

# Analyst Meeting 2Q08

August 5, 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.

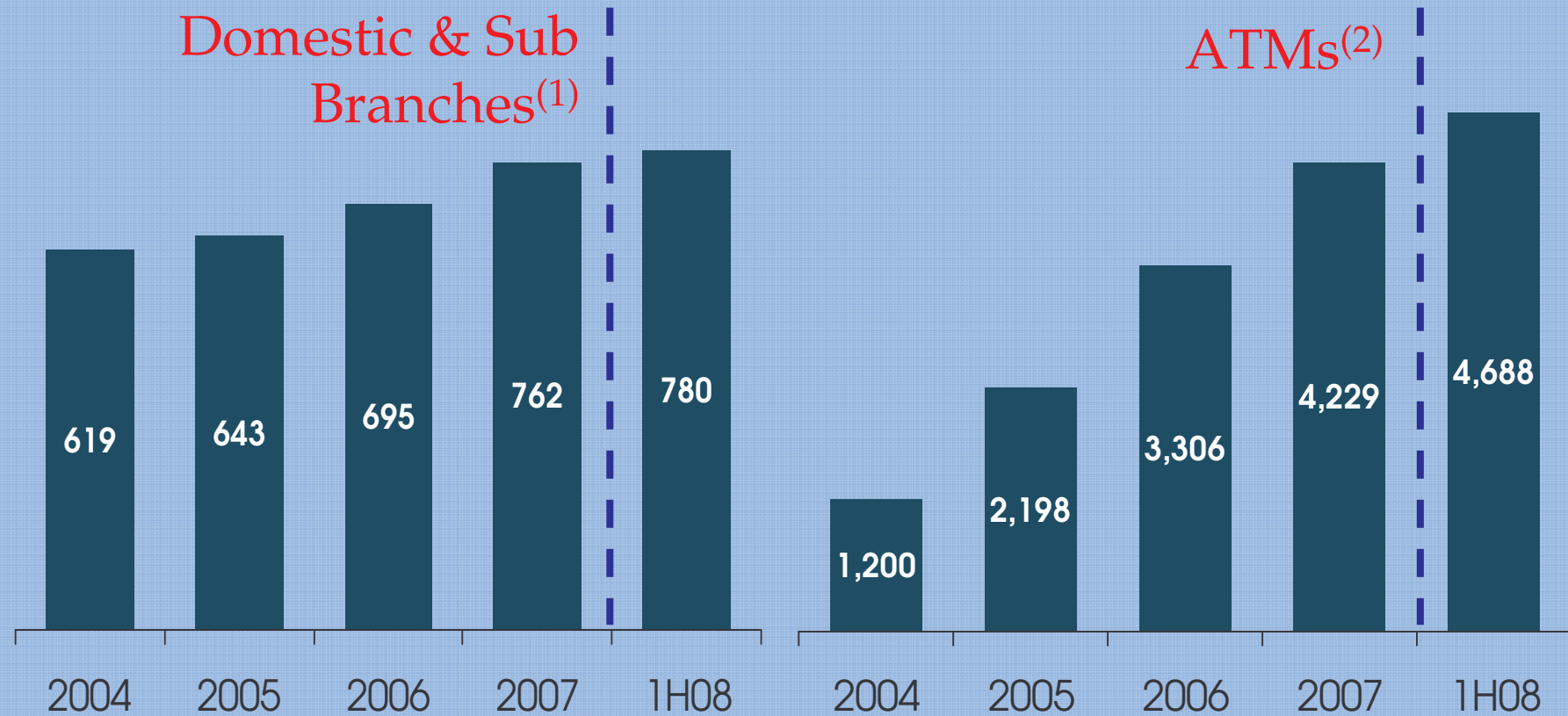
Actual results may differ materially from those projected

