

# 2007 ANALYST MEETING

February 1, 2008

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

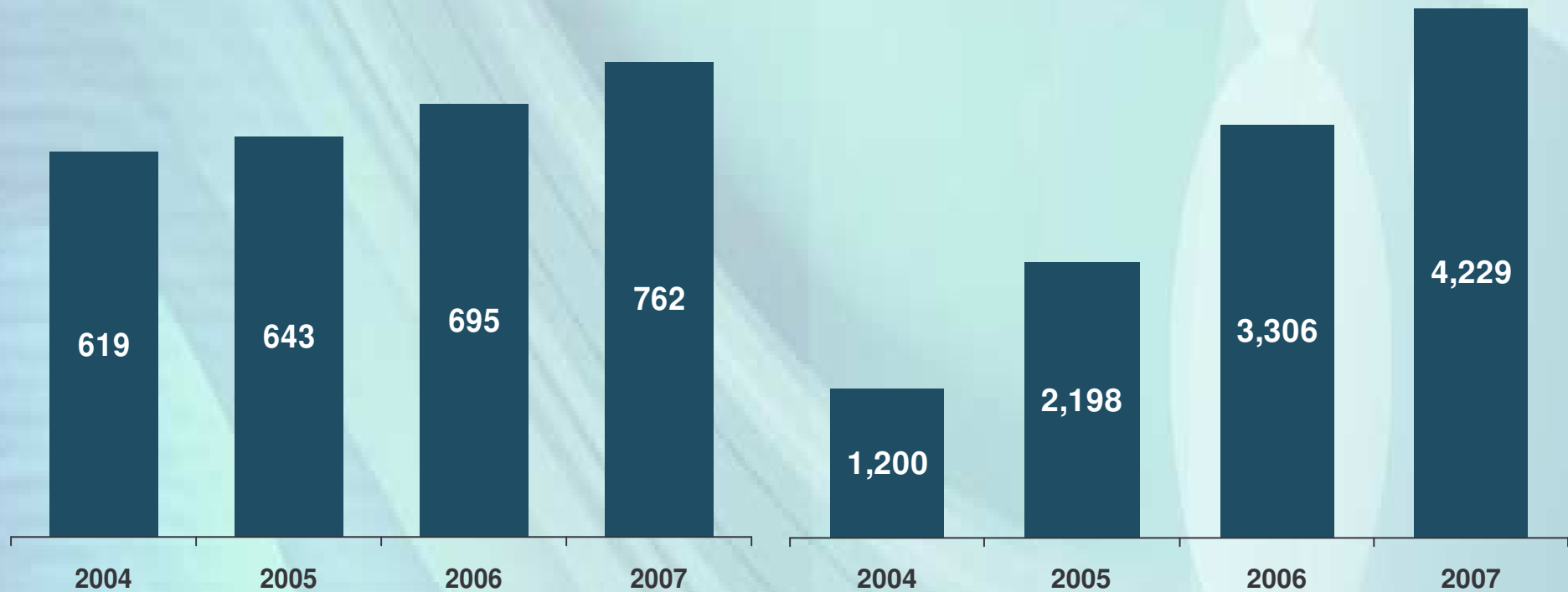
No. of Shareholders	Shareholders	% <sup>(1)</sup>
1	Financial Institutions Development Fund	55.04
1	The Government Savings Bank	0.79
3	Government Related	0.00
	Subtotal	55.83
	Domestic Shareholders	
11,821	Individual	1.03
62	Juristic	19.84
	Subtotal	20.87
	International Shareholders	
52	Individual	0.01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

