

3Q07 ANALYST MEETING

November 5, 2007

Krung Thai Bank PLC



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

Shareholding Structure as at Sep 28, 2007

Total 11,185,249,000 shares

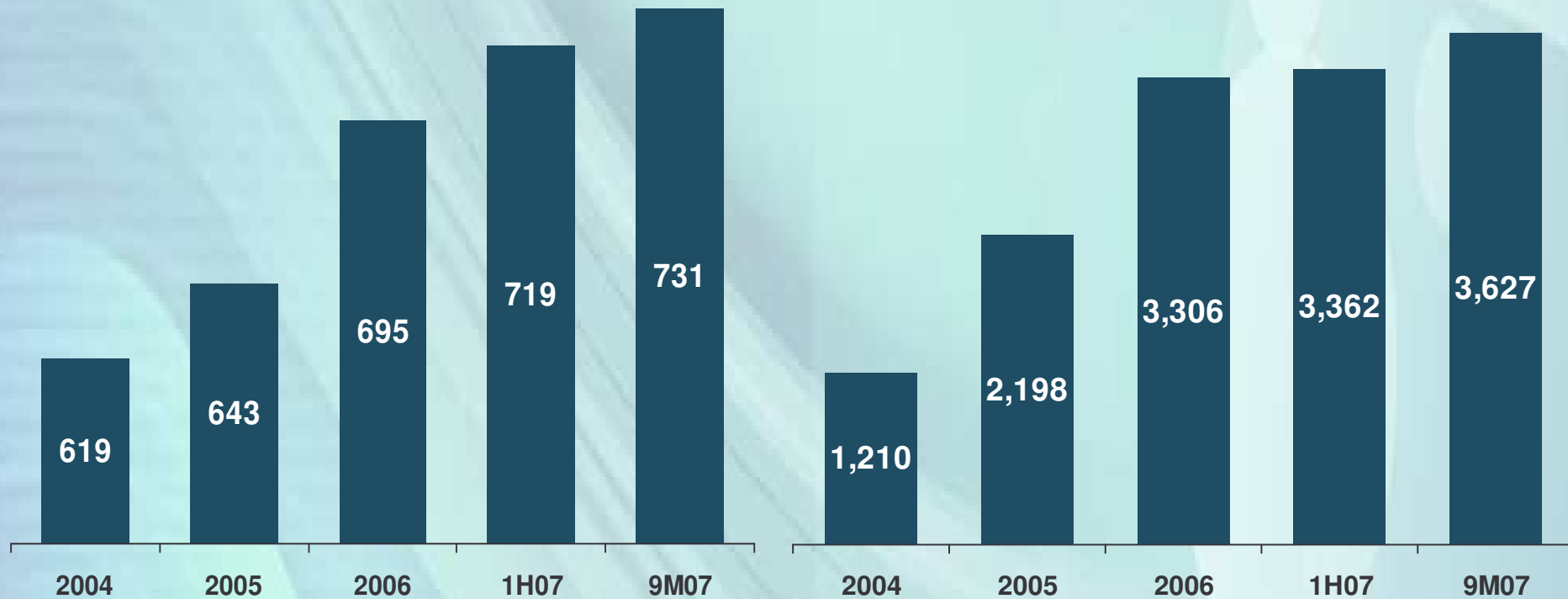
No. of Shareholders	Shareholders	% ⁽¹⁾
1	Financial Institutions Development Fund	55.04
1	The Government Savings Bank	0.79
3	Government Related	0.00
	Subtotal	55.83
	Domestic Shareholders	
11,821	Individual	1.03
62	Juristic	19.84
	Subtotal	20.87
	International Shareholders	
52	Individual	0.01
4	Juristic	23.29
	Subtotal	23.30
11,944	Grand Total	100.00

Source: (1) Represents 11,179,749,000 ordinary shares and 5,500,000 preferred shares