# Shareholding Structure

As at June 30, 2008

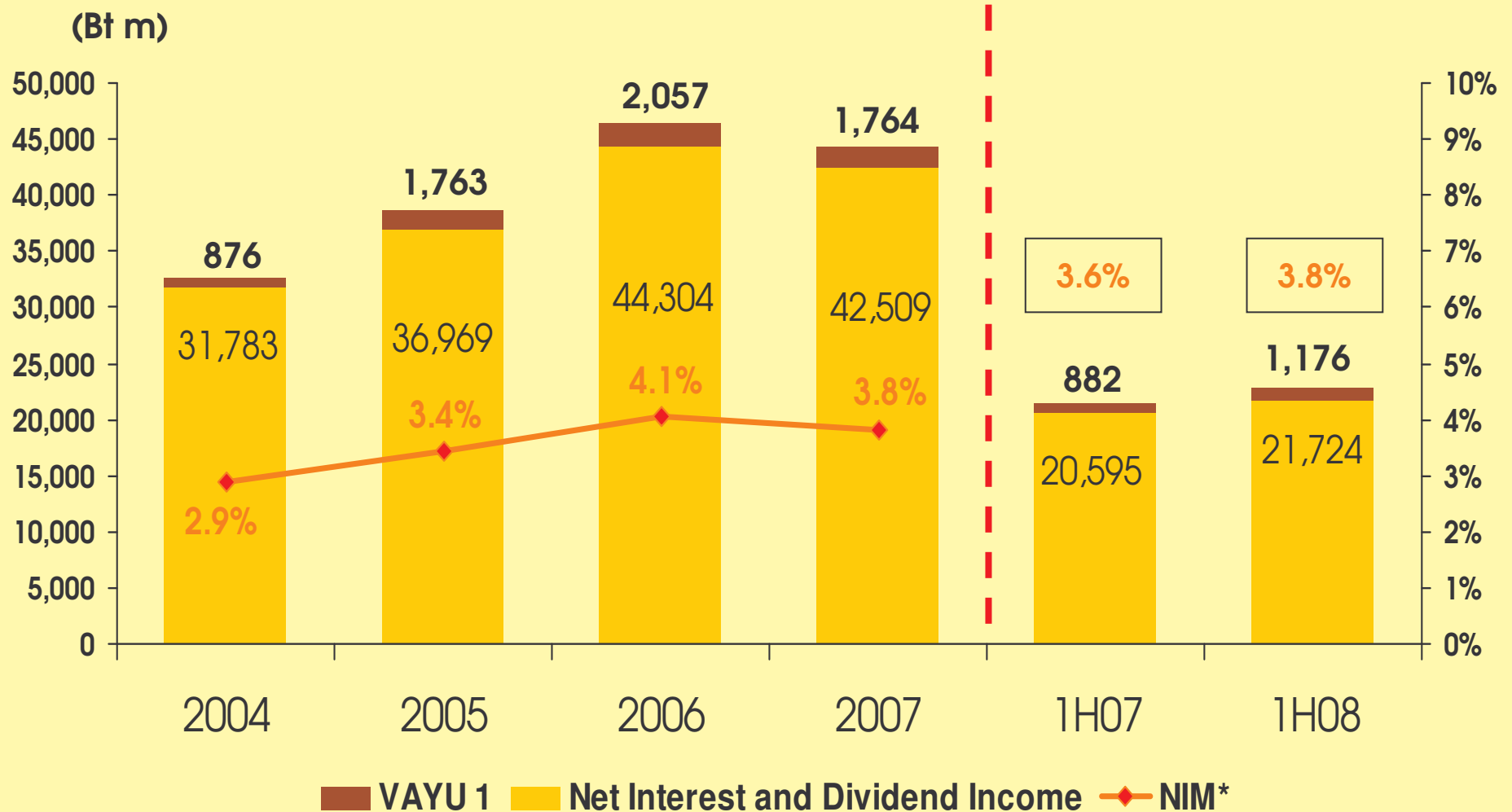
Financial Institutions Development Fund	55.04%
The Government Savings Bank	0.79%
Government Related	0.00%
<b>Subtotal</b>	<b>55.83%</b>
<b>Domestic Shareholders</b>	
Individual	1.03%
Juristic	23.46%
<b>Subtotal</b>	<b>24.49%</b>
<b>International Shareholders</b>	
Individual	0.01%
Juristic	19.67%
<b>Subtotal</b>	<b>19.68%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Franchising and ATM Network



