

2Q07 ANALYST MEETING

July 24, 2007

Krung Thai Bank PLC



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 June 29, 2007



Total 11,185,249,000 shares

| 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 | |
| 12,058 | Individual | 1.10 |
| 64 | Juristic | 17.92 |
| | Subtotal | 19.02 |
| | International Shareholders | |
| 53 | Individual | 0.01 |
| 4 | Juristic | 24.87 |
| | Subtotal | 24.88 |
| 12,240 | Grand Total | 100.00 |

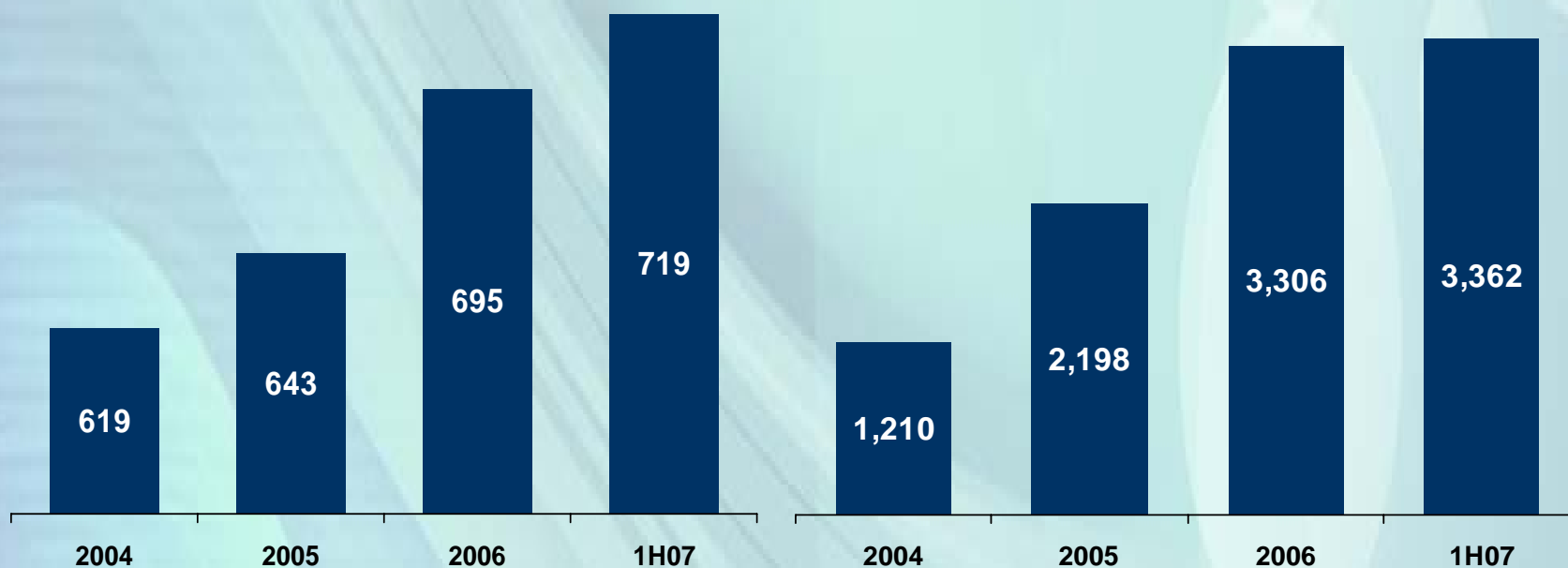
Source: (1) Represents 11,179,749,000 ordinary shares and 5,500,000 preferred shares