Nationwide Branches and ATM Network

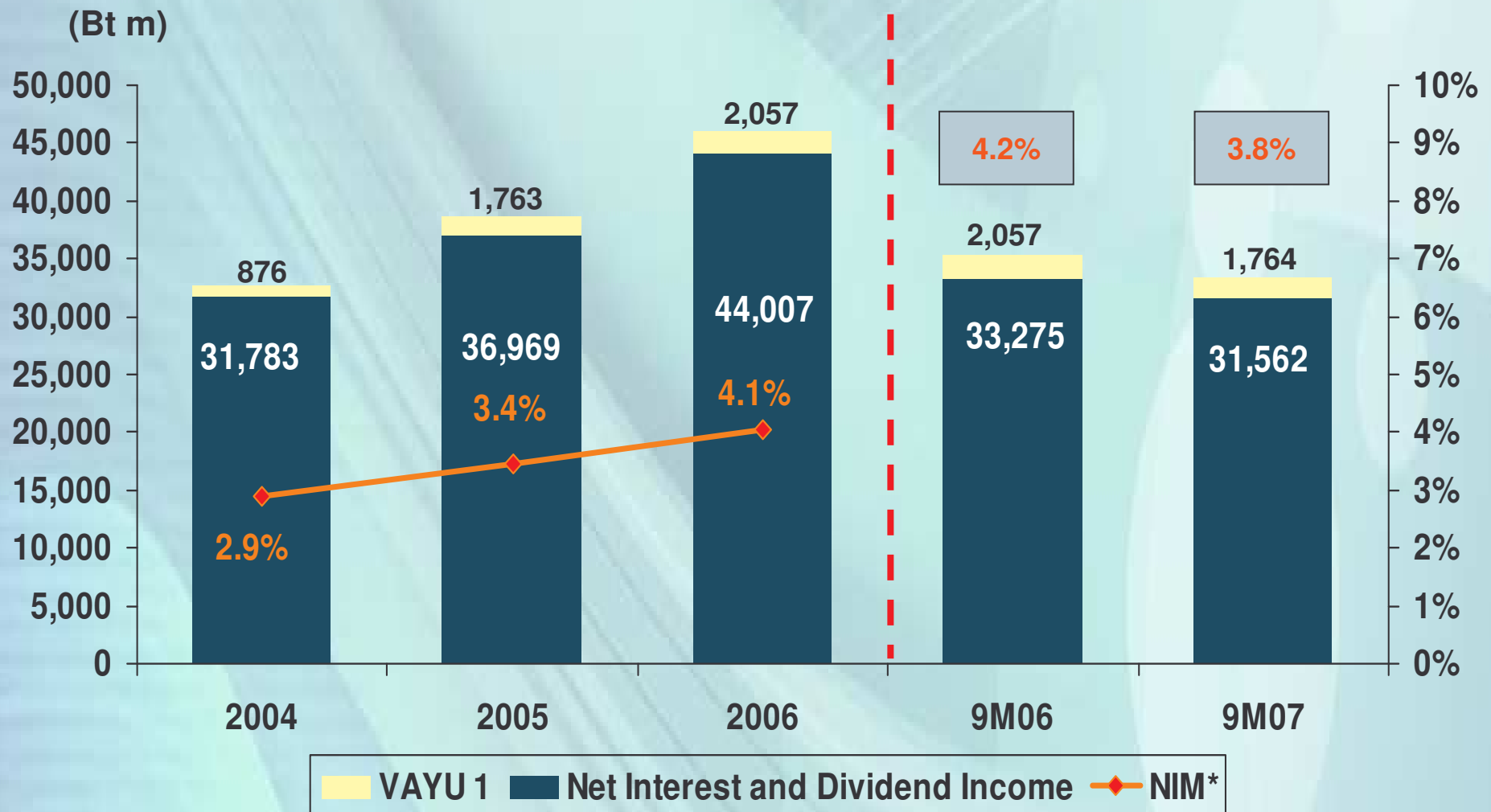
Domestic Branches & Sub-Branches⁽¹⁾

ATMs⁽²⁾



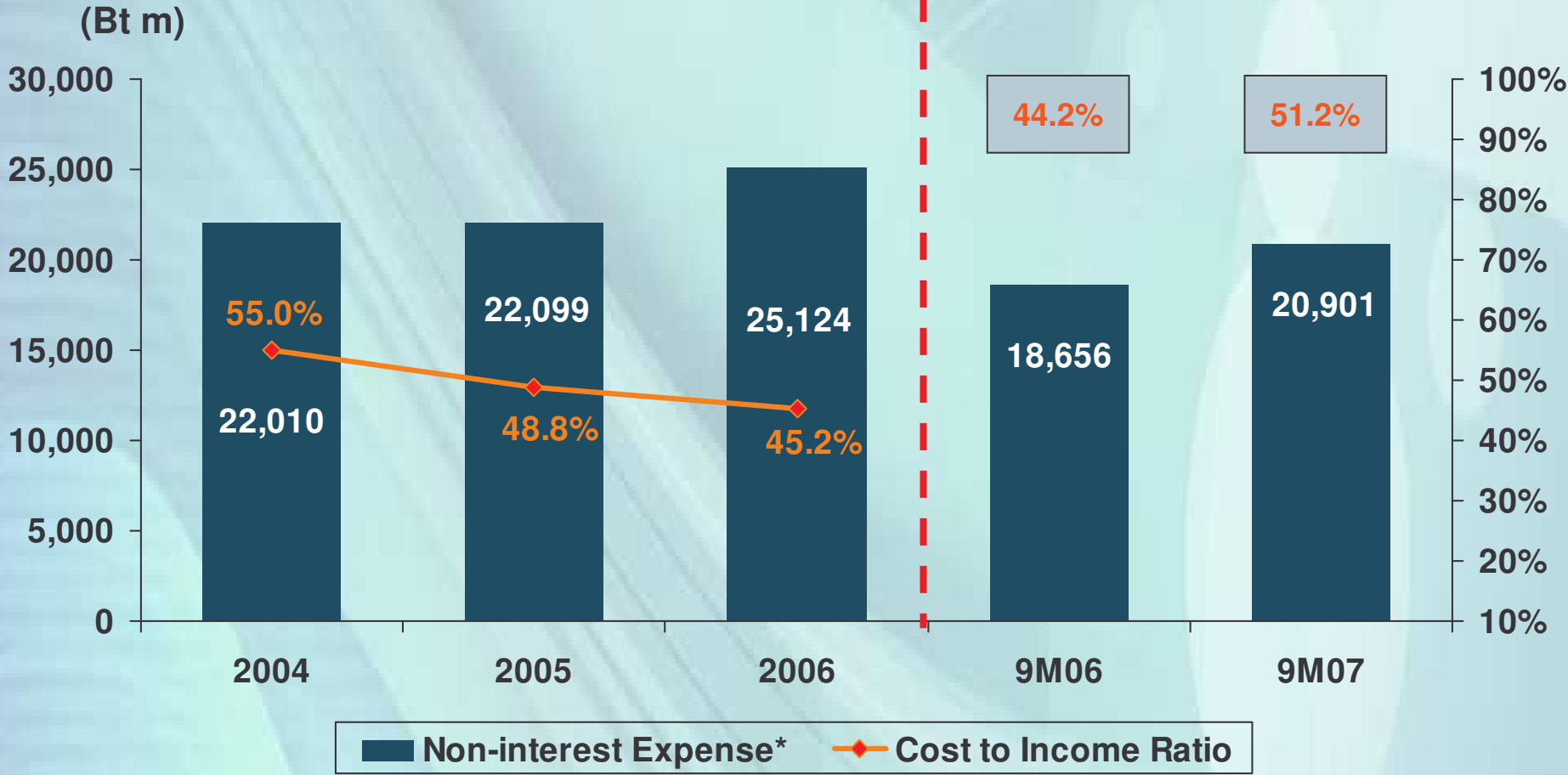
Source: (1) BOT data as of September 30, 2007
(2) ATMs Data as of September 30, 2007

Income and NIM



Note: 9M07 data are unconsolidated, and unreviewed as of September 30, 2007
*NIM is based on average earning assets and included dividend