Source: (1) BOT data as of June 30, 2008  
(2) ATMs Data as of June 30, 2008

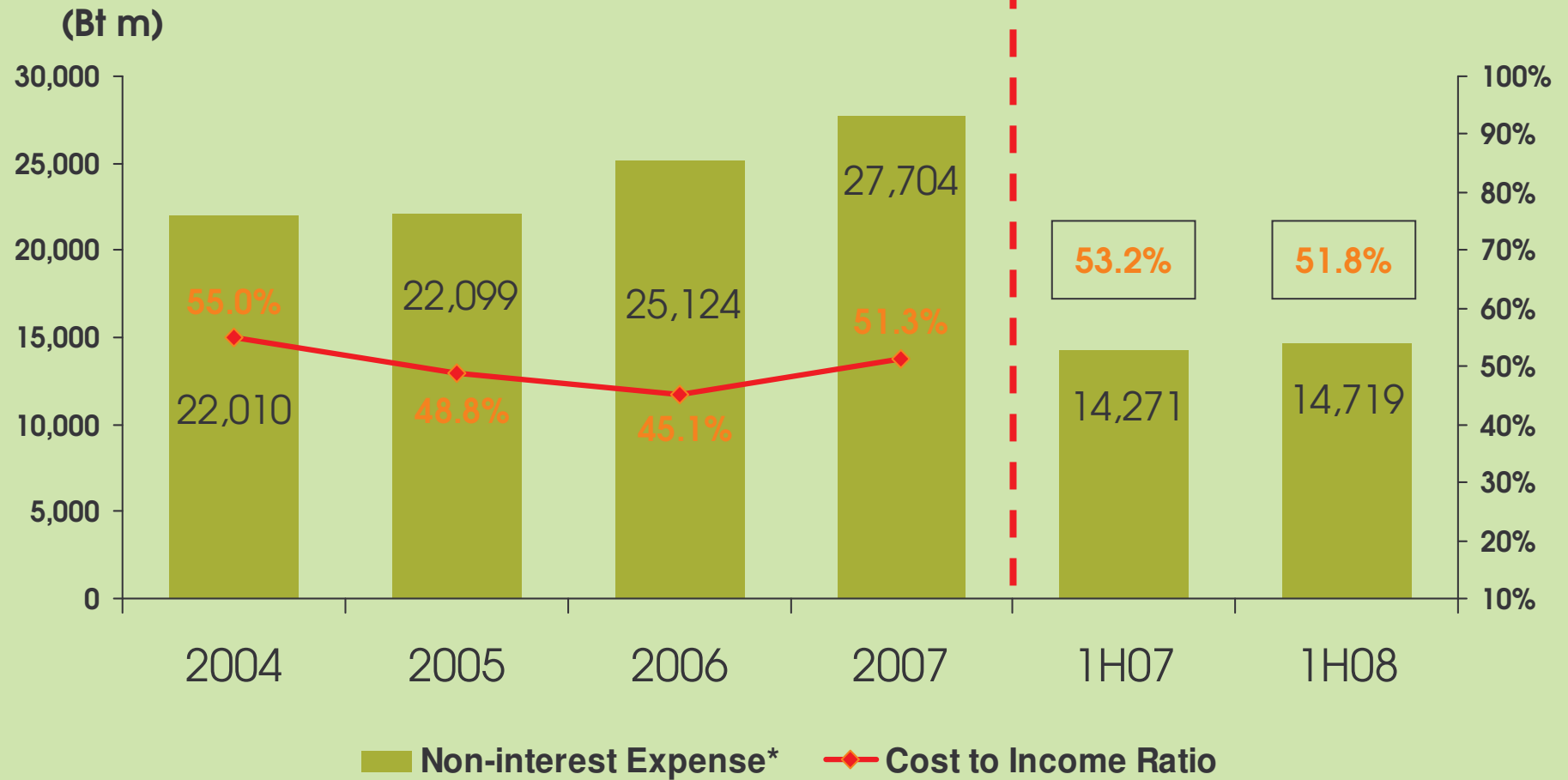
# Income and NIM



Note: 1H08 data are unconsolidated, and unaudited as of June 30, 2008

