

Analyst Meeting 2008

January 28, 2009



KTB

Convenience

Bank

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

Shareholding Structure

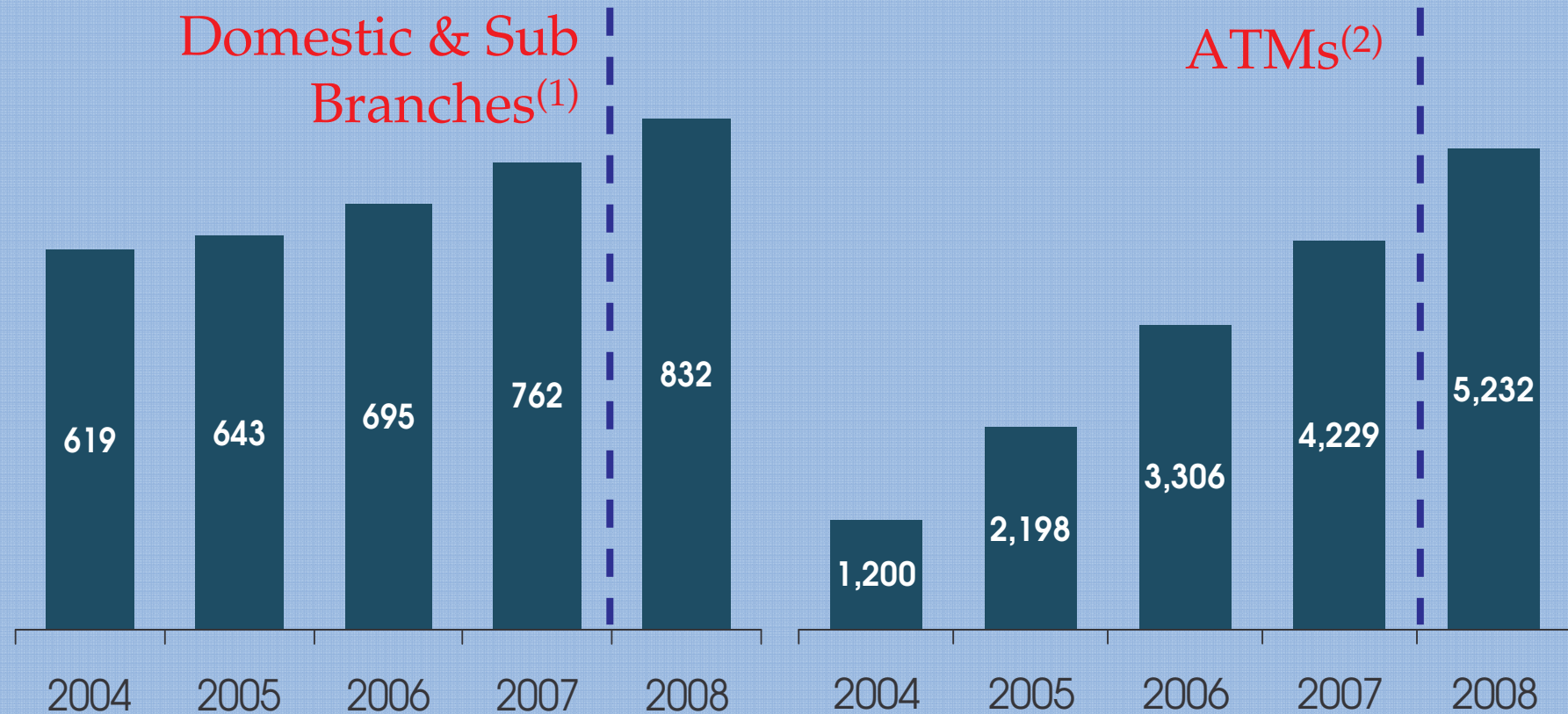
As at December 30, 2008

Financial Institutions Development Fund	55.04%	
Domestic Shareholders		
Individual	1.18%	
Juristic	28.86%	
	Subtotal	30.04%
International Shareholders		
Individual	0.01%	
Juristic	14.91%	
	Subtotal	14.92%
	Grand Total	100.00%

2008 Improvements

- Achieved loan growth of 9.2%.
- Maintained strong deposit franchise with deposit growth of 6.1%.
- Fee income grew by 13.2%
- NPL decreased by 11.3%, NPL Ratio dropped to 7.6%
- Coverage Ratio improved from 38.8% to 42.6%
- Completed network expansion with additional 1,000 ATMs, resulted in net positive inter-bank ATMs charge.