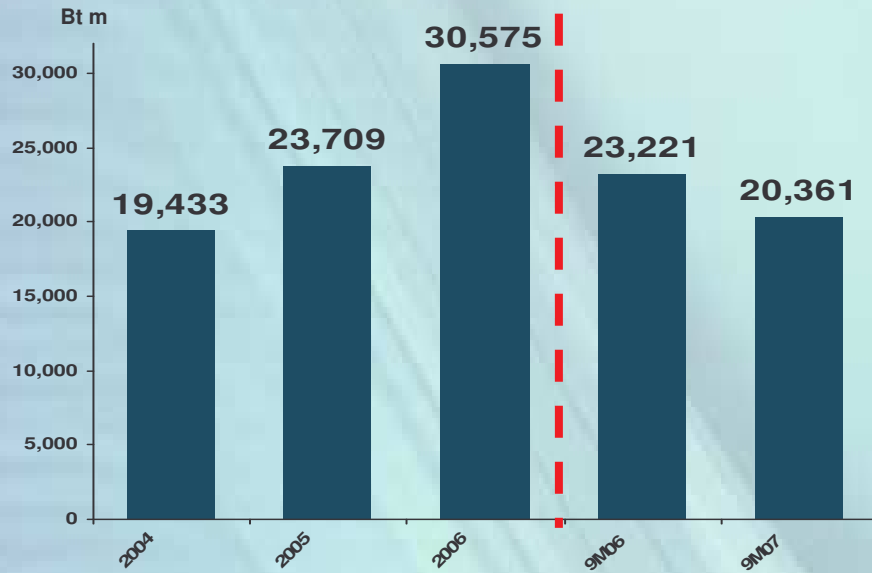
Cost Efficiency



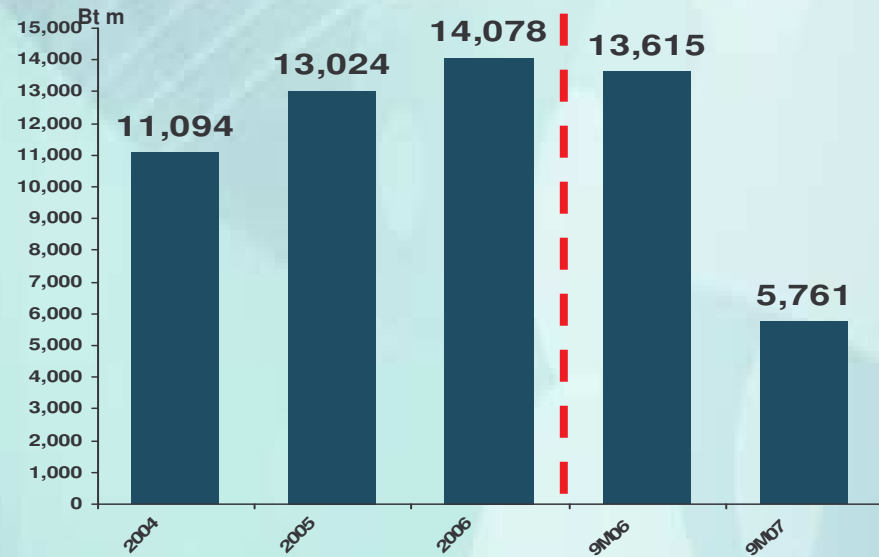
Note: 9M07 data are unconsolidated, and unreviewed as of September 30, 2007
 *Non-interest Expense excluded Loss on impairment of properties foreclosed and loss on impairment of land