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

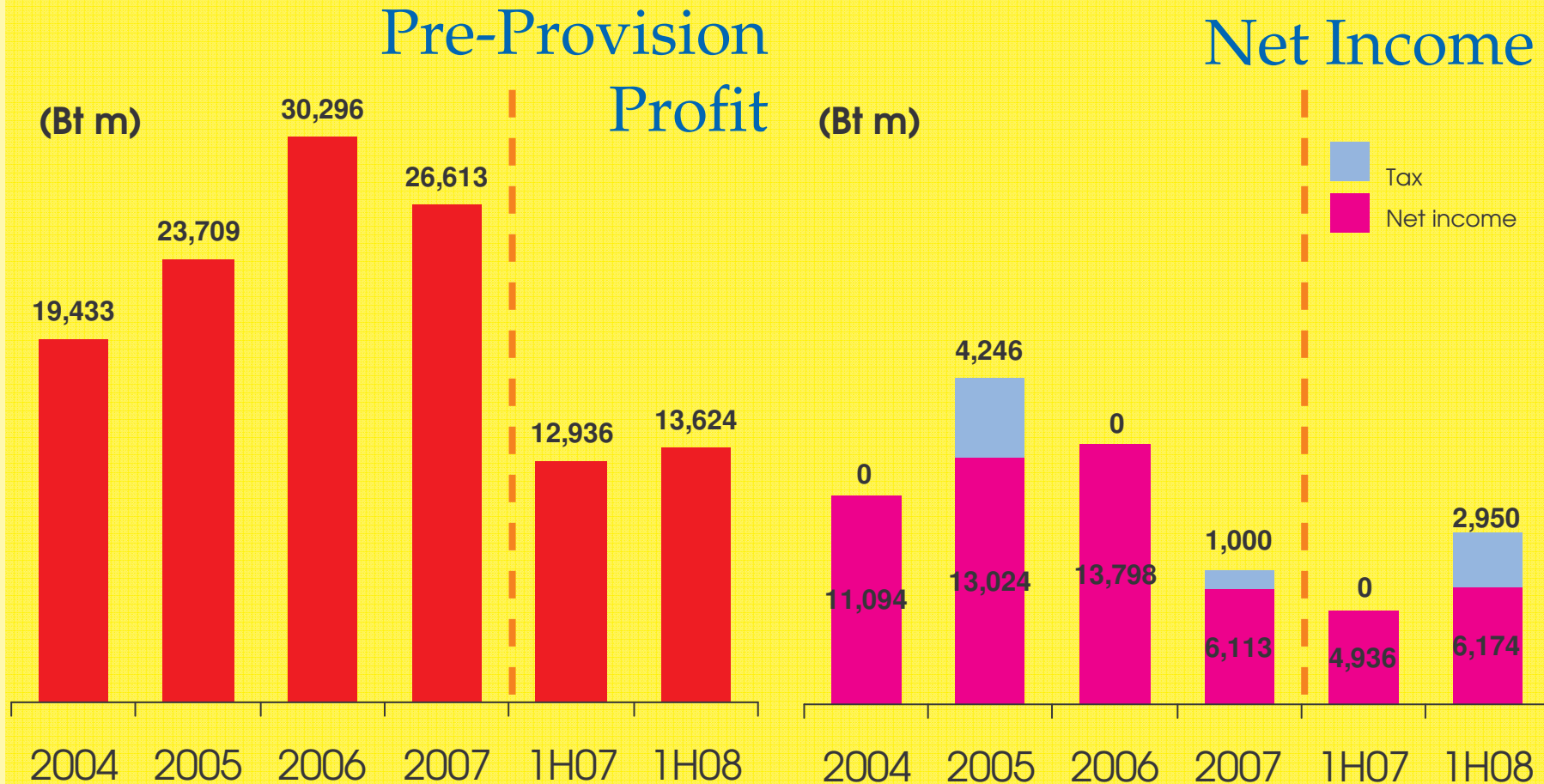
# Cost Efficiency



Note: 1H08 data are unconsolidated, and unaudited as of June 30, 2008

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