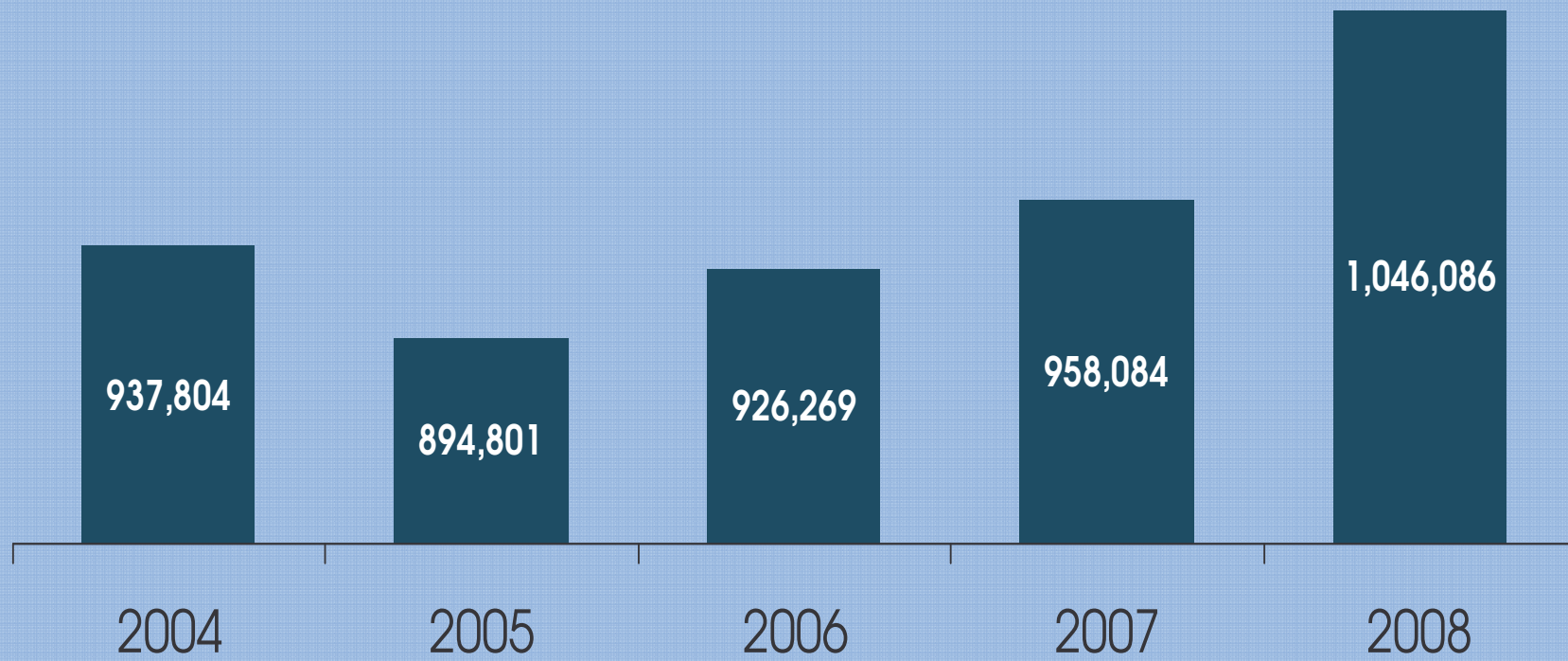
Franchising and ATM Network



Source: (1) BOT data as of December 31, 2008
(2) ATMs Data as of December 31, 2008

Loans

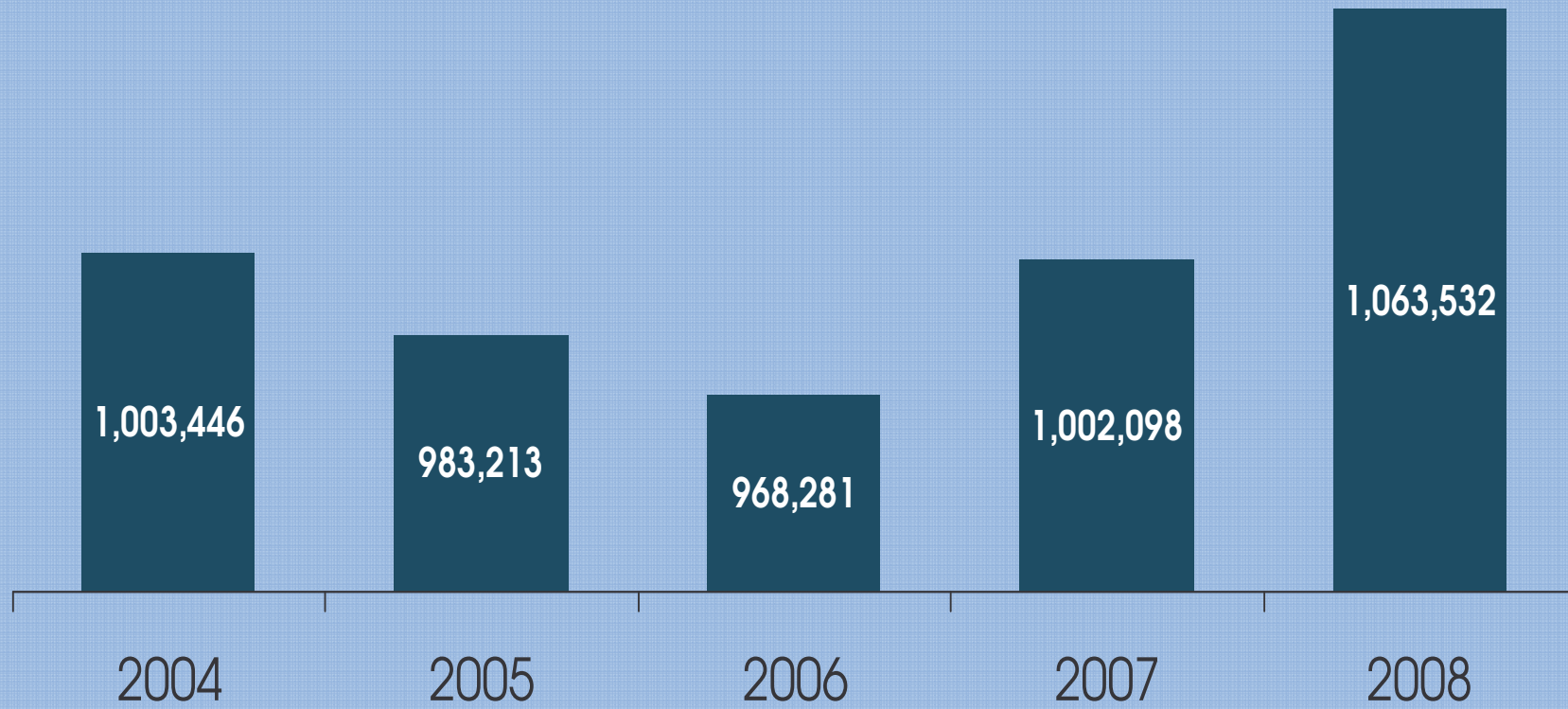
(Bt m)