Operational Performance

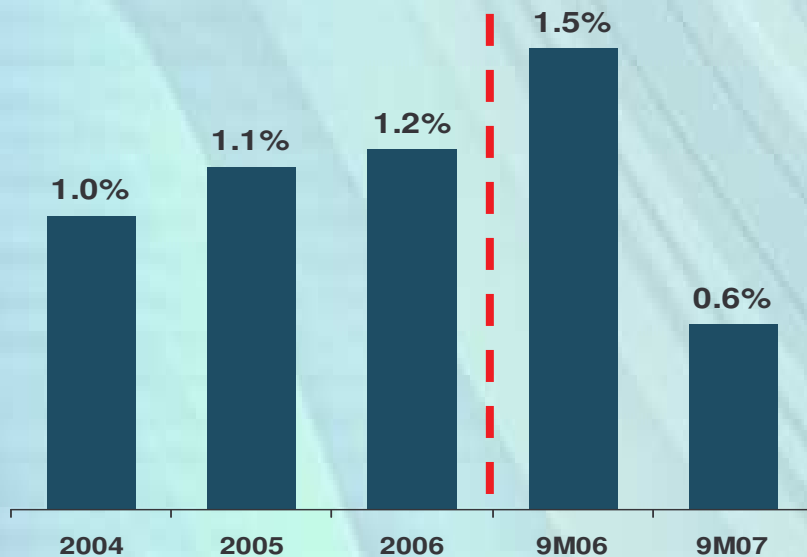
Pre-provision Profit