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

# Nationwide Branches and ATM Network

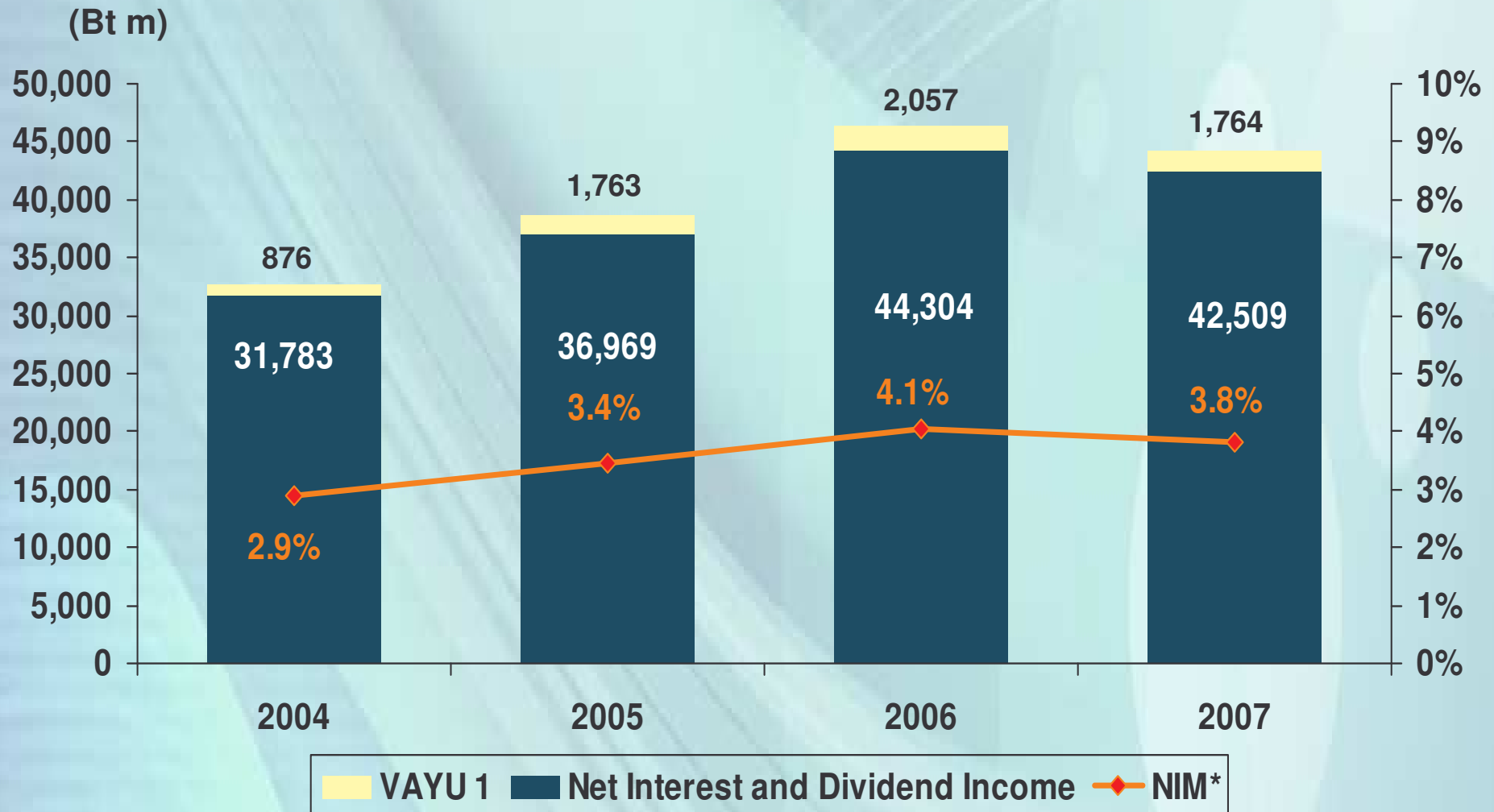
## Domestic Branches & Sub-Branches<sup>(1)</sup>