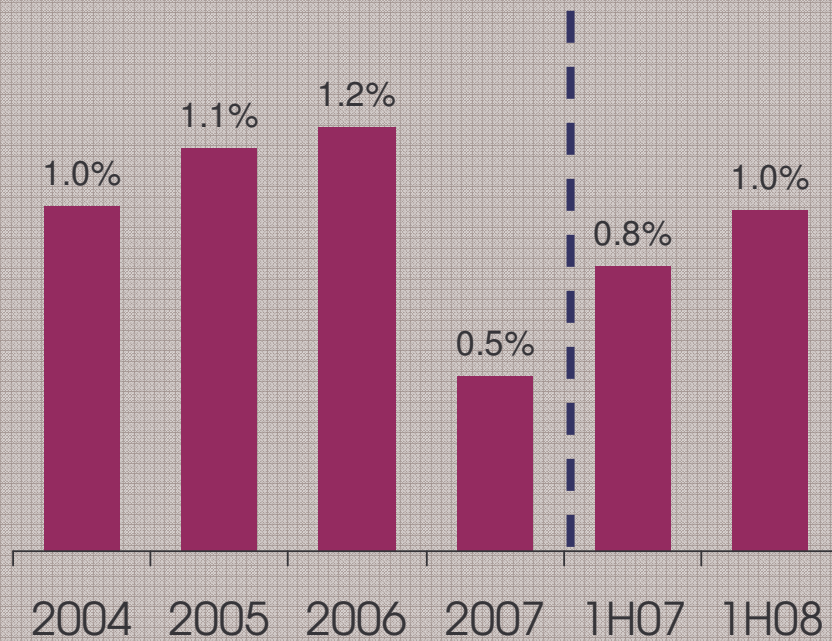
# Profitability



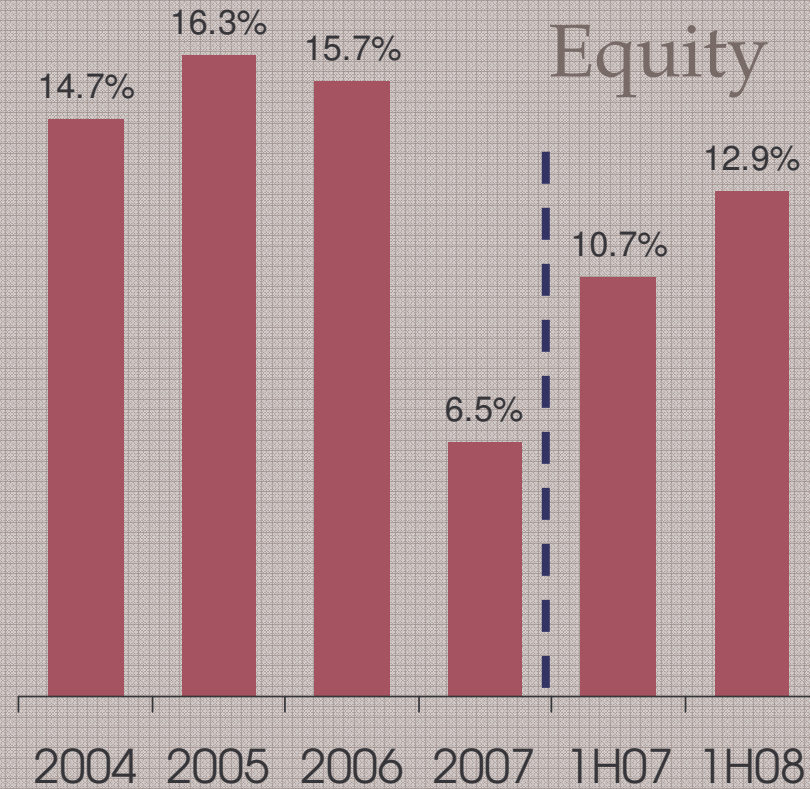
Note: 1H08 data are unconsolidated, and unaudited as of June 30, 2008  
 Pre-Provision Profit = income before income tax + bad debts and doubtful accounts