Note: 2008 data are unconsolidated, and unreviewed as of December 31, 2008

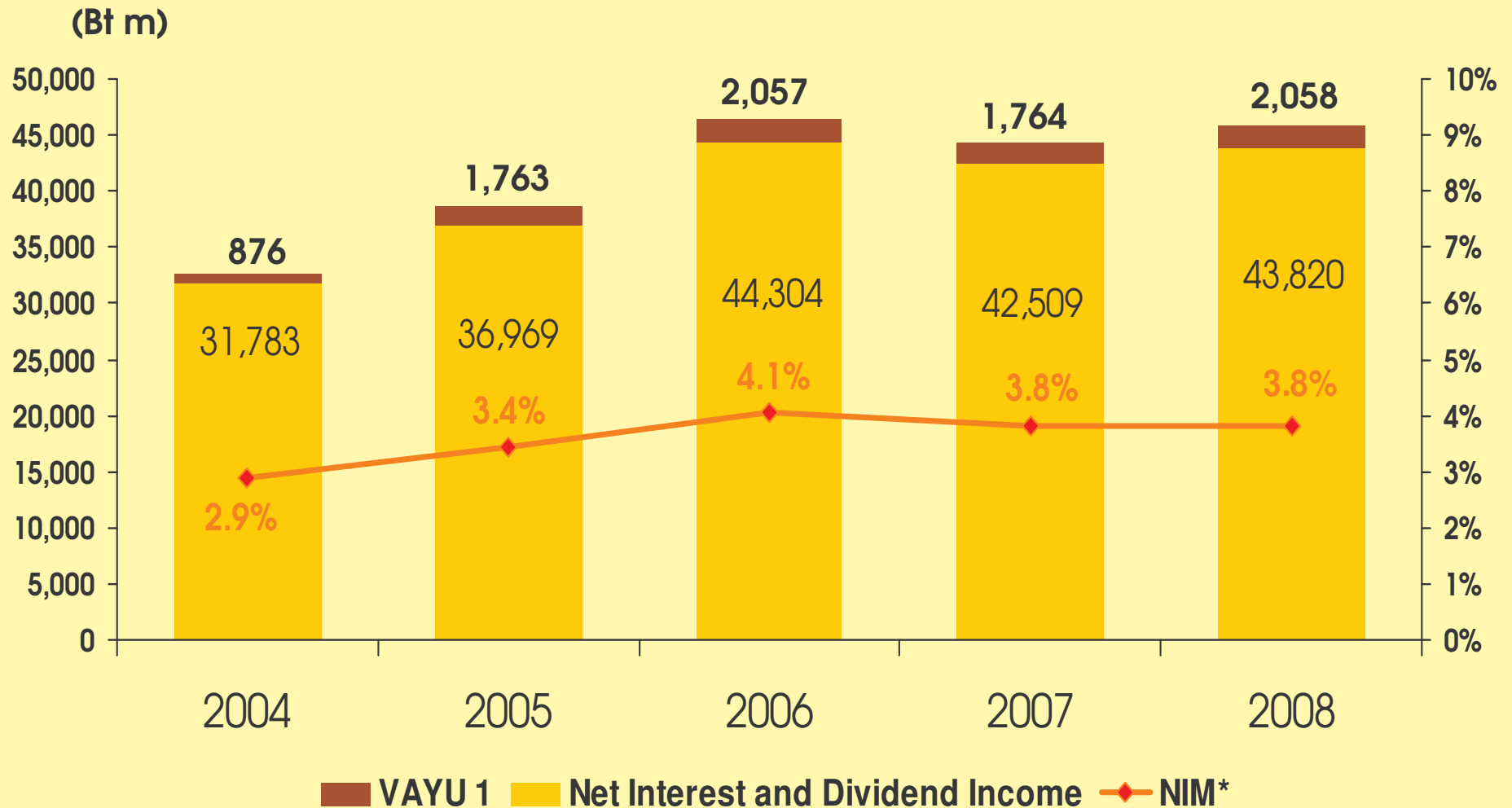
Deposits

(Bt m)