## ATMs<sup>(2)</sup>



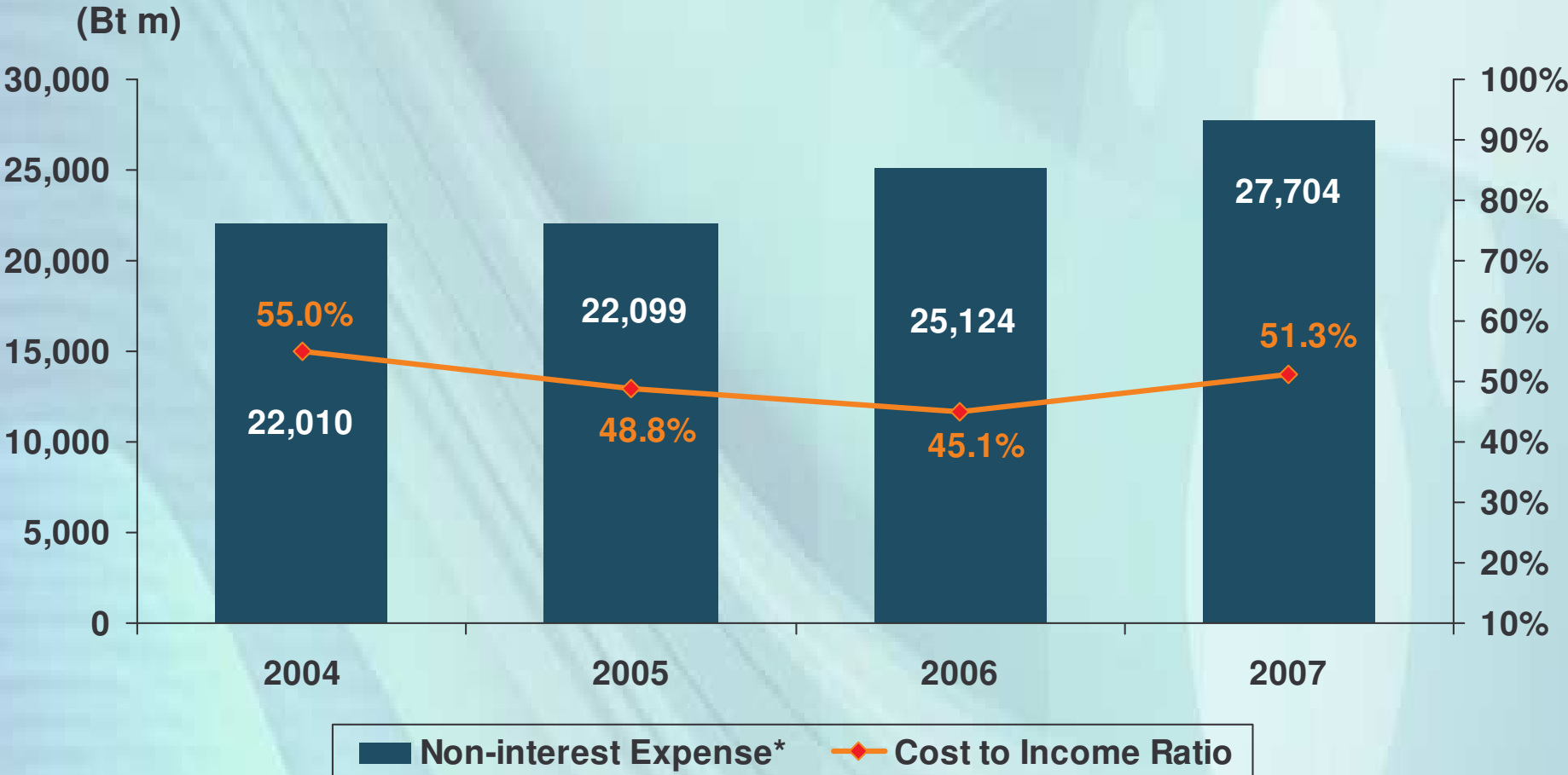
Source: (1) BOT data as of December 31, 2007  
(2) ATMs Data as of December 31, 2007

# Income and NIM



Note: 2007 data are unconsolidated, and unreviewed as of December 31, 2007  
\*NIM is based on average earning assets and included dividend

# Cost Efficiency



Note: 2007 data are unconsolidated, and unreviewed as of December 31, 2007  
 \*Non-interest Expense excluded Loss on impairment of properties foreclosed and loss on impairment of land

