

# Analyst Meeting 1Q08

May 16, 2008



**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.

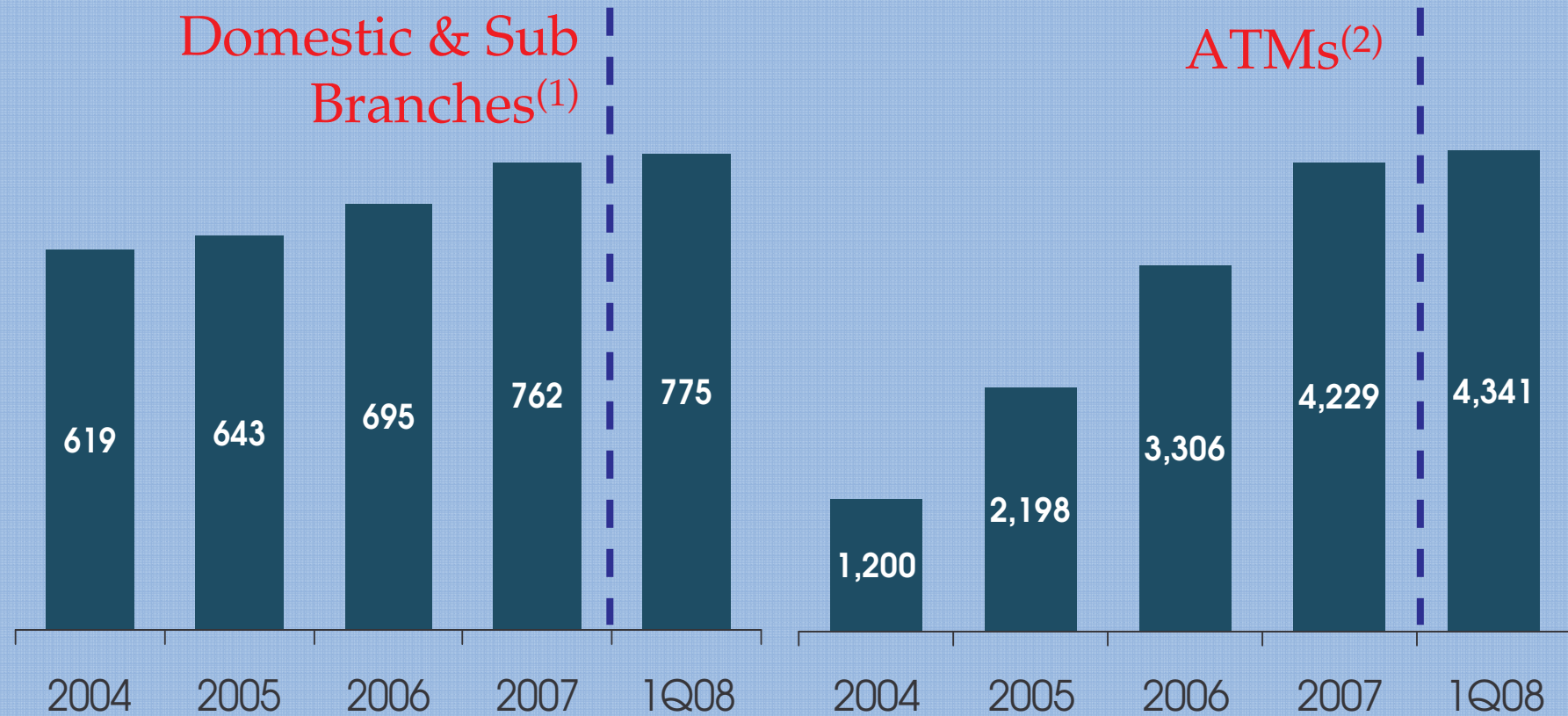
Actual results may differ materially from those projected

# Shareholding Structure

As at April 8, 2008 (share register closing date)