Note: 2008 data are unconsolidated, and unreviewed as of December 31, 2008

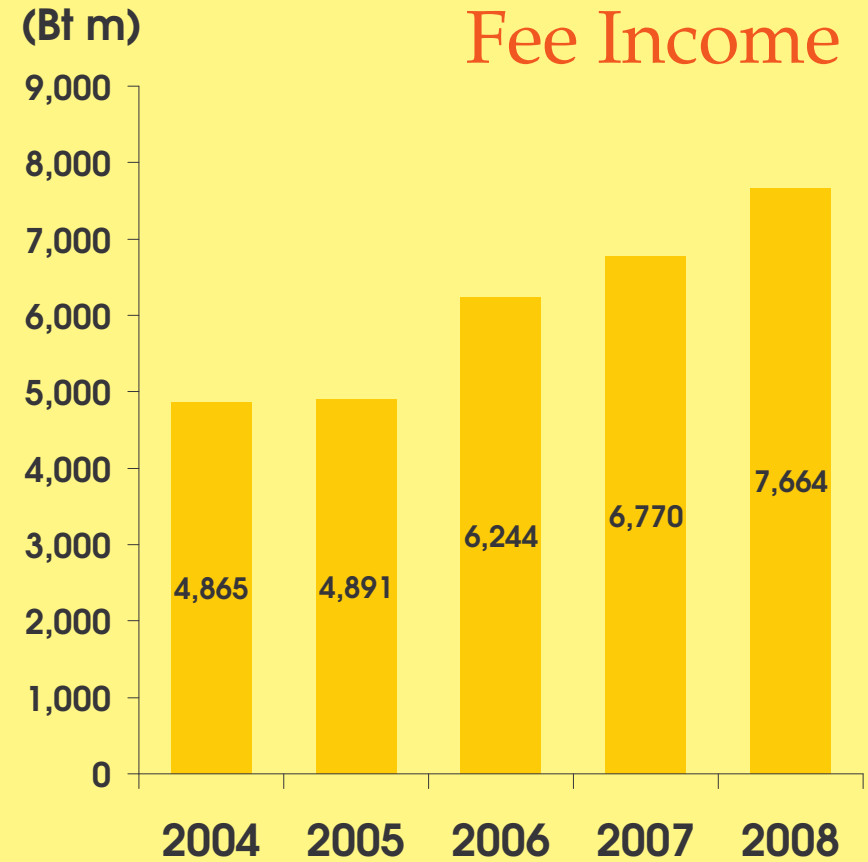
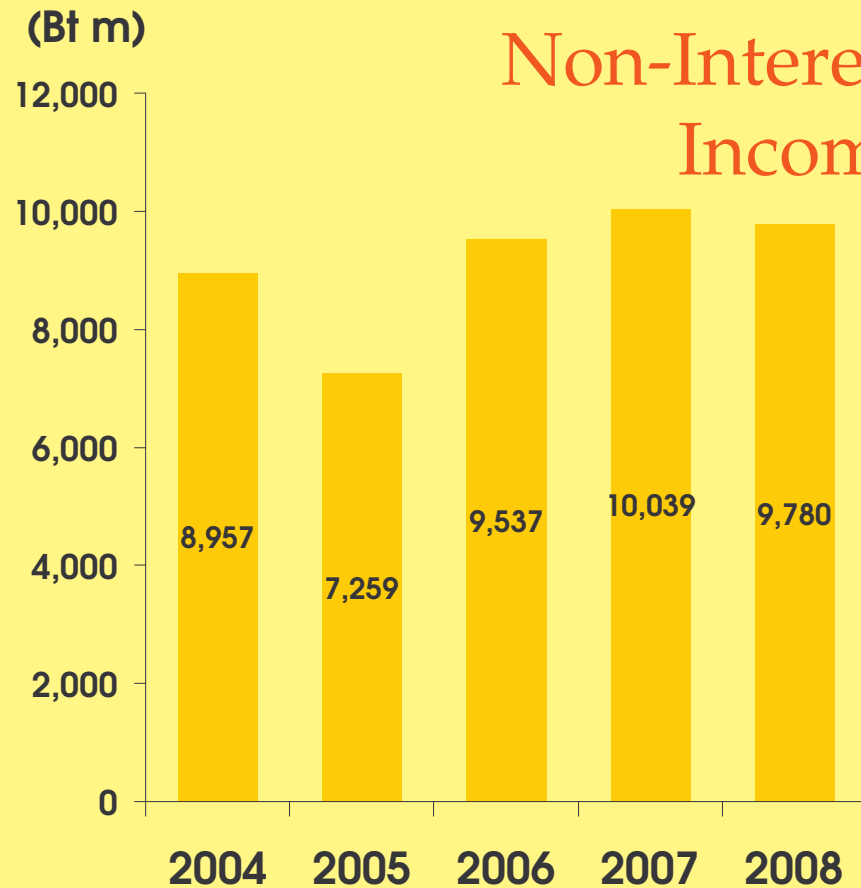
Income and NIM