# Profitability Ratio

## Return on Asset

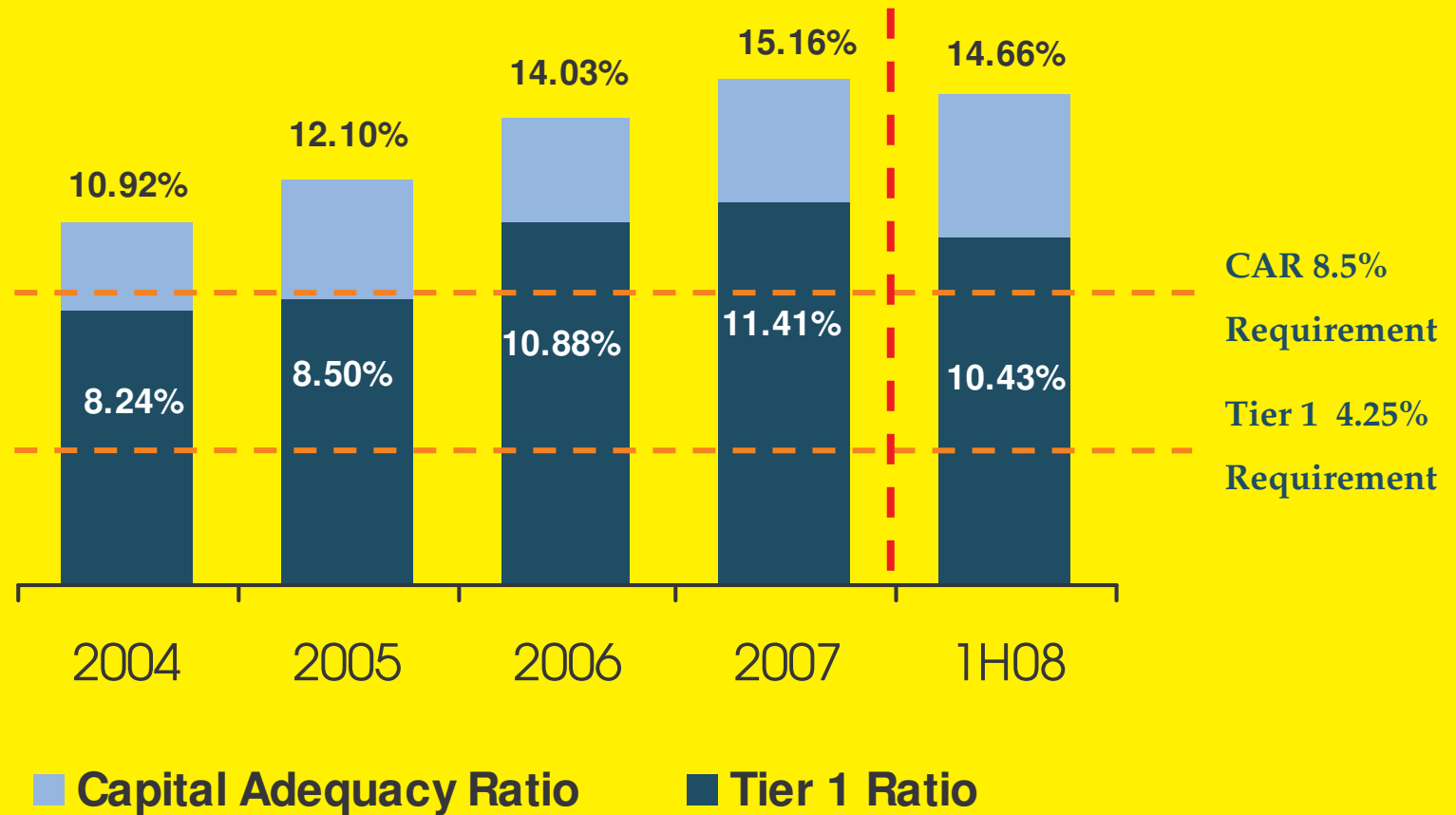


## Return on Equity



Note: 1H08 data are unconsolidated, and unaudited as of June 30, 2008

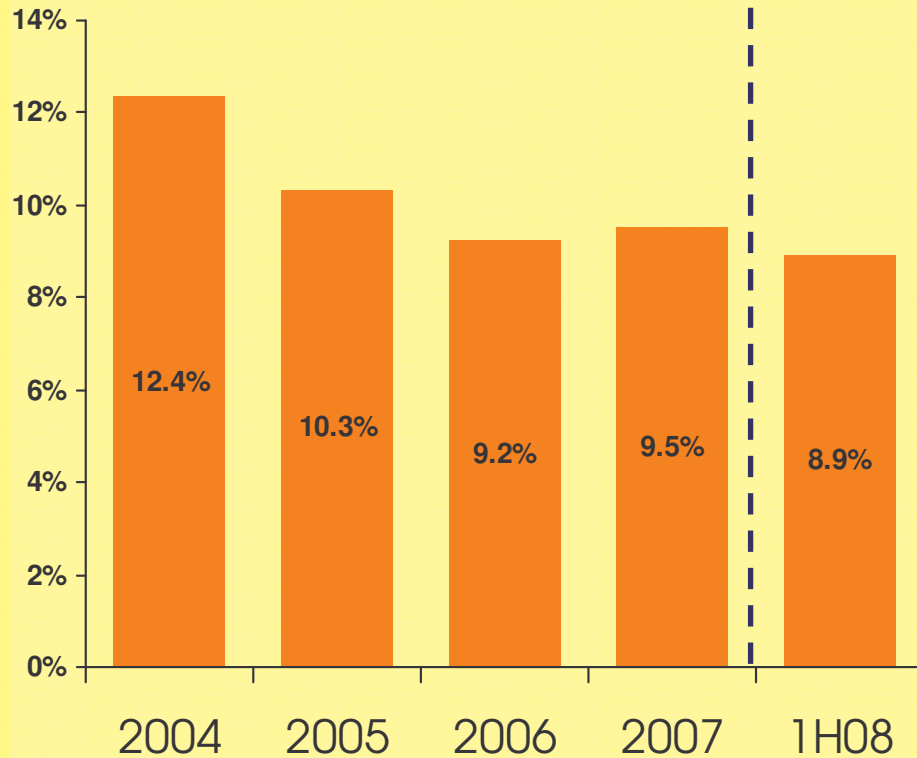
# Capital Base



Note: 1H08 data are unconsolidated, and unaudited as of June 30, 2008