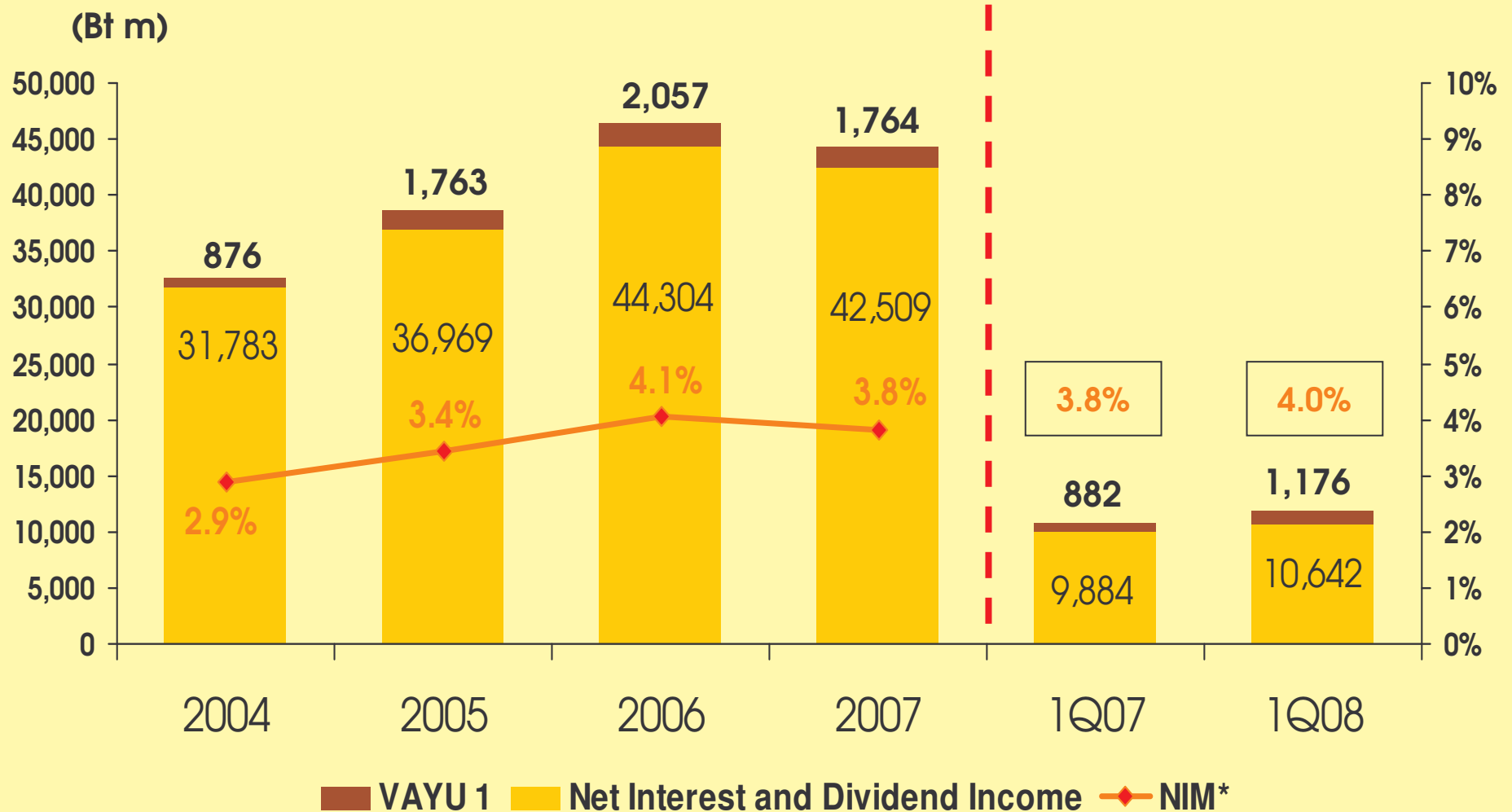
Financial Institutions Development Fund	55.29%
The Government Savings Bank	0.79%
Government Related	1.09%
<b>Subtotal</b>	<b>57.17%</b>
<b>Domestic Shareholders</b>	
Individual	10.90%
Juristic	11.42%
<b>Subtotal</b>	<b>22.32%</b>
<b>International Shareholders</b>	
Individual	0.08%
Juristic	20.43%
<b>Subtotal</b>	<b>20.51%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Franchising and ATM Network