Note: 2008 data are unconsolidated, and unreviewed as of December 31, 2008

*NIM is based on average earning assets and included dividend

Non Interest Income and Fee Income



Note: 2008 data are unconsolidated, and unreviewed as of December 31, 2008

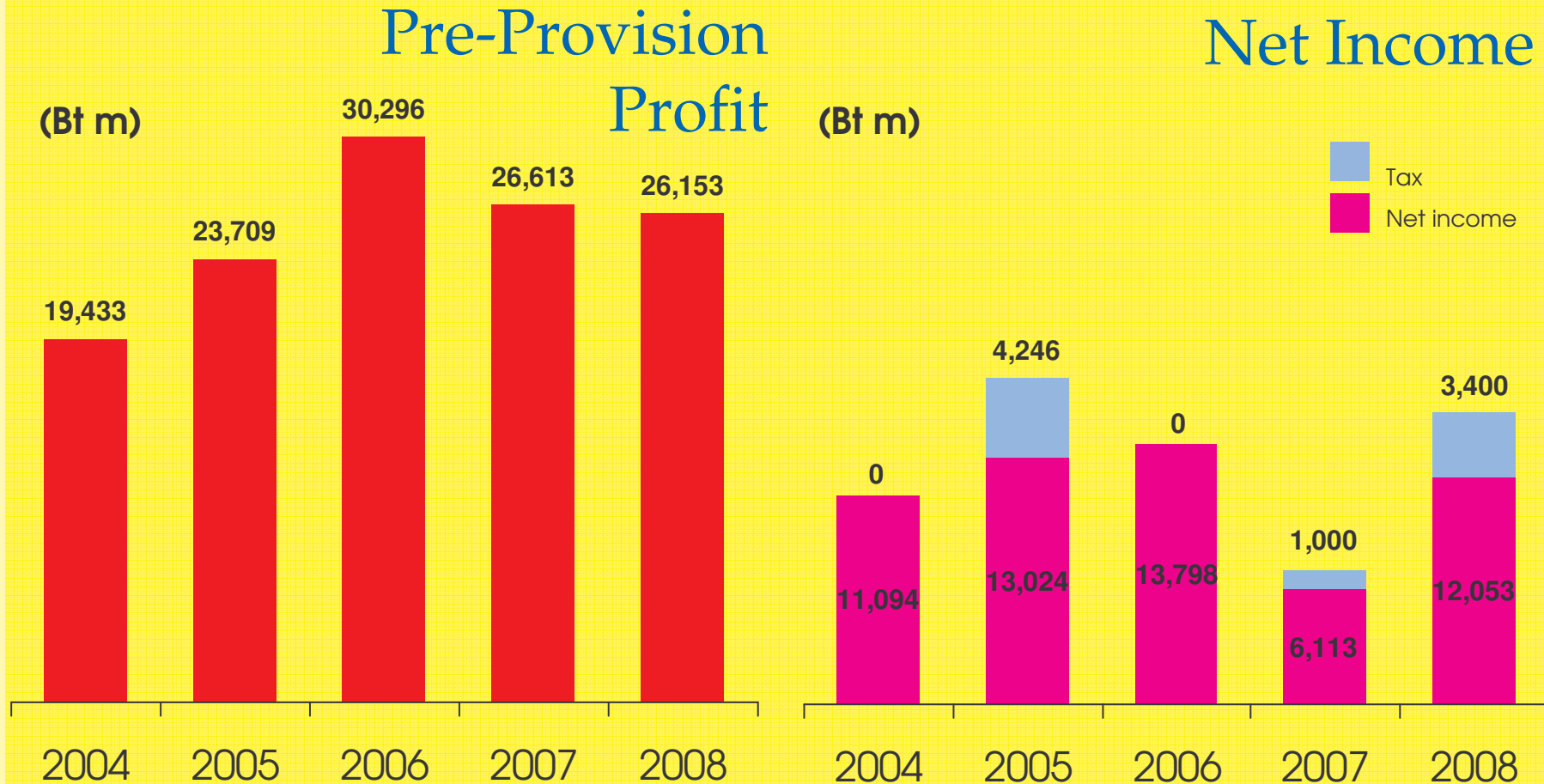
Cost Efficiency



Note: 2008 data are unconsolidated, and unreviewed as of December 31, 2008

*Non-interest Expense excluded Loss on impairment of properties foreclosed and loss on impairment of land