# Operational Performance

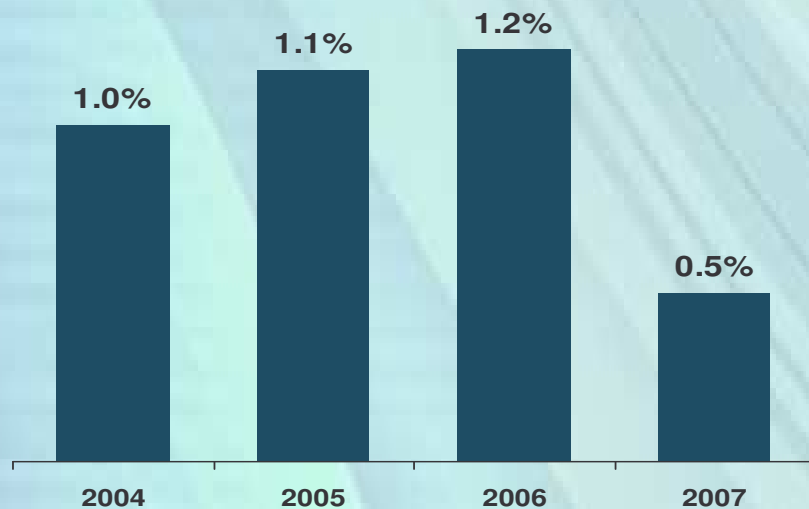
## Pre-provision Profit



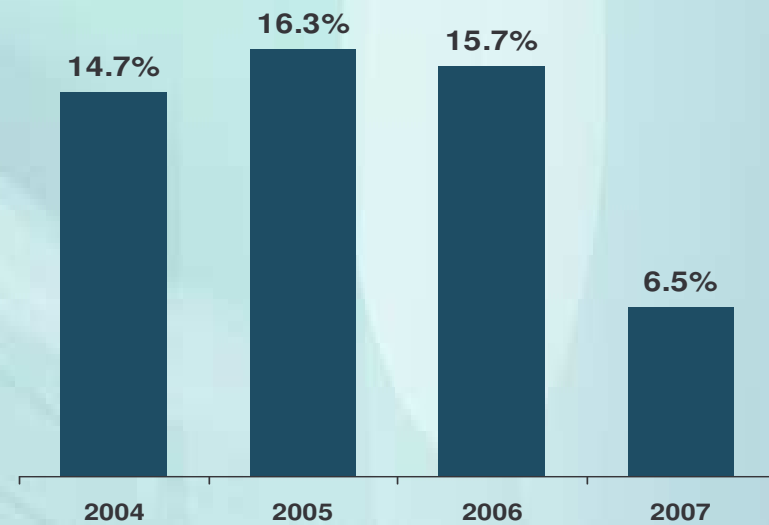
## Net Income



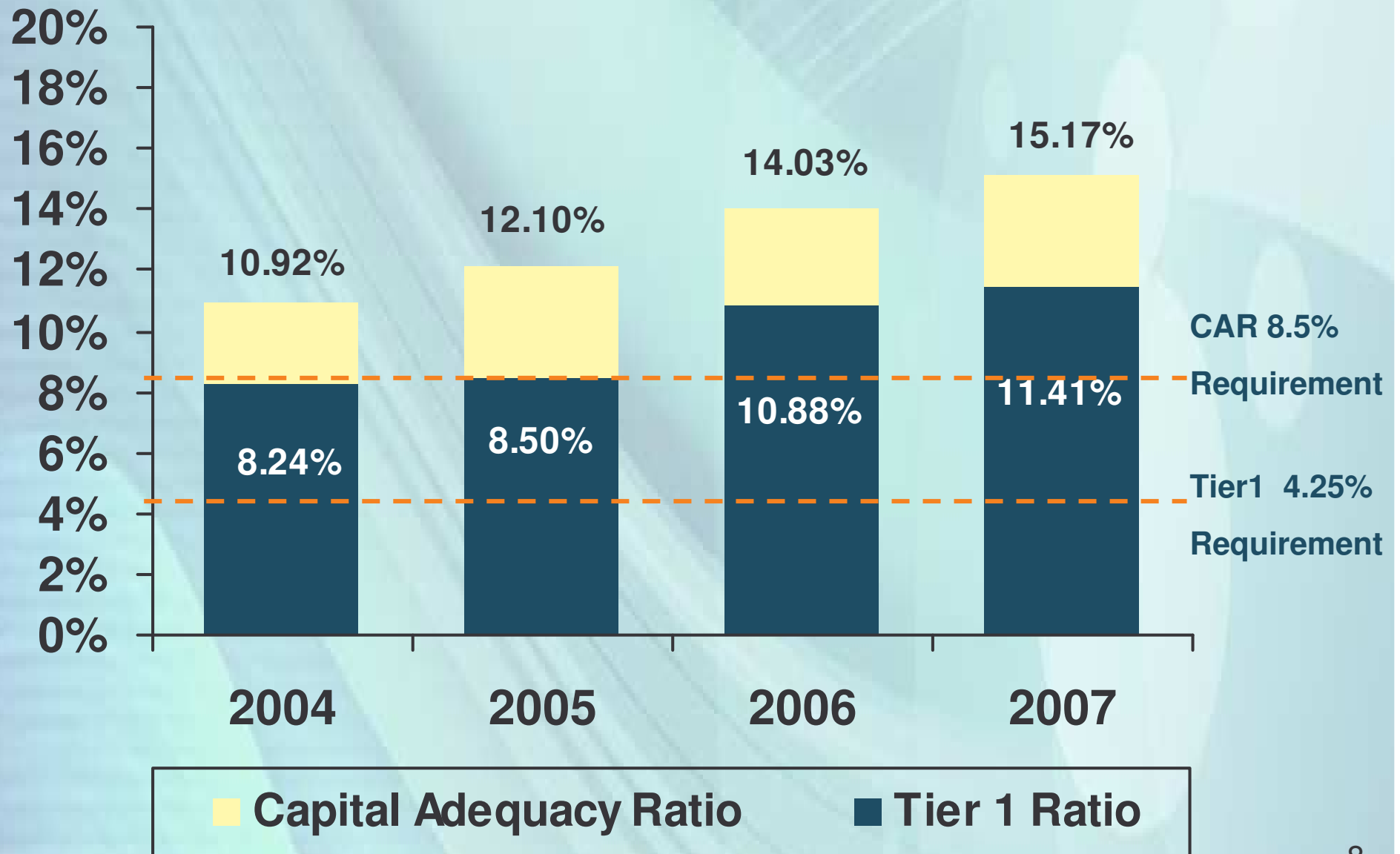
## ROA



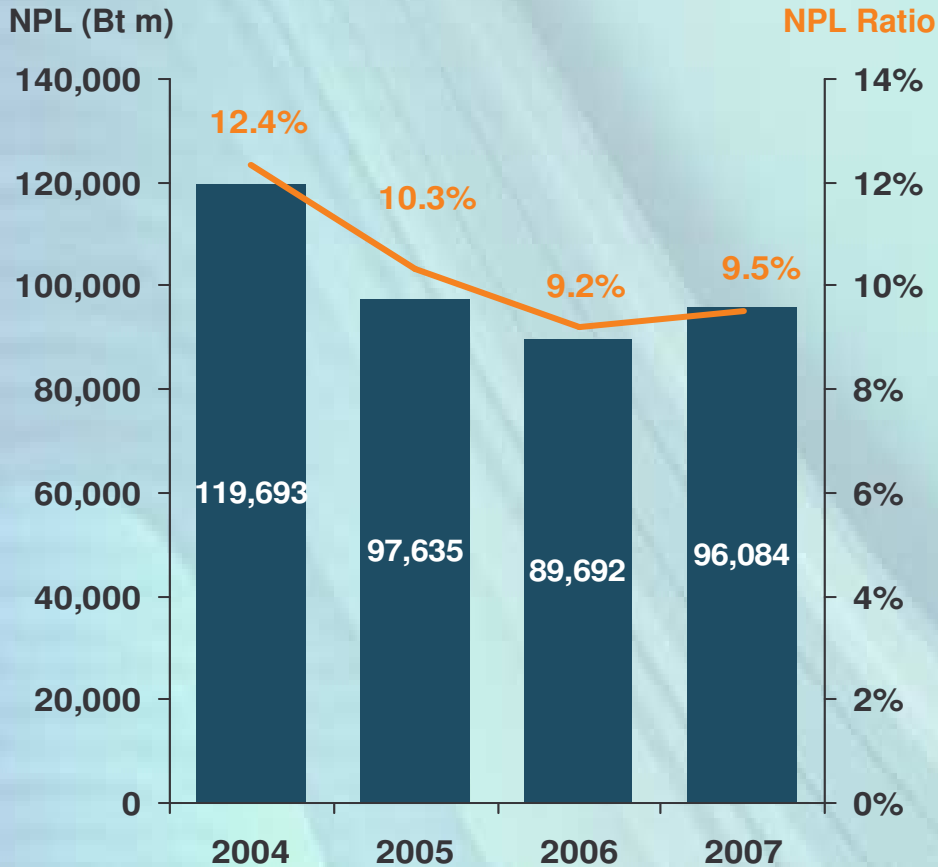
## ROE



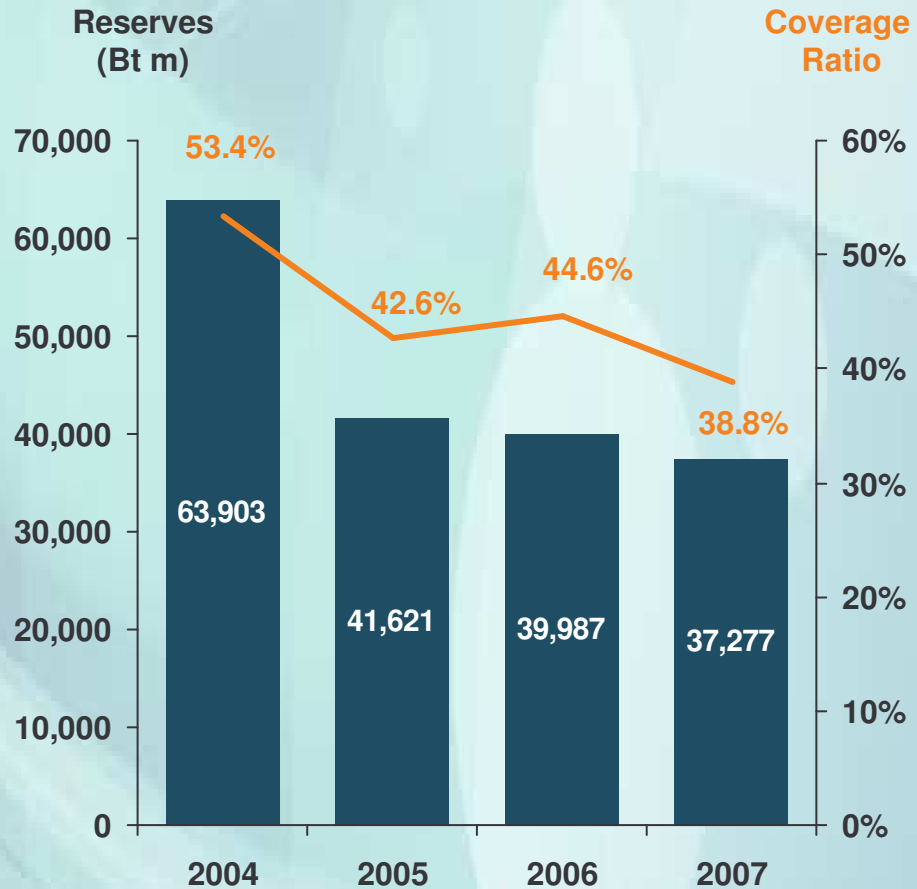
