

# Analyst Meeting 3Q08

November 14, 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.

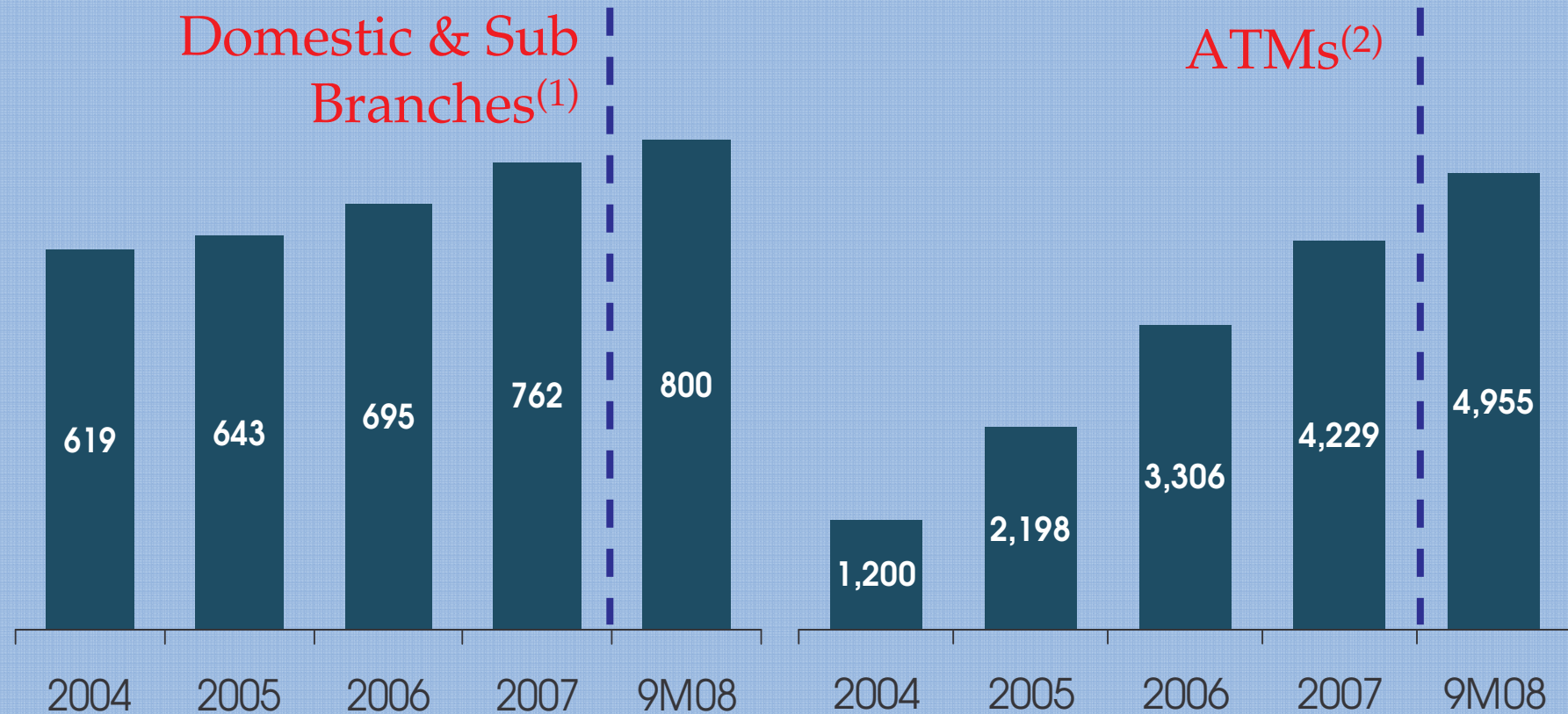
Actual results may differ materially from those projected