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

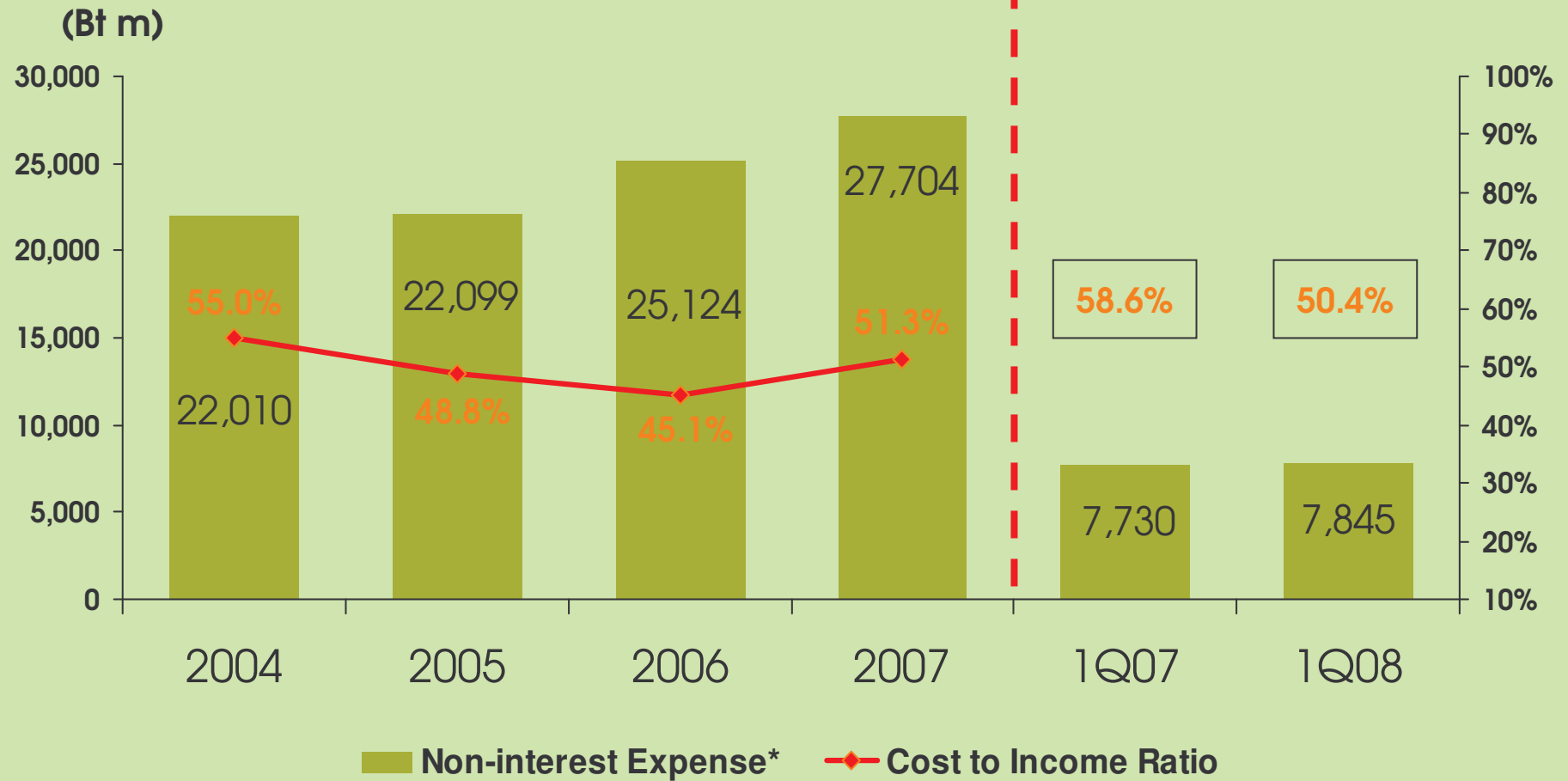
# Income and NIM



Note: 1Q08 data are unconsolidated, and reviewed as of March 31, 2008

\*NIM is based on average earning assets and included dividend