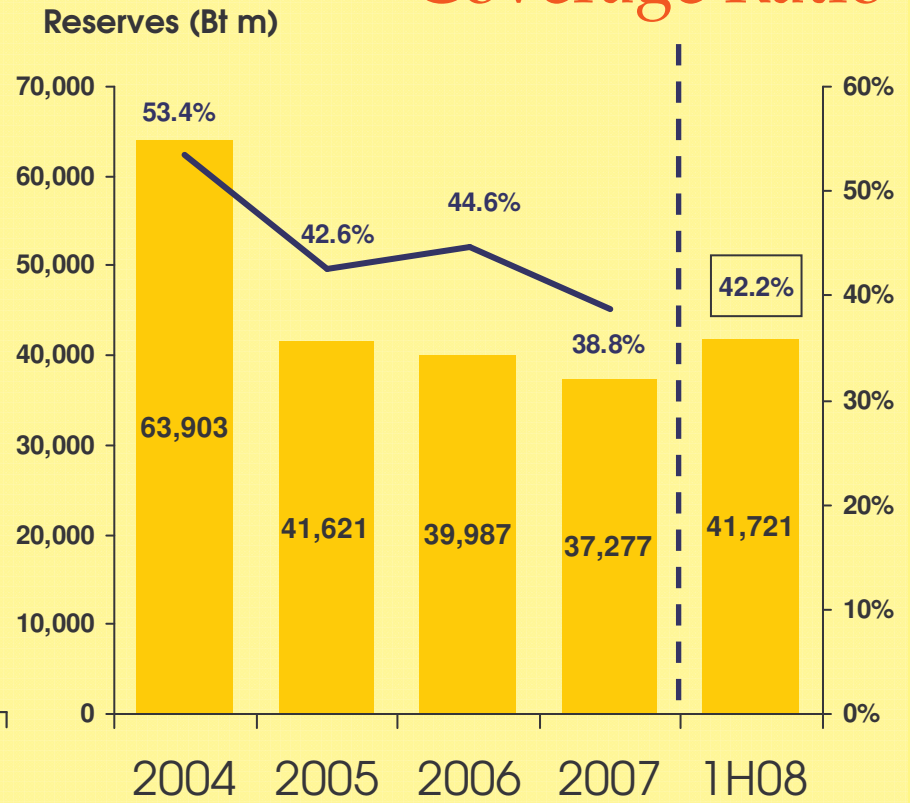
# Non Performing Loans

## NPLs Ratio



**NPLs Ratio**

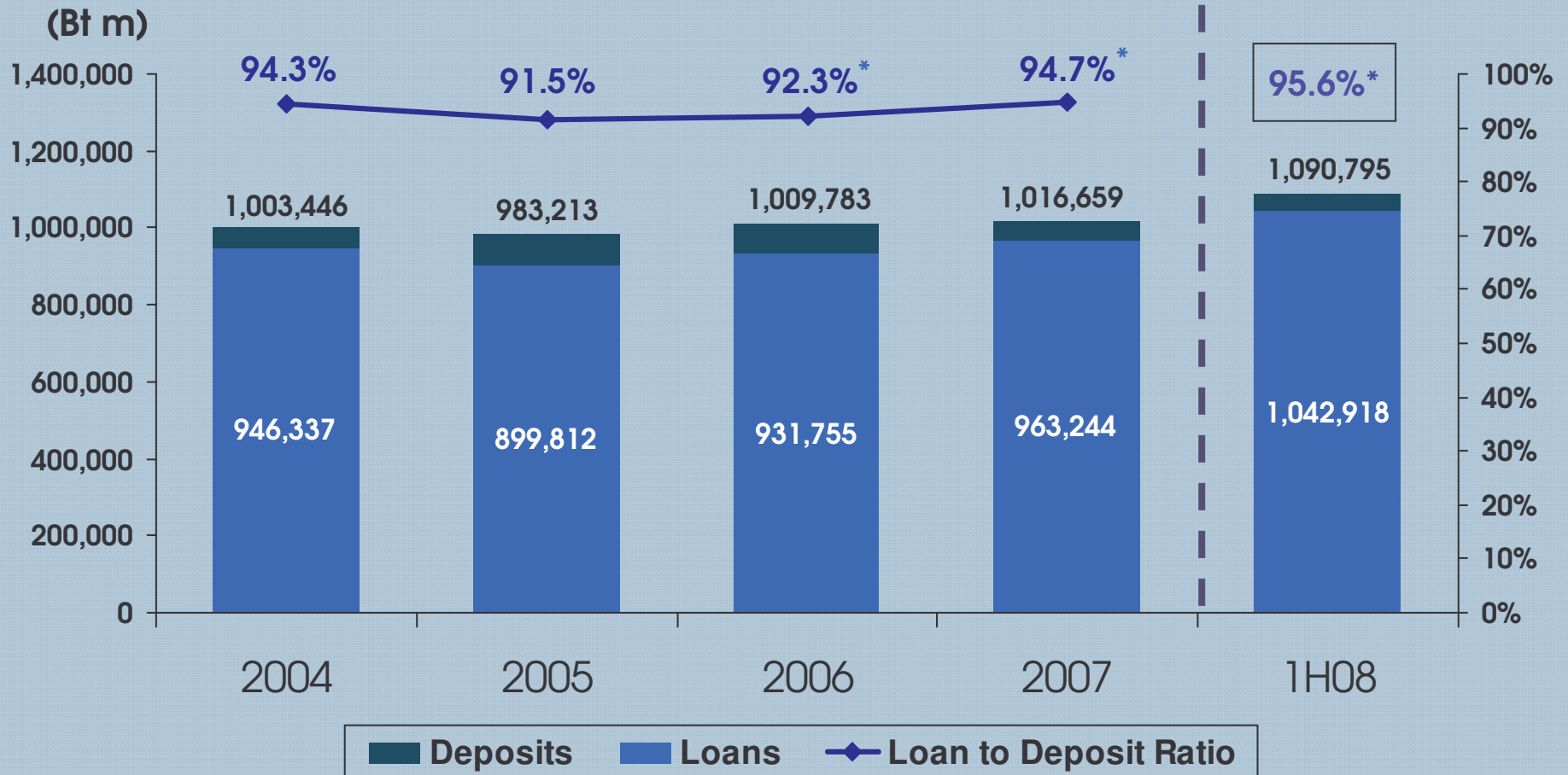
## Coverage Ratio



**Total Reserves**      **Coverage on NPL**

Note: 1H08 data are unconsolidated, and unaudited as of June 30, 2008  
 Total Reserves included interbank  
 NPLs Ratio included SAM

# Liquidity



Note: 1H08 data are unconsolidated, and unaudited as of June 30, 2008  
 Loan to deposit ratio is total loans and accrued interest receivable/total deposits  
 \* 2006, 2007, 1H08 Loan to Deposit Ratio: Total Deposits included short term borrowings



**Thank You**