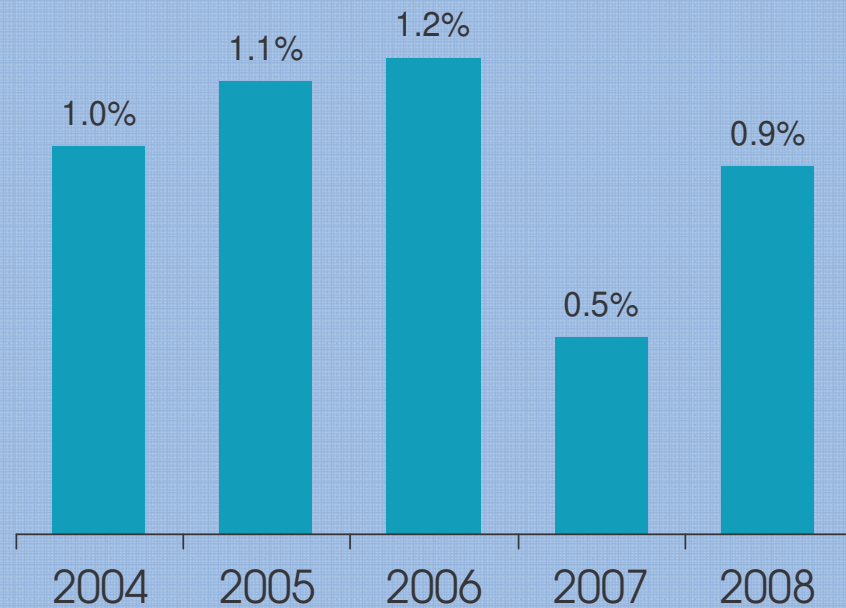
Profitability



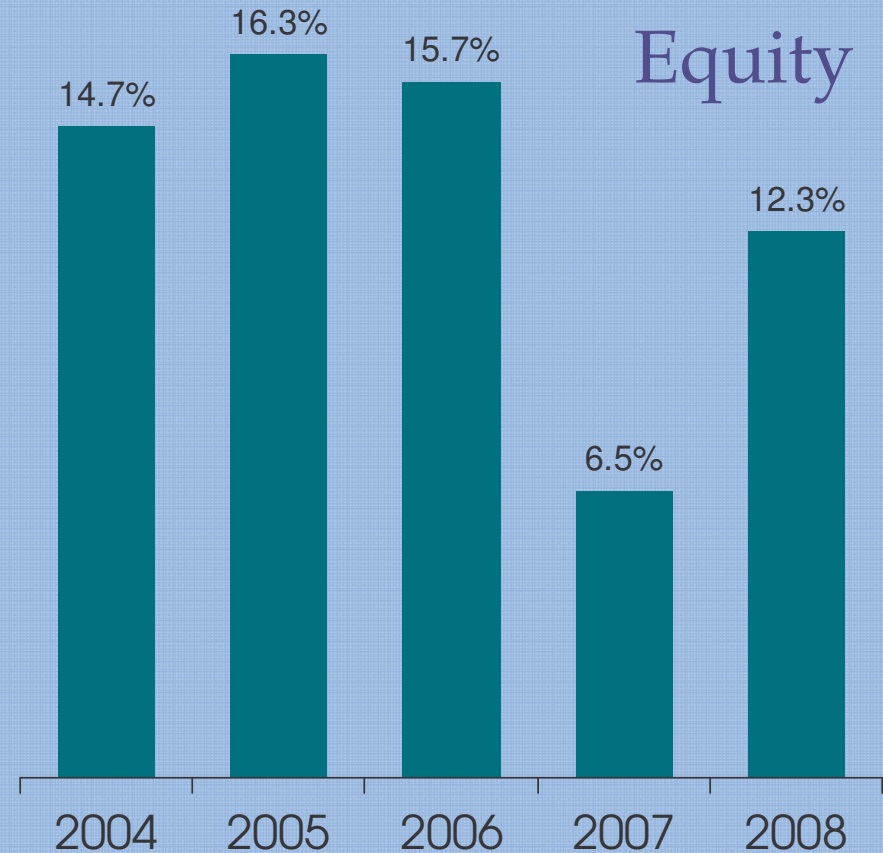
Note: 2008 data are unconsolidated, and unreviewed as of December 31, 2008
 Pre-Provision Profit = income before income tax + bad debts and doubtful accounts