Nationwide Branches and ATM Network



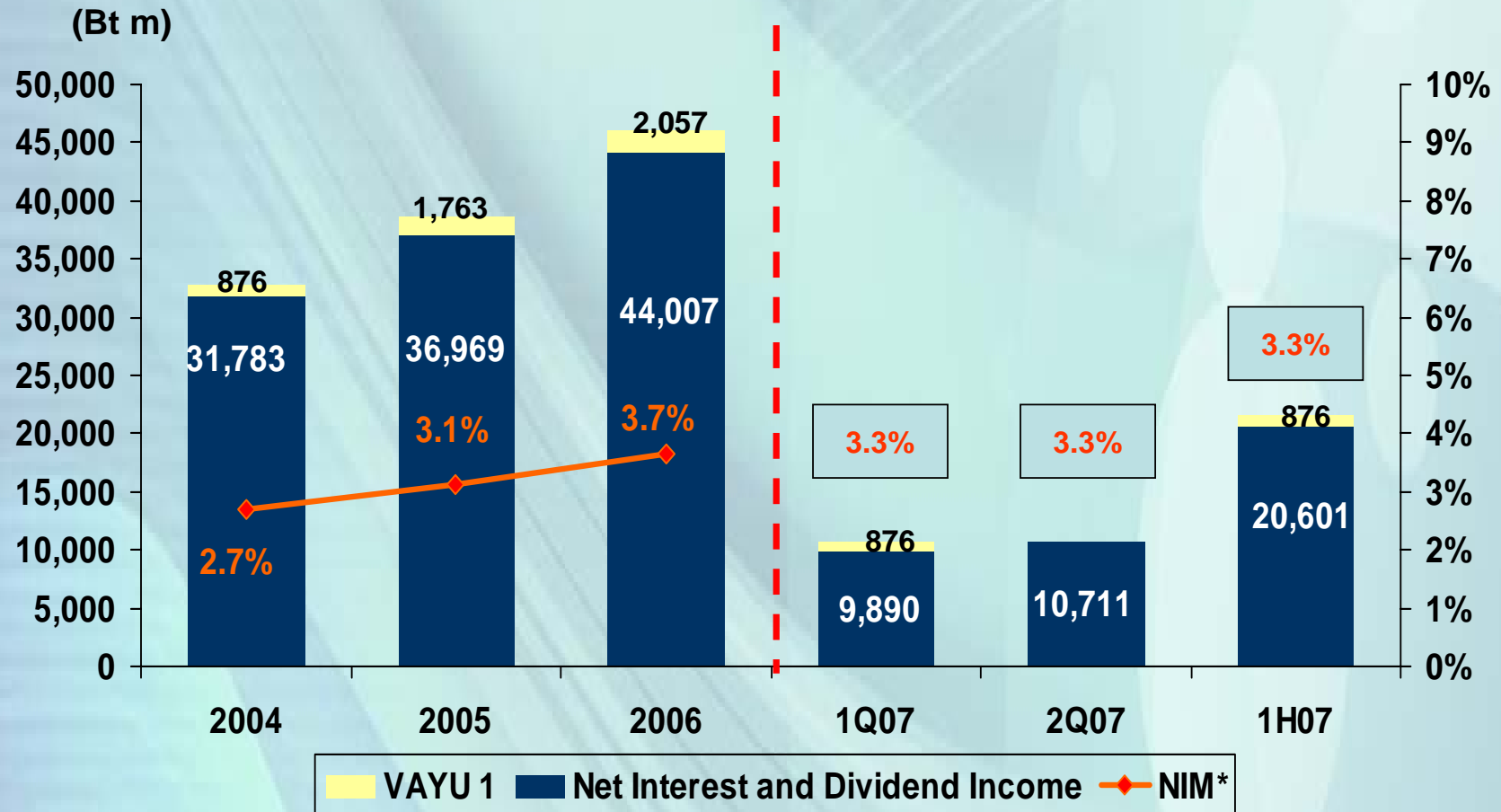
Domestic Branches & Sub-Branches⁽¹⁾

ATMs⁽²⁾



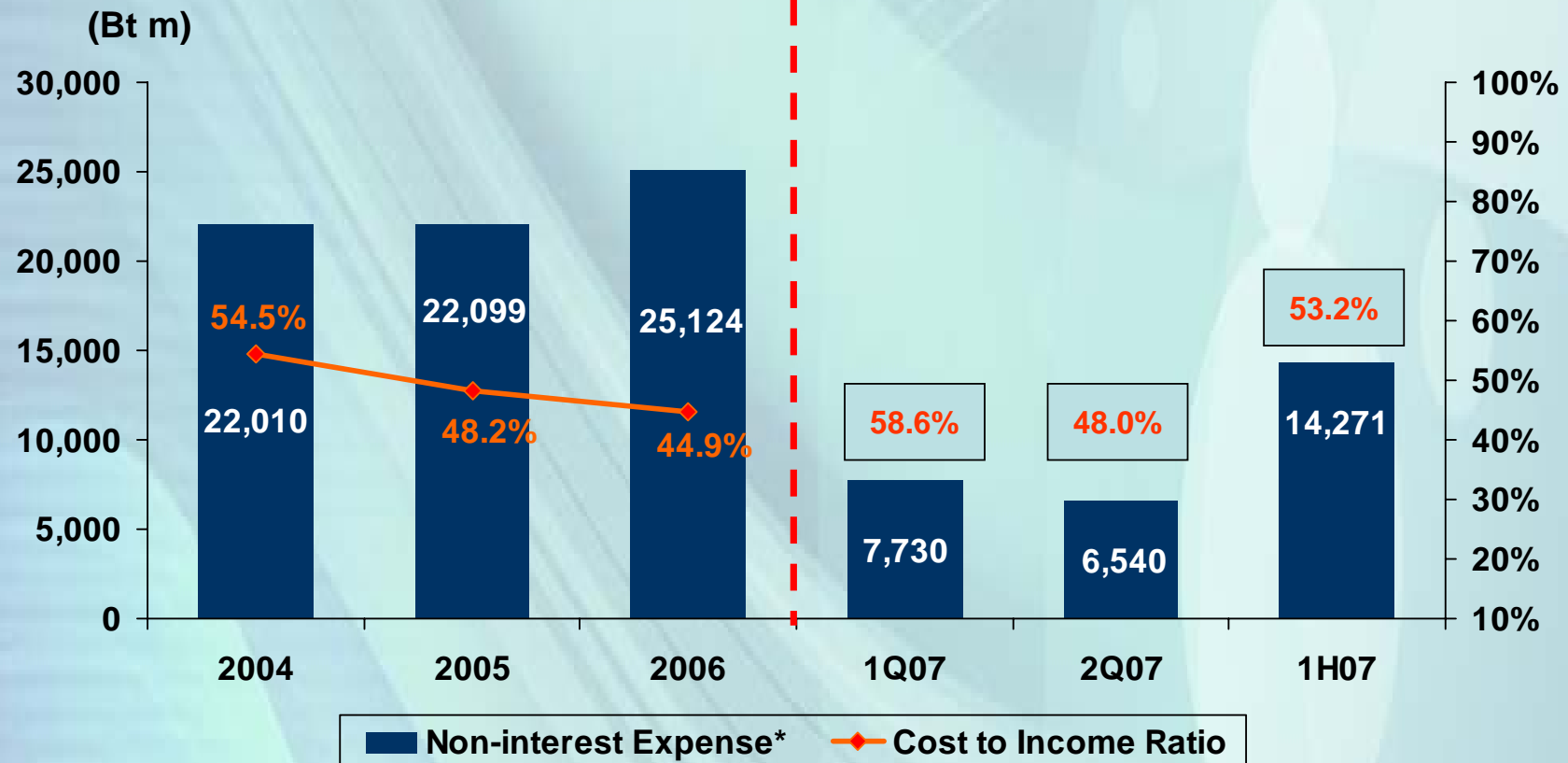
Source: (1) BOT data as of June 30, 2007
(2) ATMs Data as of June 30, 2007

Income and NIM



Note: 2Q07 data are unconsolidated, and unreviewed as of June 30, 2007
NIM is based on average assets and excluded dividend