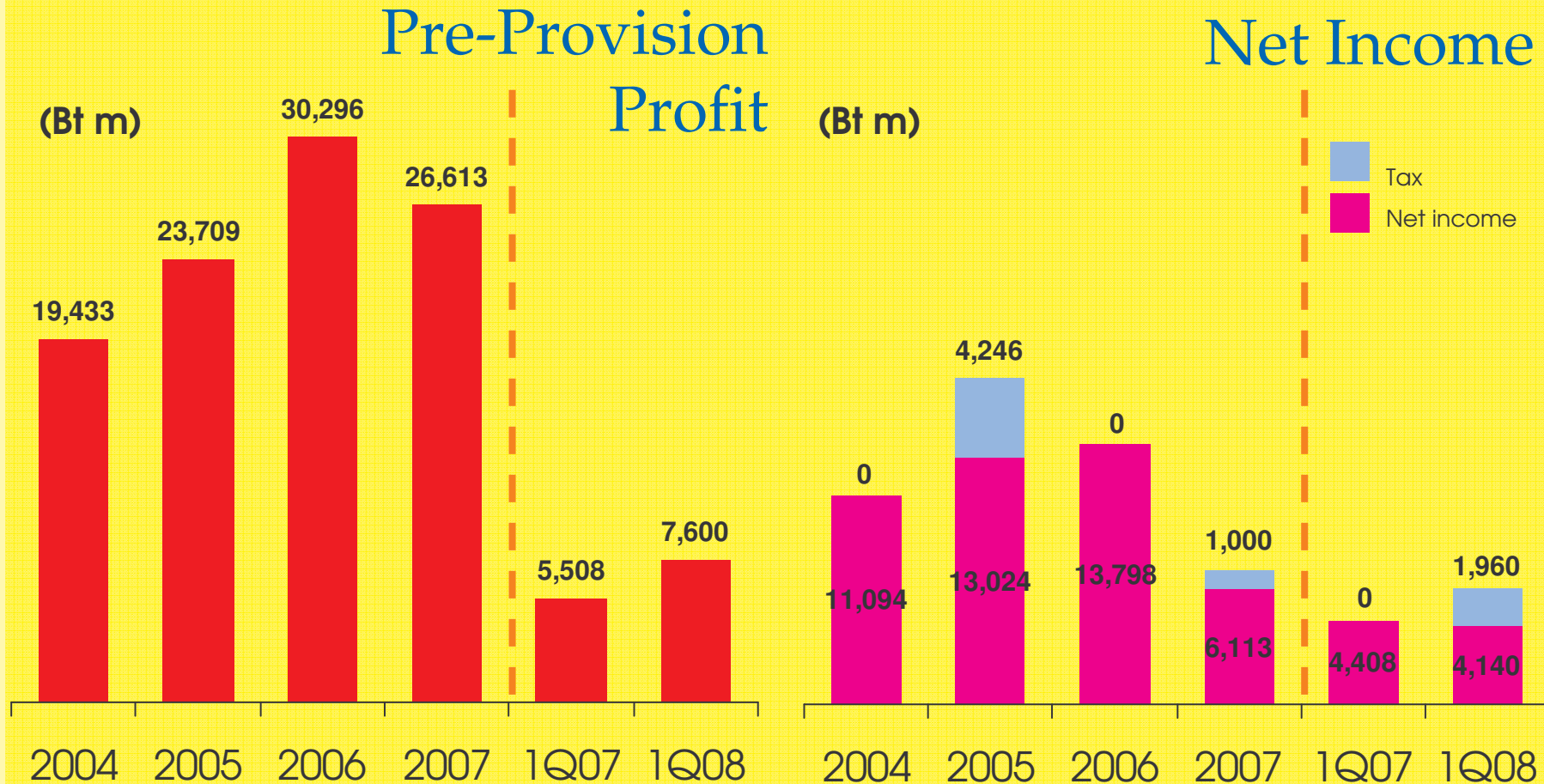
# Cost Efficiency



Note: 1Q08 data are unconsolidated, and reviewed as of March 31, 2008

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

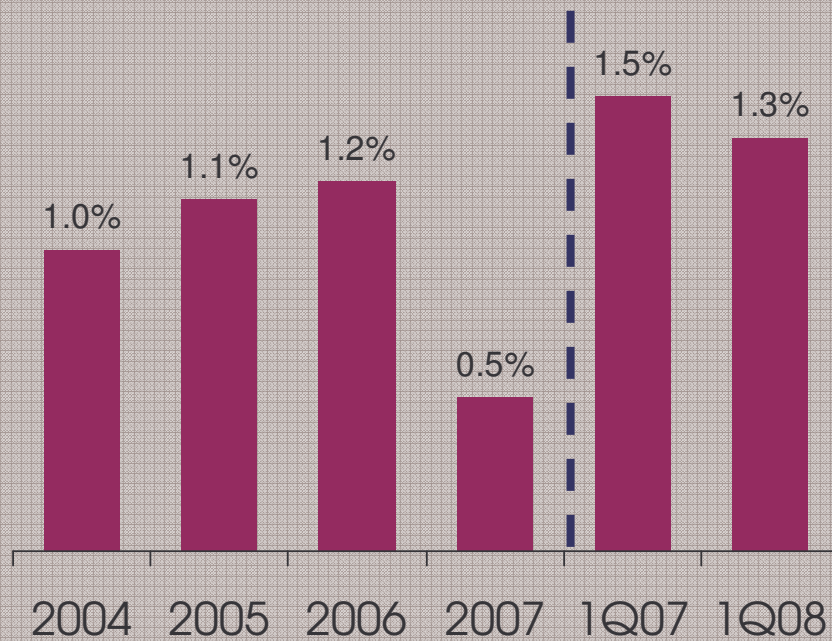