# Shareholding Structure

As at September 30, 2008

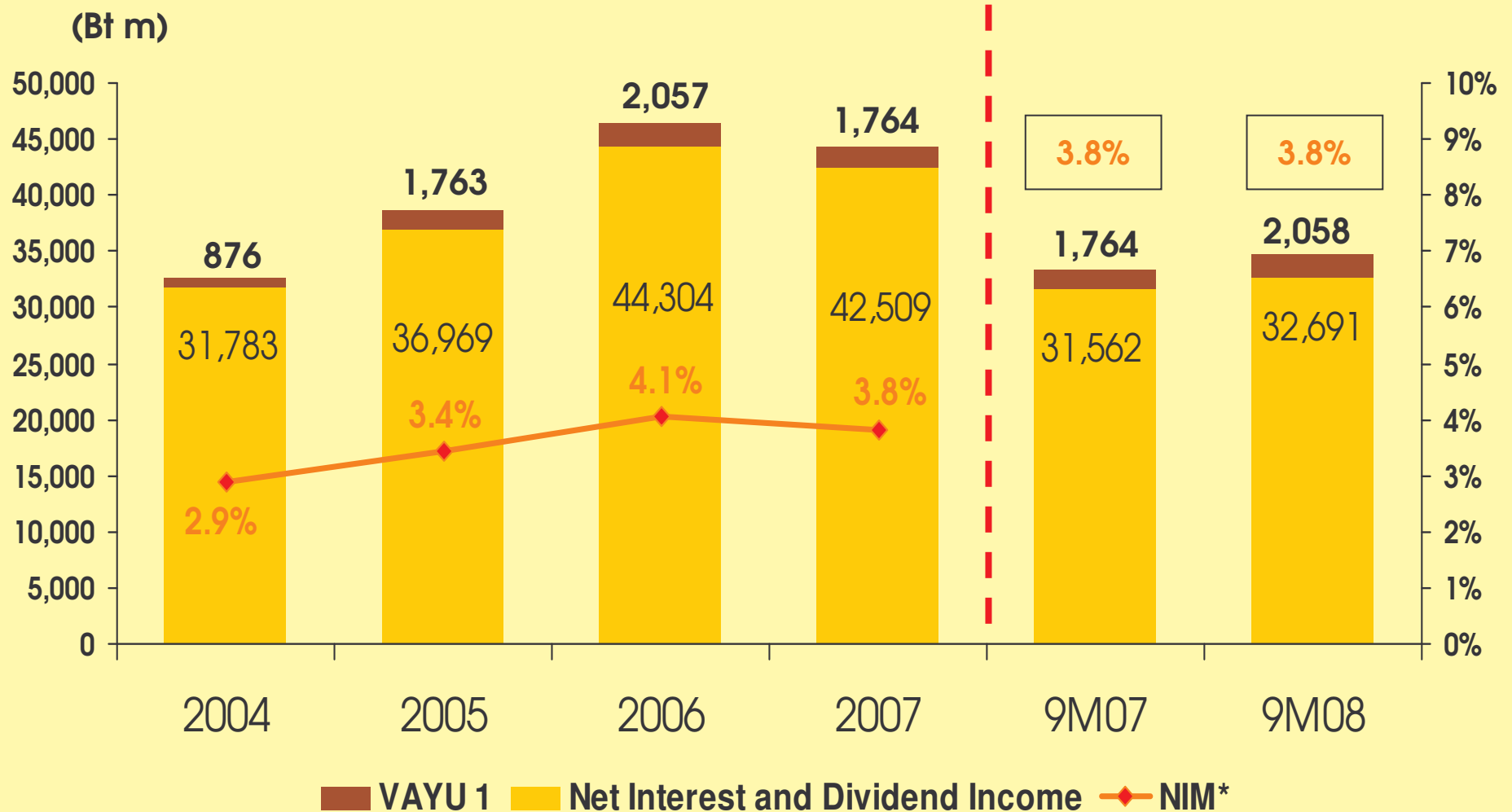
Financial Institutions Development Fund	55.04%
The Government Savings Bank	0.79%
Government Related	0.00%
<b>Subtotal</b>	<b>55.83%</b>
<b>Domestic Shareholders</b>	
Individual	1.03%
Juristic	25.93%
<b>Subtotal</b>	<b>26.96%</b>
<b>International Shareholders</b>	
Individual	0.01%
Juristic	17.20%
<b>Subtotal</b>	<b>17.21%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Franchising and ATM Network