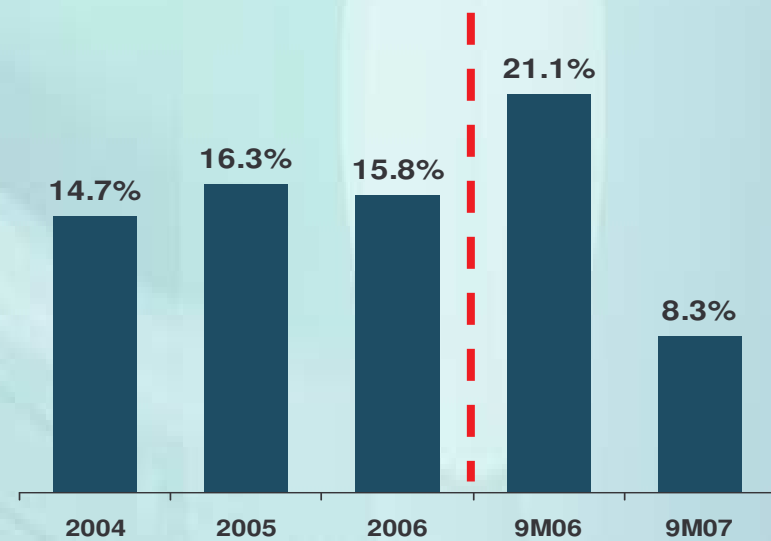
Net Income



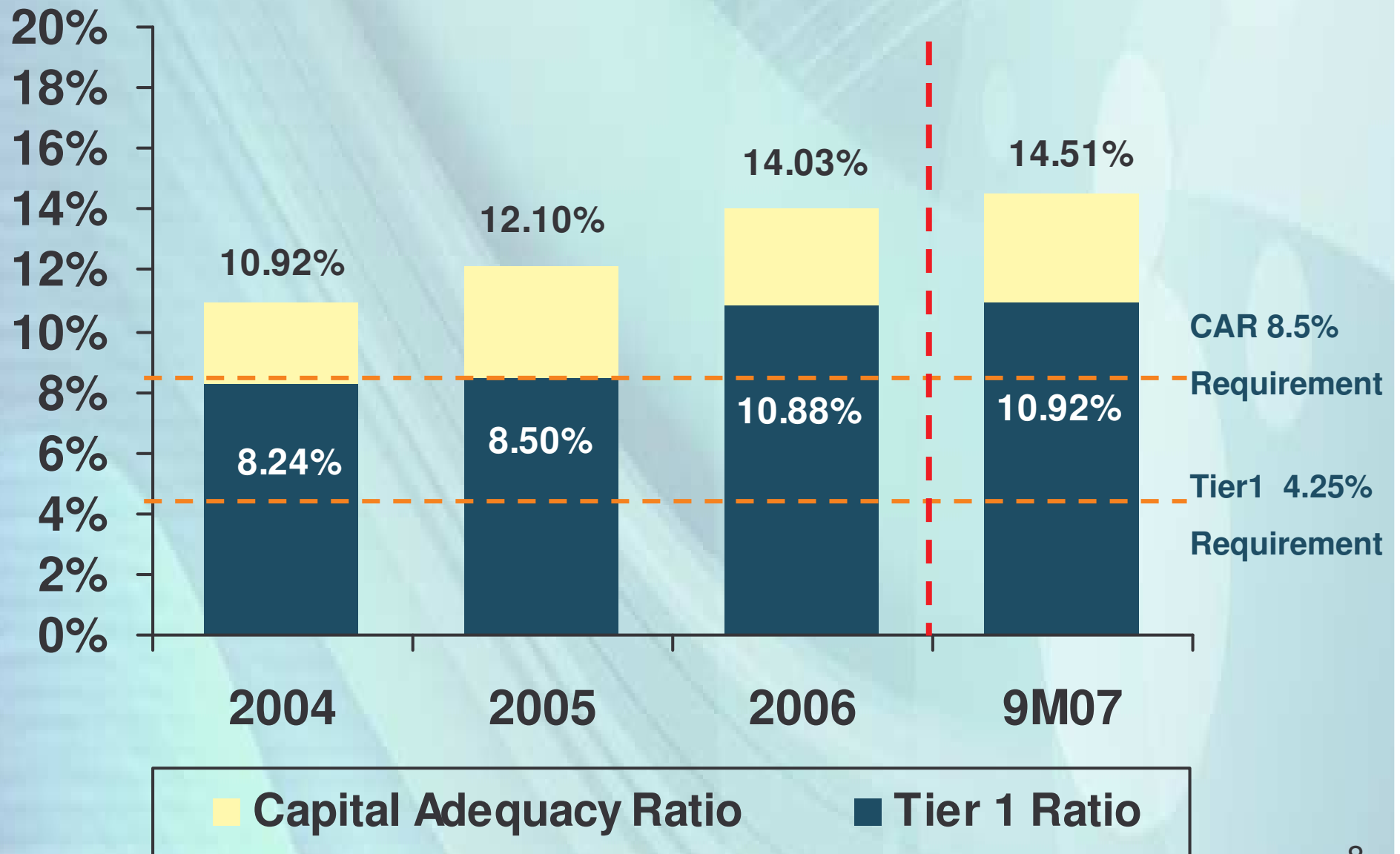
ROA



ROE