# Profitability



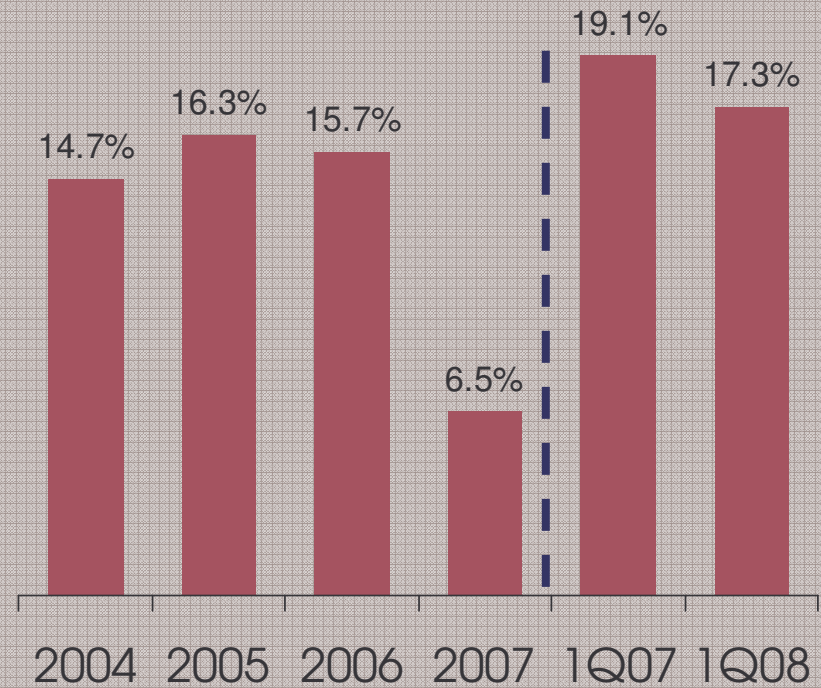
Note: 1Q08 data are unconsolidated, and reviewed as of March 31, 2008  
 Pre-Provision Profit = income before income tax + bad debts and doubtful accounts