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

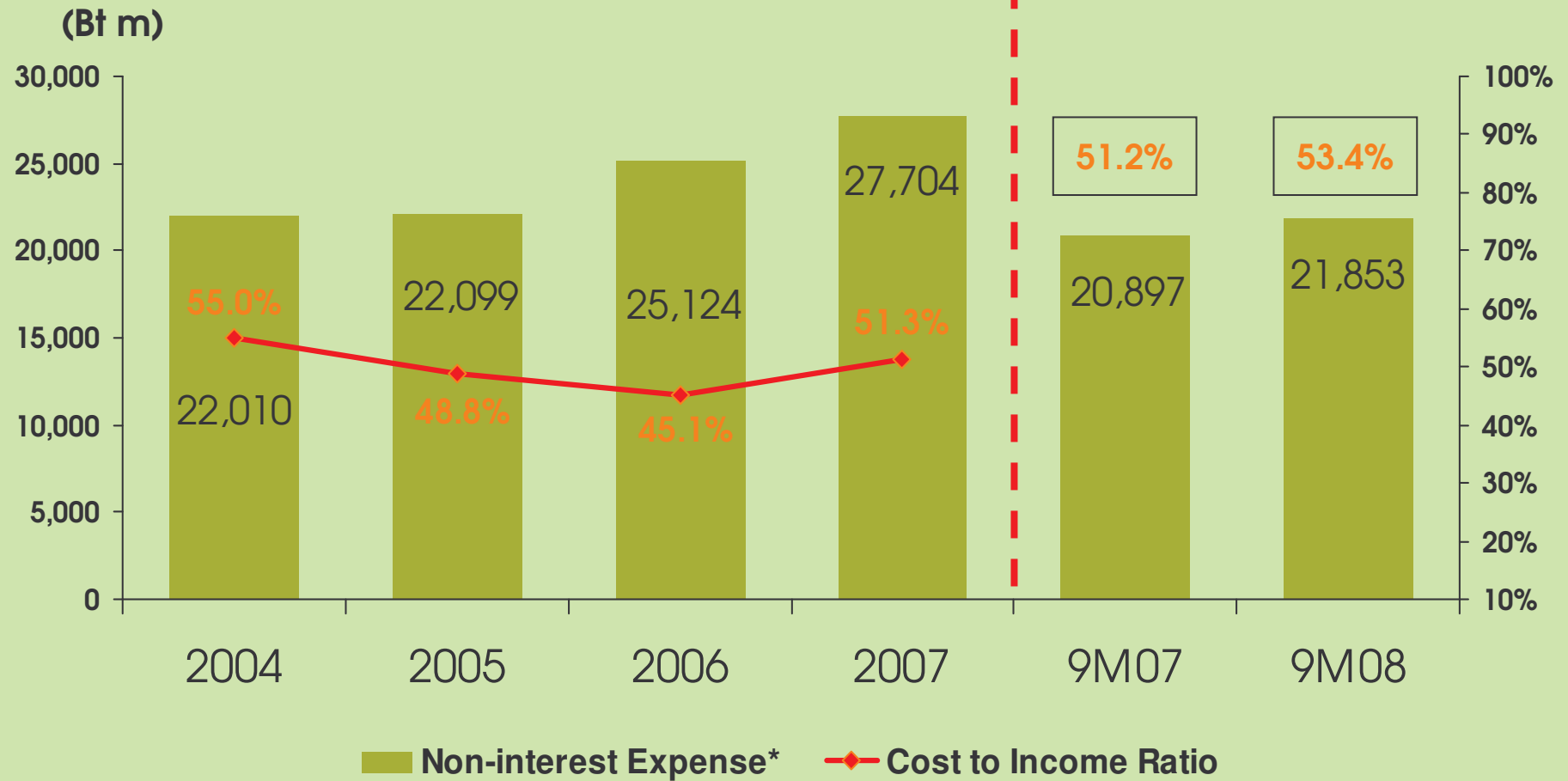
# Income and NIM



Note: 9M08 data are unconsolidated, and unreviewed as of September 30, 2008

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

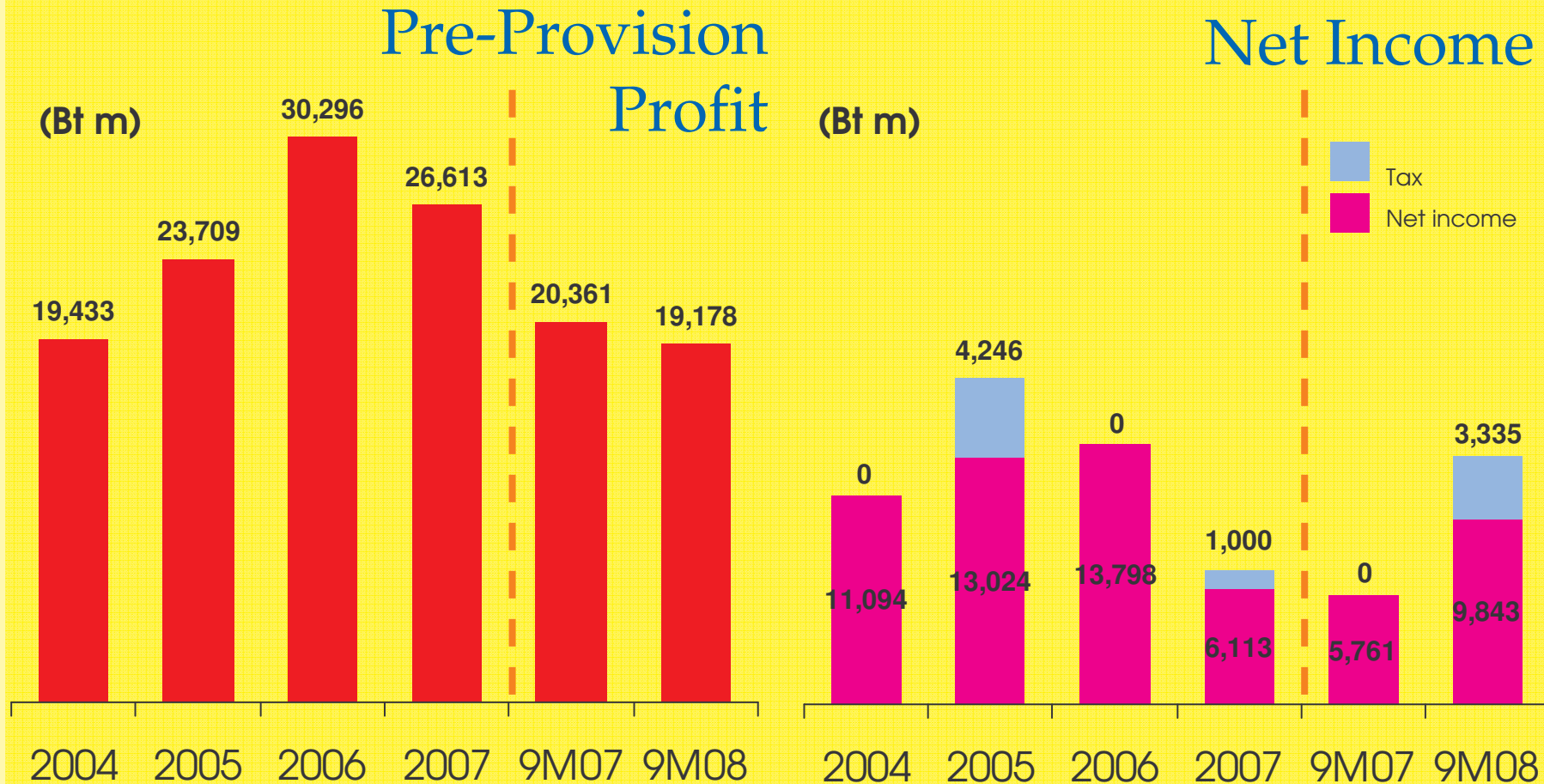
# Cost Efficiency



Note: 9M08 data are unconsolidated, and unreviewed as of September 30, 2008