# Capitalization



## NPL Ratio (Gross)



## Provisioning Coverage on NPL

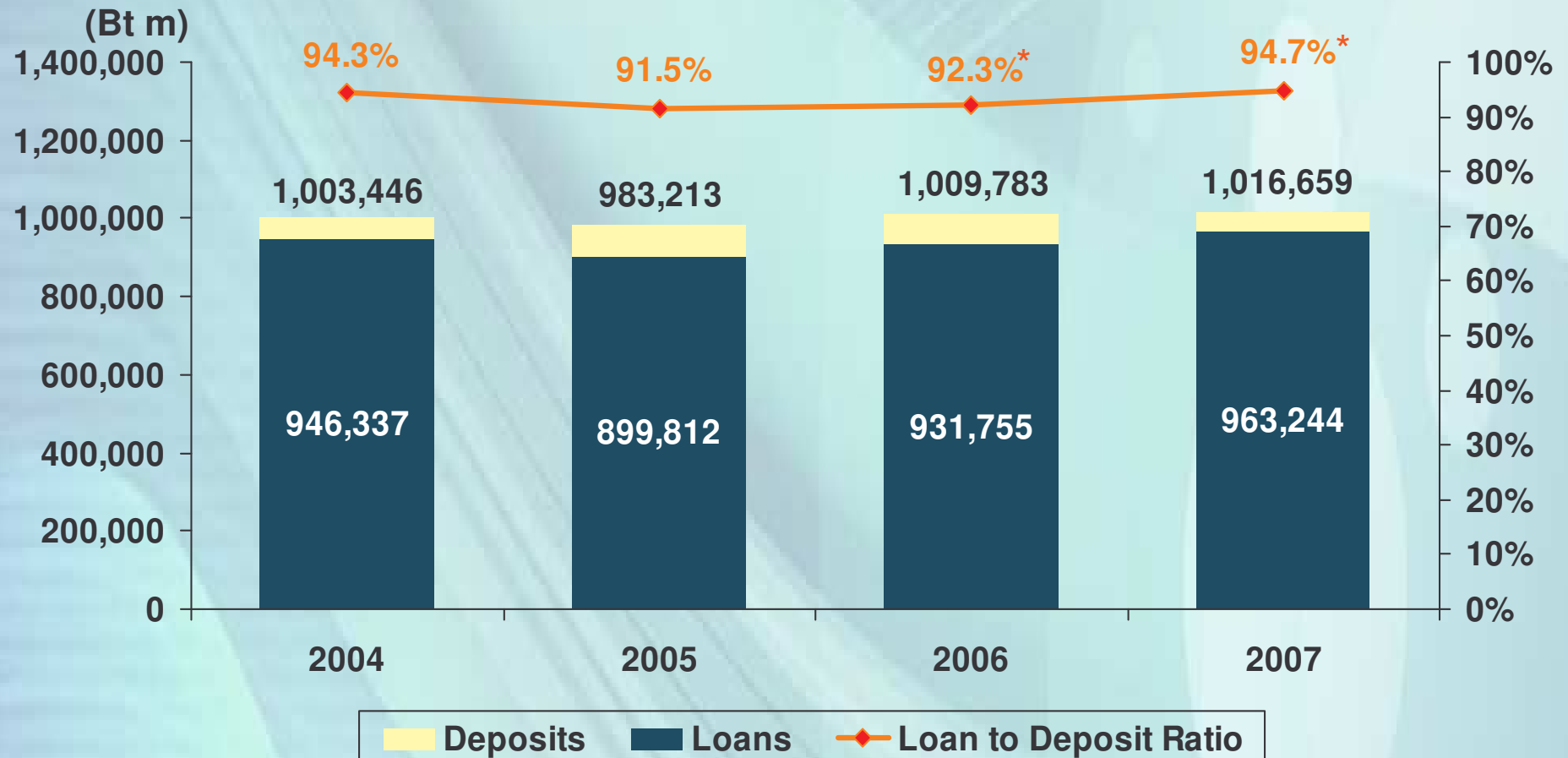


■ NPL Amount      — NPL Ratio

■ Total Reserves      — Coverage on NPL

Note: 2007 data are unconsolidated, and unreviewed as of December 31, 2007  
 Total Reserves included interbank.  
 NPL Ratio included SAM

# Liquidity



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

# 2008 Target

	<b>2007 Actual</b>	<b>2008 Target</b>
<b>Loan Growth</b>	<b>3.4% increase</b>	<b>5 - 6% increase</b>
<b>Deposit Growth</b>	<b>3.5% increase</b>	<b>5 - 6% increase</b>
<b>Fee Income Growth</b>	<b>7.7% increase</b>	<b>12 - 15% increase</b>
<b>NPLs Ratio (gross)</b>	<b>9.5%</b>	<b>8 - 9%</b>
<b>ROA</b>	<b>0.5%</b>	<b>0.8 - 1%</b>
<b>ROE</b>	<b>6.5%</b>	<b>10 - 12%</b>
<b>ATM</b>	<b>+923 Machines</b>	<b>+1,000 Machines</b>

Note: 2007 data are unconsolidated, and unreviewed as of December 31, 2007

**Q & A**



**THANK YOU**