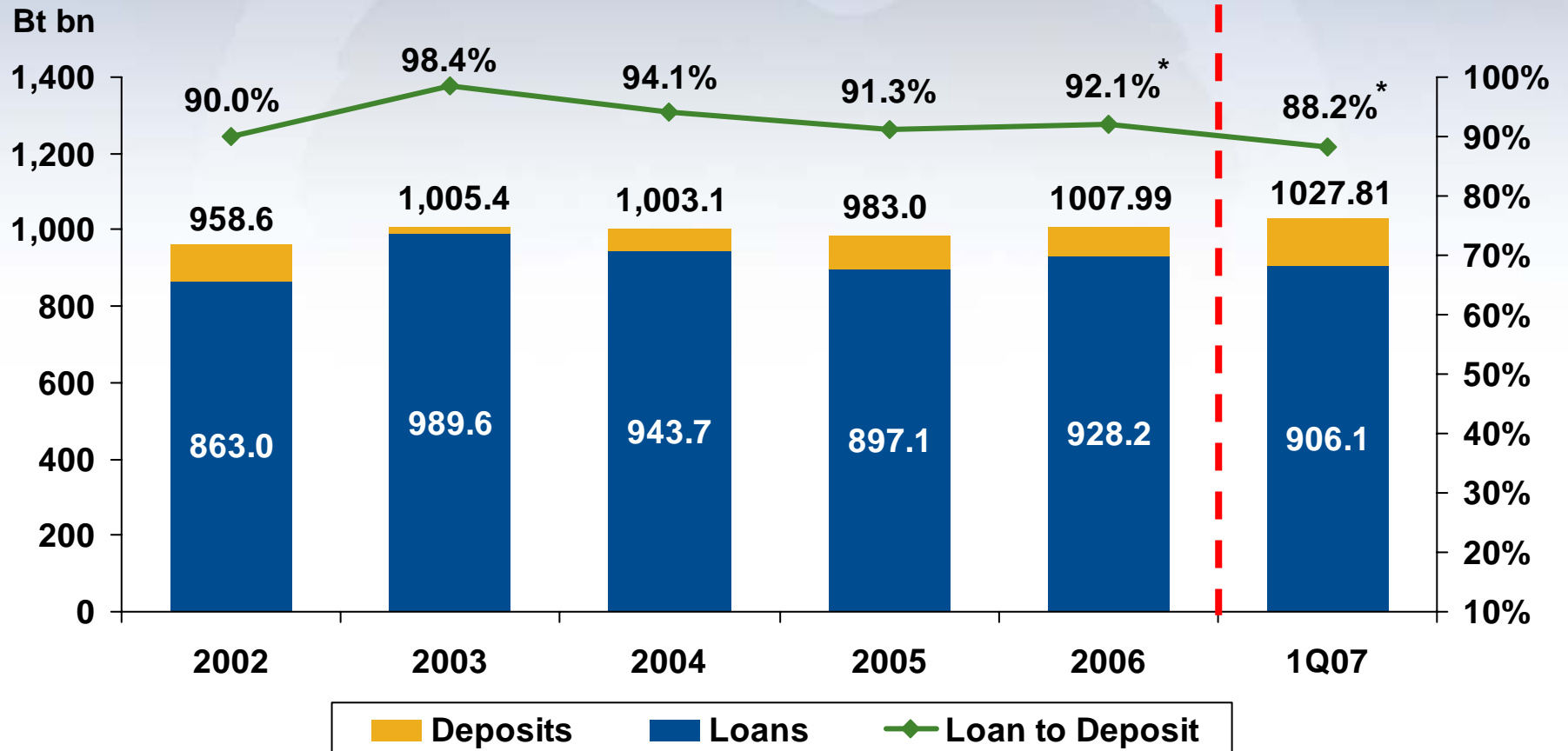
Dividend Pay out policy $\geq 40\%$





Liquidity Position

Liquidity



Note: 1Q07 data are consolidated, and reviewed as of March 31, 2007
Loan to deposit ratio is total loans and accrued interest receivable/total deposits
* 2006 & 1Q07 Loan to Deposit : Total Deposit included short term debenture



Thank you