# Profitability Ratio

## Return on Asset

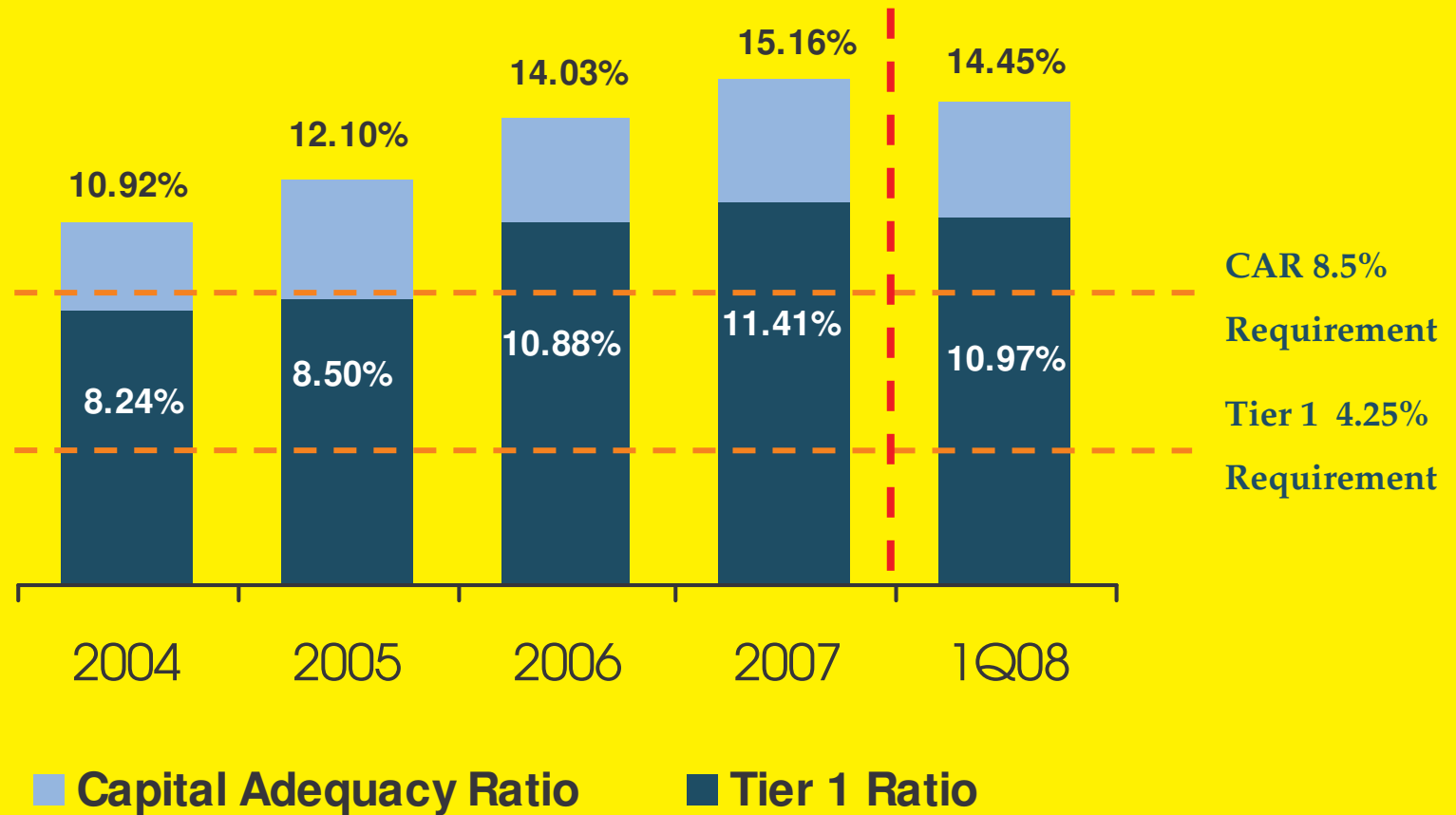


## Return on Equity



Note: 1Q08 data are unconsolidated, and reviewed as of March 31, 2008