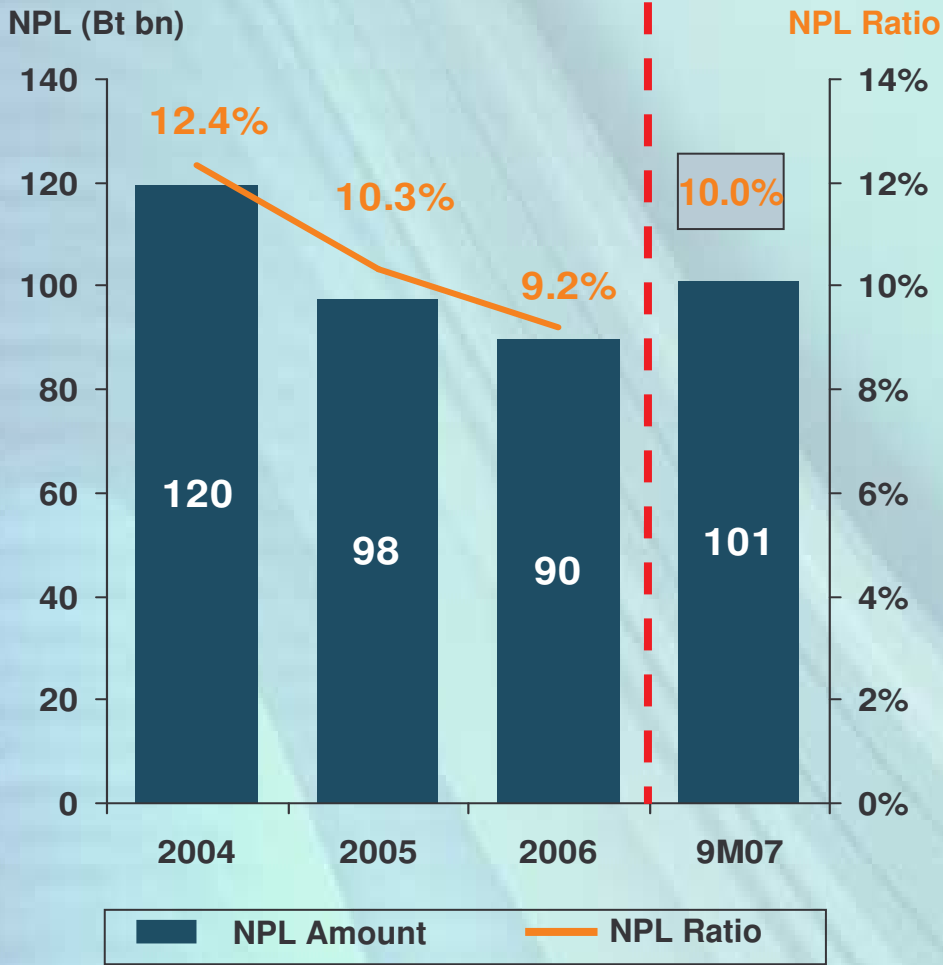


Capitalization

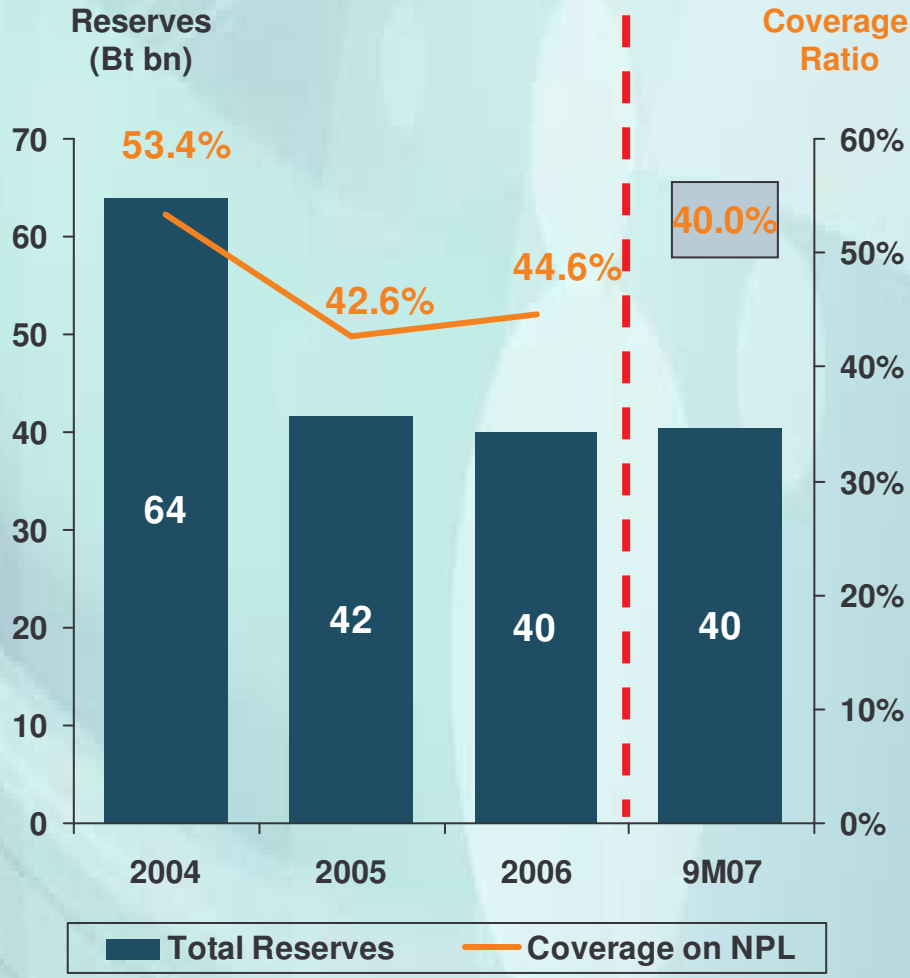


NPL

NPL Ratio (Gross)