Profitability Ratio

Return on Asset

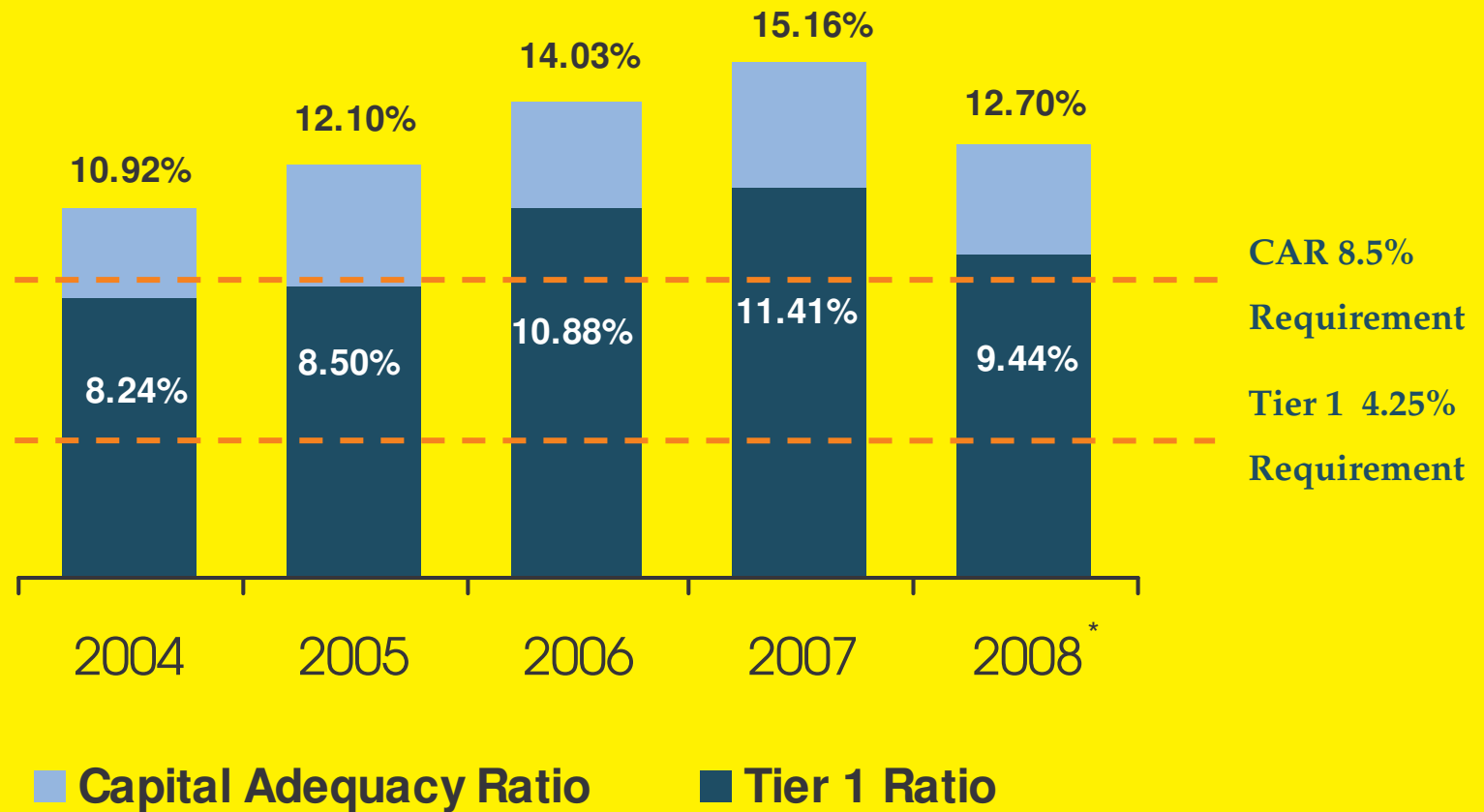


Return on Equity



Note: 2008 data are unconsolidated, and unreviewed as of December 31, 2008

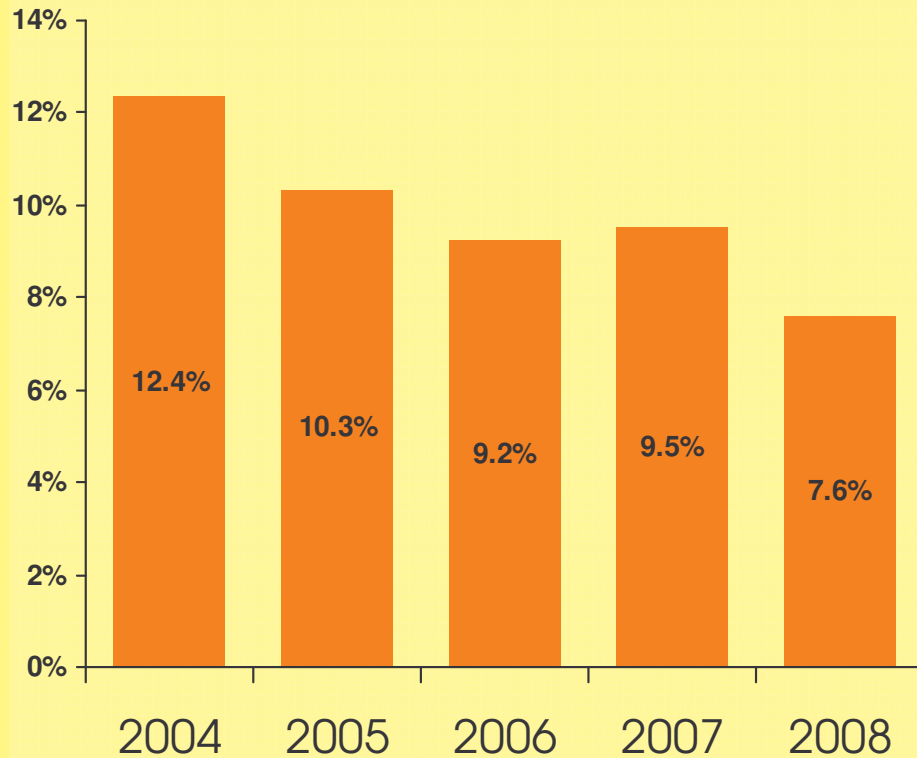
Capital Base



Note: *2008 Capital Adequacy and Tier 1 Ratio are adjusted in line with Basel II

Non Performing Loans

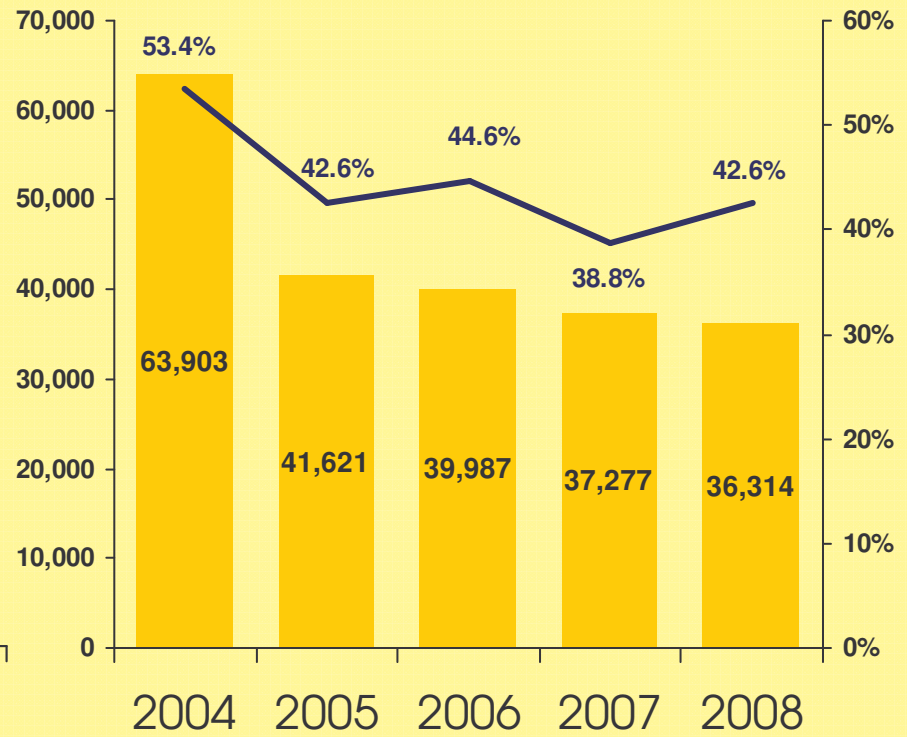
NPLs Ratio



■ NPLs Ratio

Coverage Ratio

Reserves (Bt m)