Cost Efficiency



Note: 2Q07 data are unconsolidated, and unreviewed as of June 30, 2007

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

Operational Performance

Pre-provision Profit



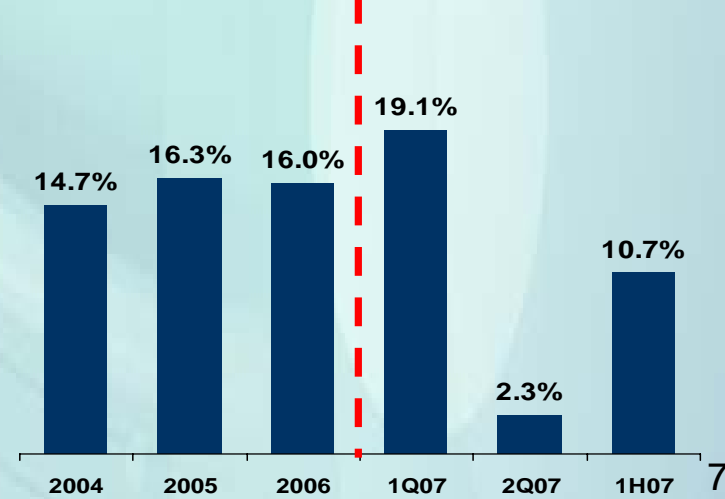
Net Income



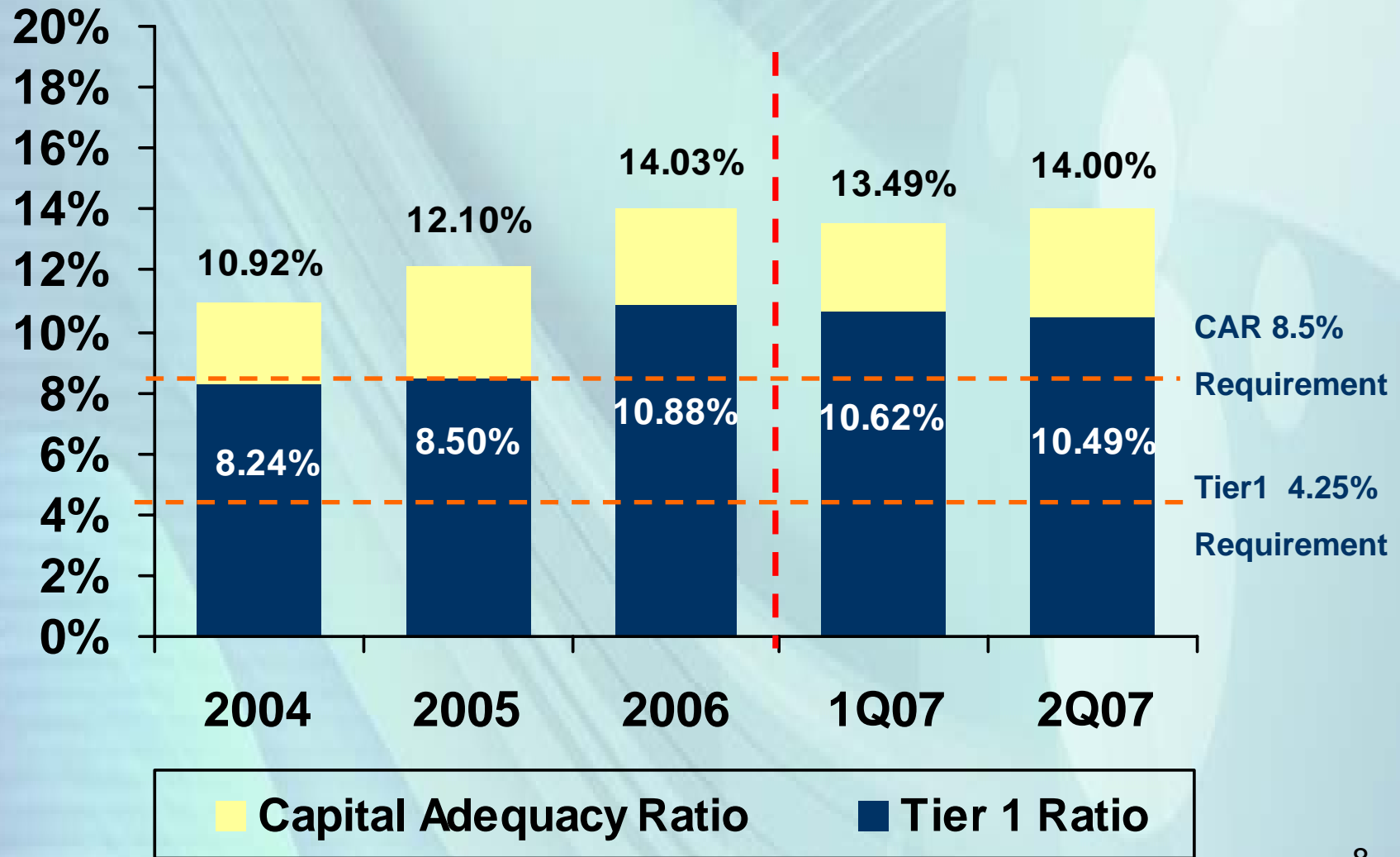
ROA



ROE

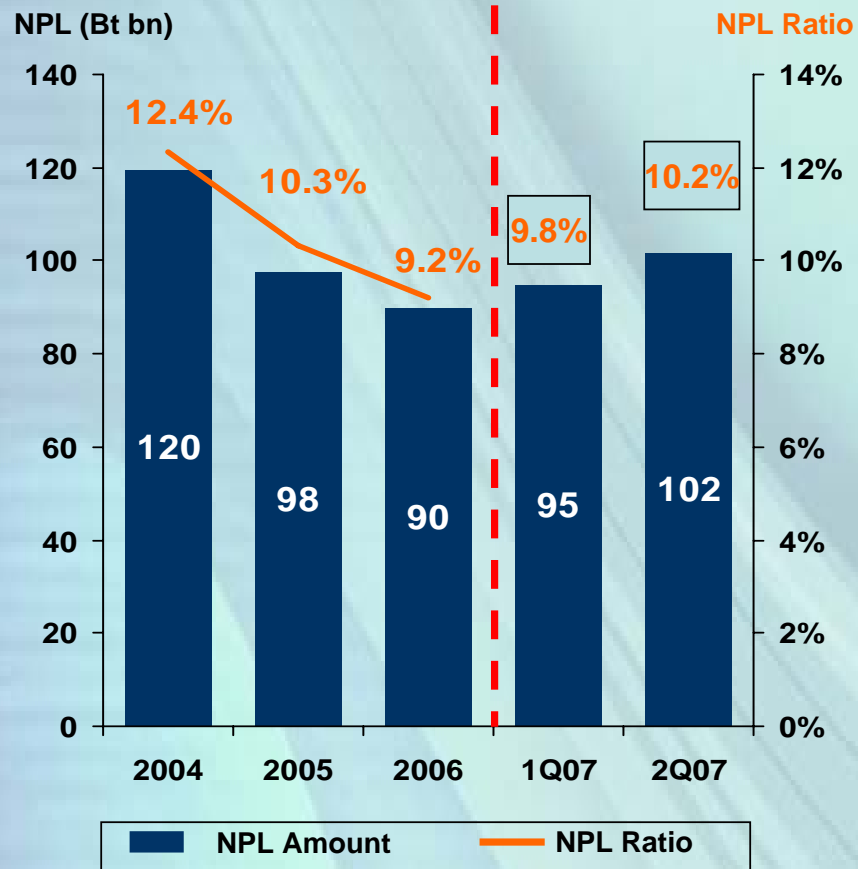


Capitalization

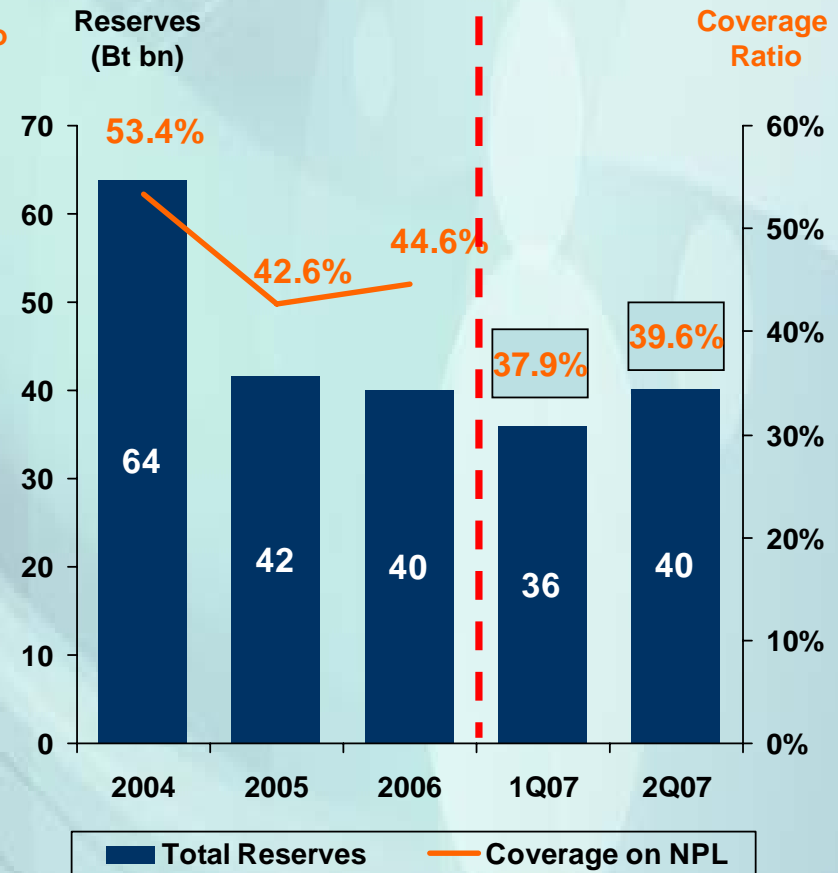


NPL

NPL Ratio (Gross)