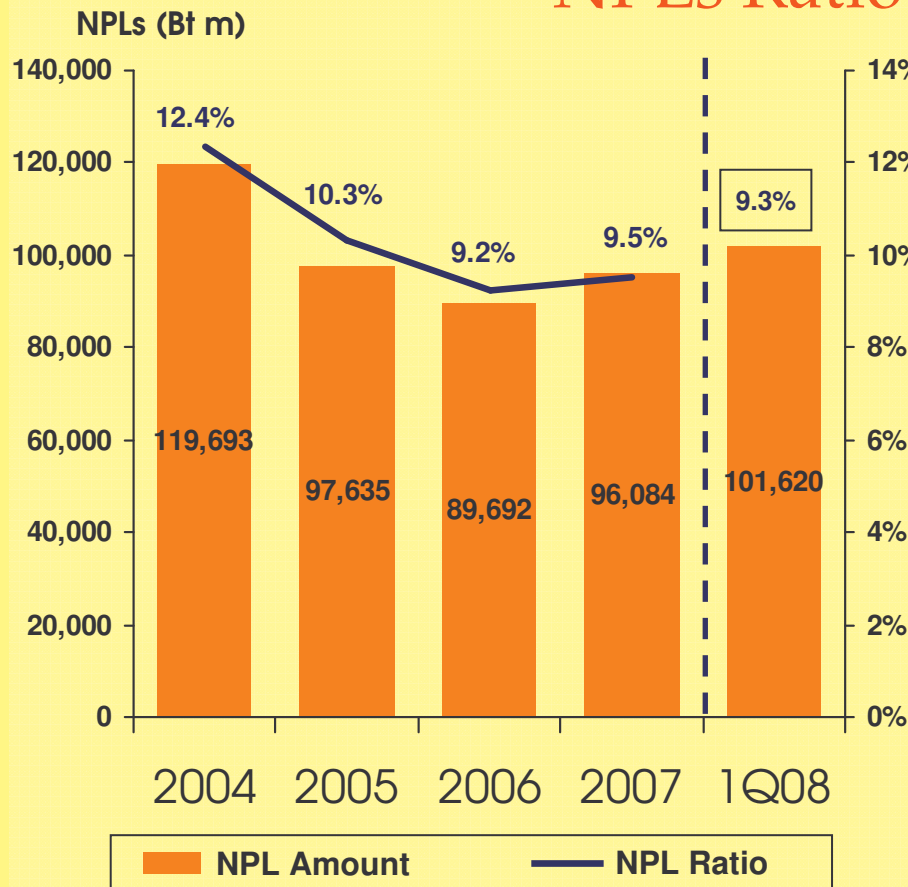
# Capital Base



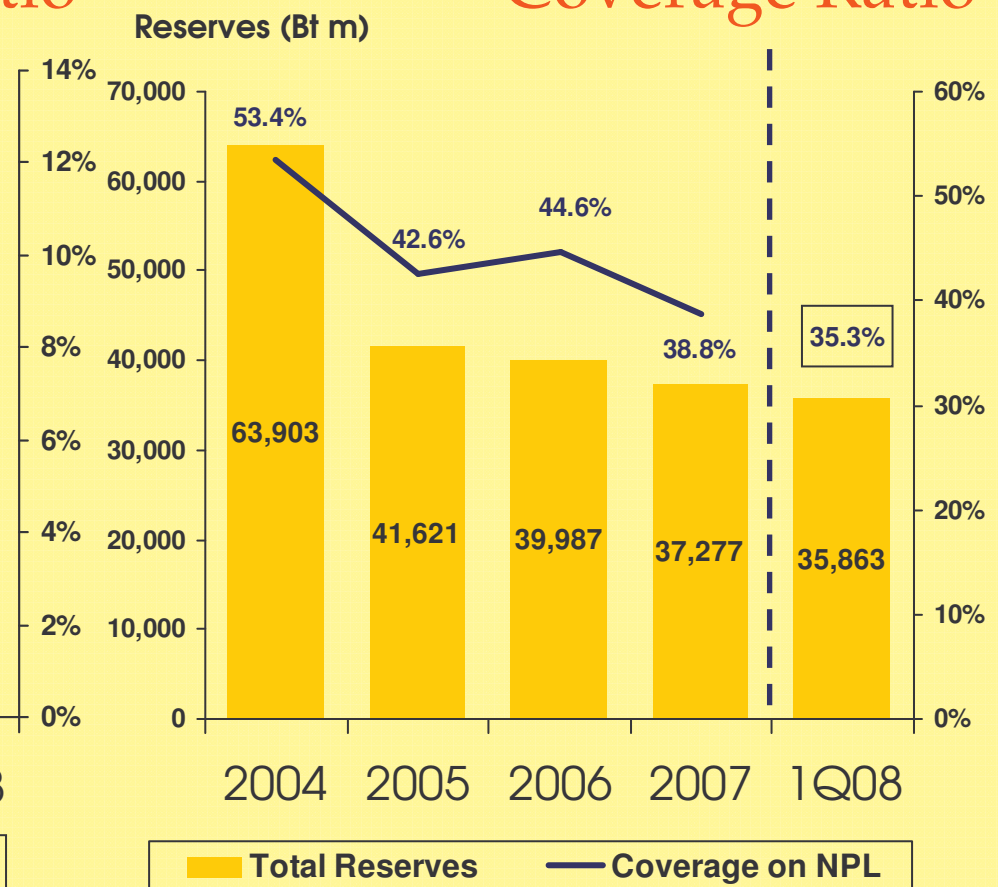
Note: 1Q08 data are unconsolidated, and reviewed as of March 31, 2008