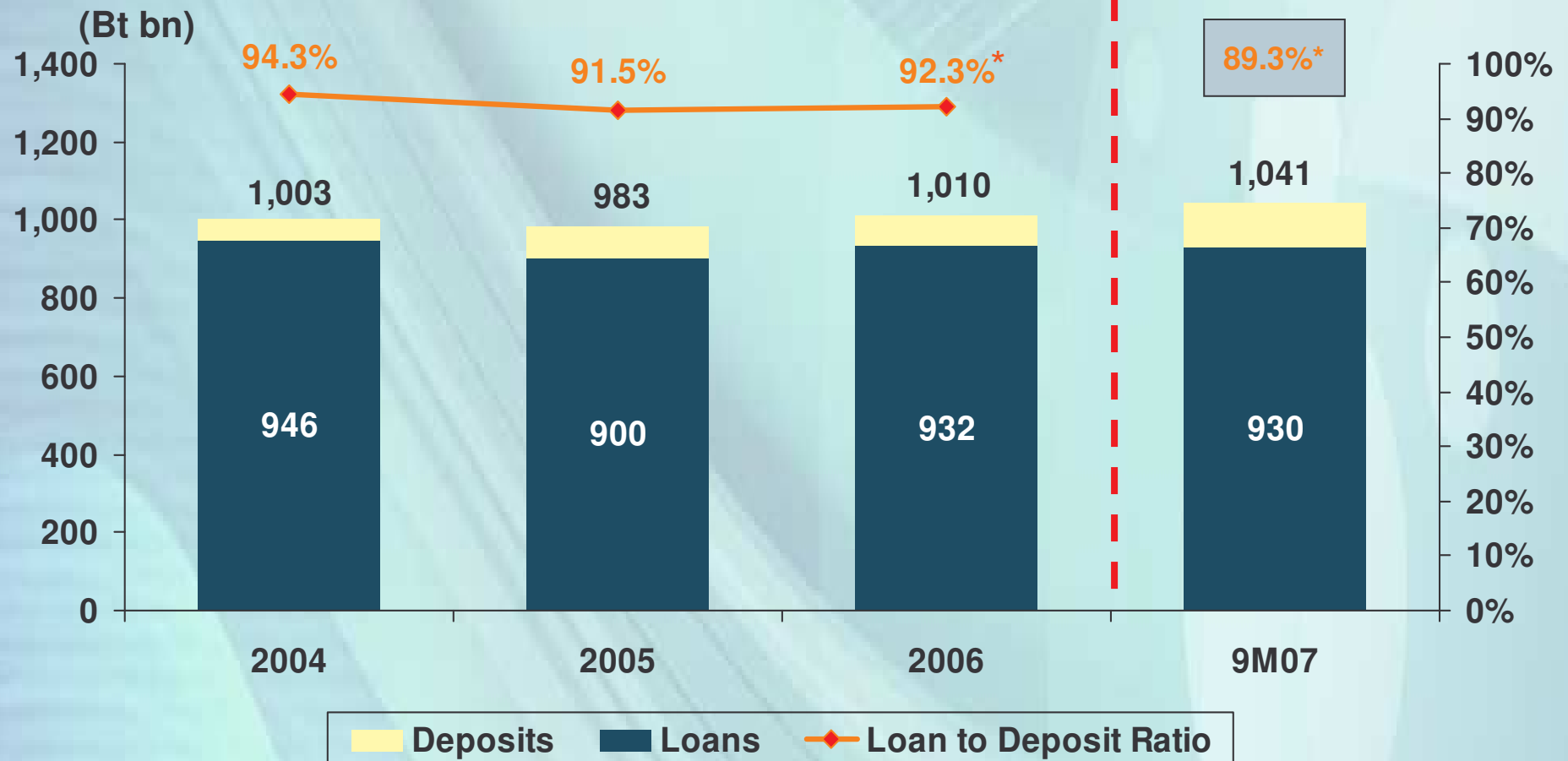


Provisioning Coverage on NPL



Note: 9M07 data are unconsolidated, and unreviewed as of September 30, 2007
 Total Reserves included interbank.
 NPL Ratio included SAM

Liquidity



Note: 9M07 data are unconsolidated, and unreviewed as of September 30, 2007
 Loan to deposit ratio is total loans and accrued interest receivable/total deposits
 * 2006, 9M07 Loan to Deposit Ratio: Total Deposit included short term debenture

Q & A



THANK YOU