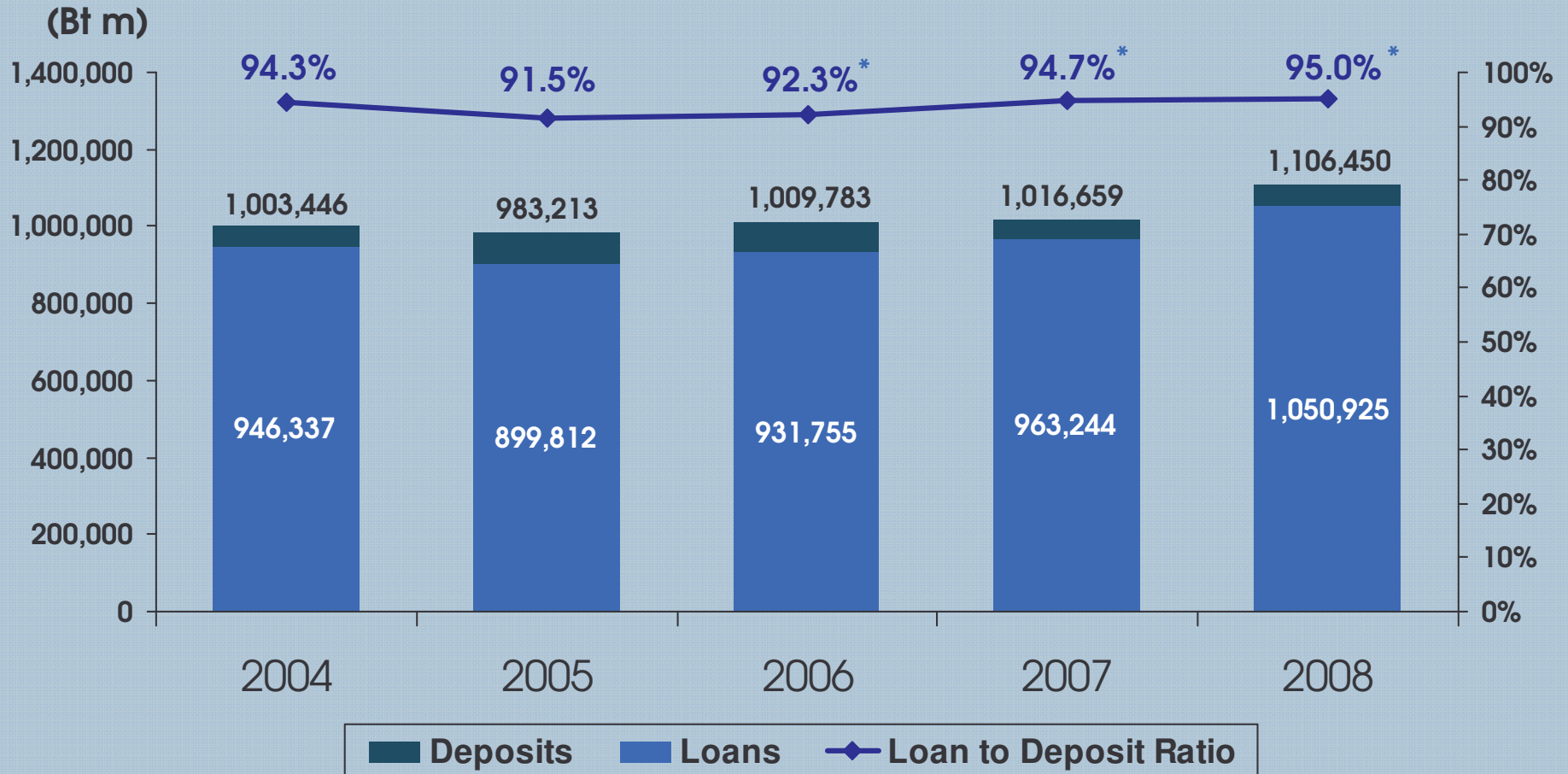


■ Total Reserves

— Coverage on NPL

Note: 2008 data are unconsolidated, and unreviewed as of December 31, 2008
 Total Reserves included interbank
 NPLs Ratio included SAM

Liquidity



Note: 2008 data are unconsolidated, and unreviewed as of December 31, 2008
 Loan to deposit ratio is total loans and accrued interest receivable/total deposits
 * 2006, 2007, 2008 Loan to Deposit Ratio: Total Deposits included short term borrowings

2009 Target

Loan Growth	4 - 5% increase
Deposit Growth	4 - 5% increase
Fee Income Growth	8 - 10% increase
NPLs Ratio (gross)	Maintain and Reduce
ROA	Maintain
ROE	Maintain

Note: 2008 data are unconsolidated, and unreviewed as of December 31, 2008



Thank You