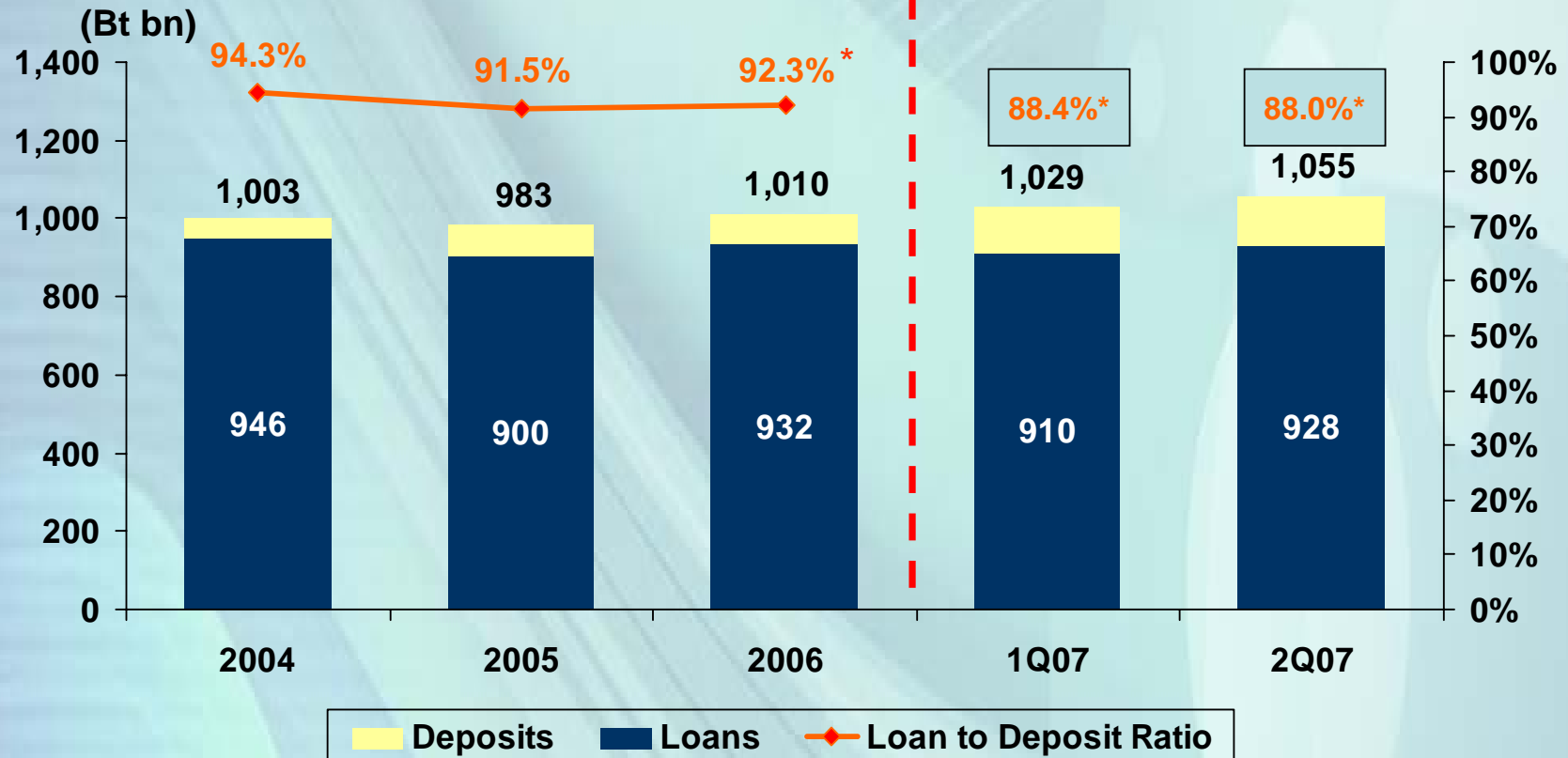


Provisioning Coverage on NPL



Note: 2Q07 data are unconsolidated, and unreviewed as of June 30, 2007
 Total Reserves included interbank.
 NPL Ratio included SAM

Liquidity



Note: 2Q07 data are unconsolidated, and unreviewed as of June 30, 2007
 Loan to deposit ratio is total loans and accrued interest receivable/total deposits
 * 2006, 1Q07, 2Q07 Loan to Deposit Ratio: Total Deposit included short term debenture

Q & A

The background features a series of overlapping, wavy lines in shades of light blue and teal, creating a sense of motion and depth. A faint, semi-transparent globe is visible in the background, centered behind the text.

THANK YOU