# Non Performing Loans

## NPLs Ratio

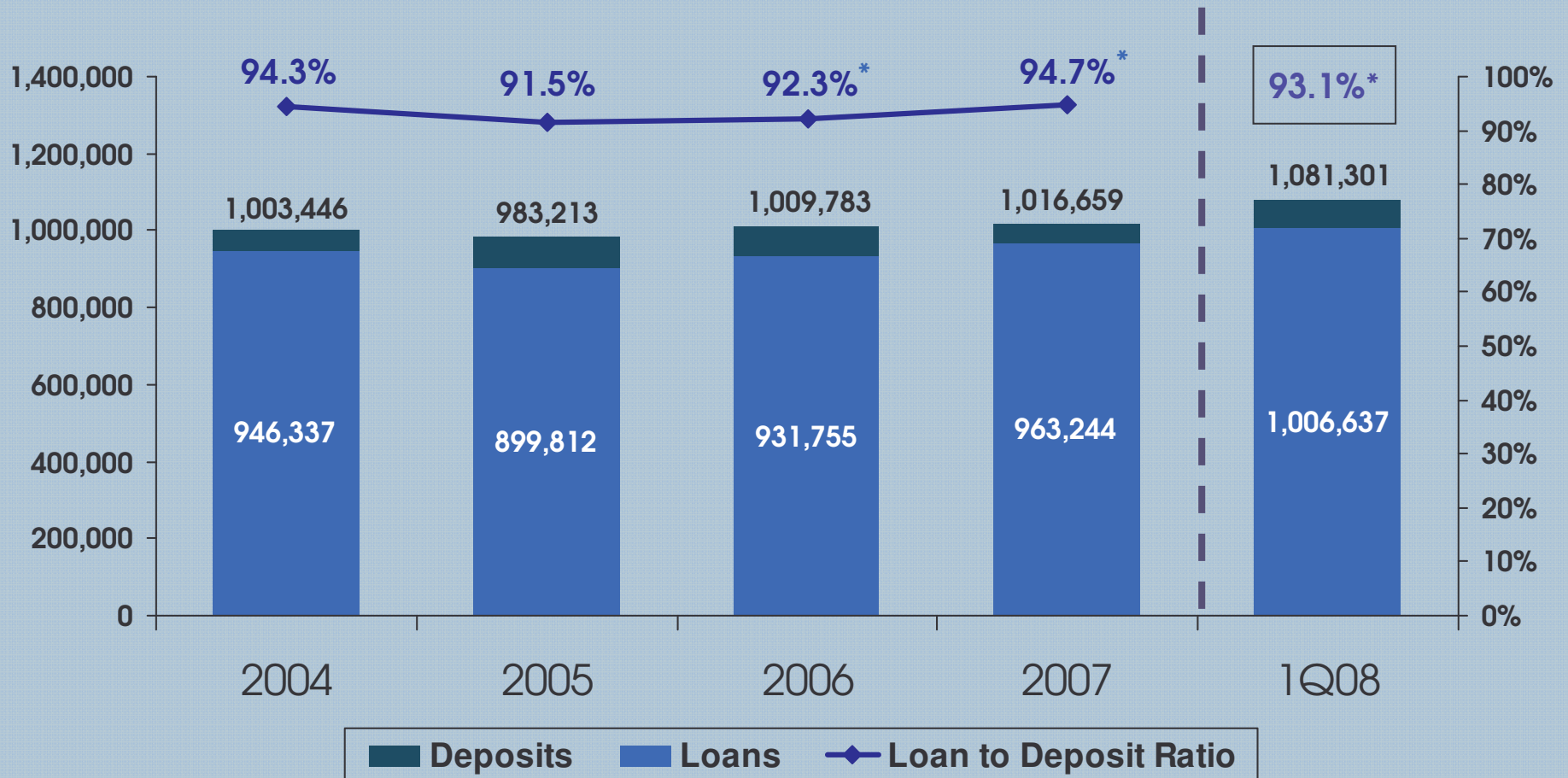


## Coverage Ratio



Note: 1Q08 data are unconsolidated, and reviewed as of March 31, 2008  
 Total Reserves included interbank  
 NPLs Ratio included SAM

# Liquidity



Note: 1Q08 data are unconsolidated, and reviewed as of March 31, 2008  
 Loan to deposit ratio is total loans and accrued interest receivable/total deposits  
 \* 2006, 2007, 1Q08 Loan to Deposit Ratio: Total Deposits included short term debenture



**Thank You**