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

# Profitability



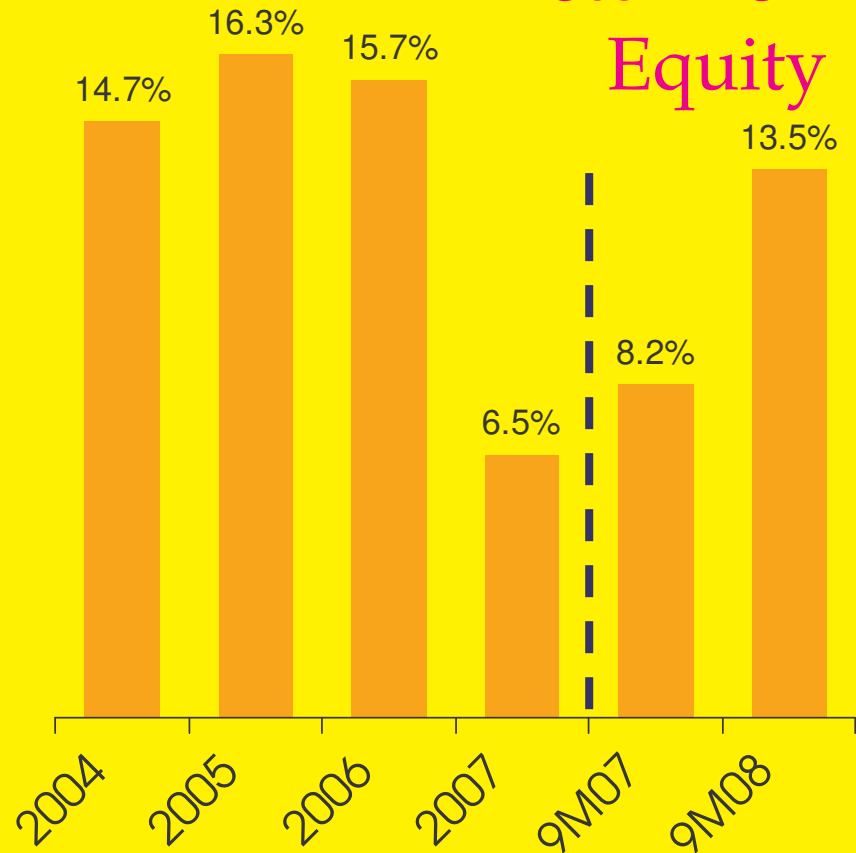
Note: 9M08 data are unconsolidated, and unreviewed as of September 30, 2008  
 Pre-Provision Profit = income before income tax + bad debts and doubtful accounts

# Profitability Ratio

## Return on Asset

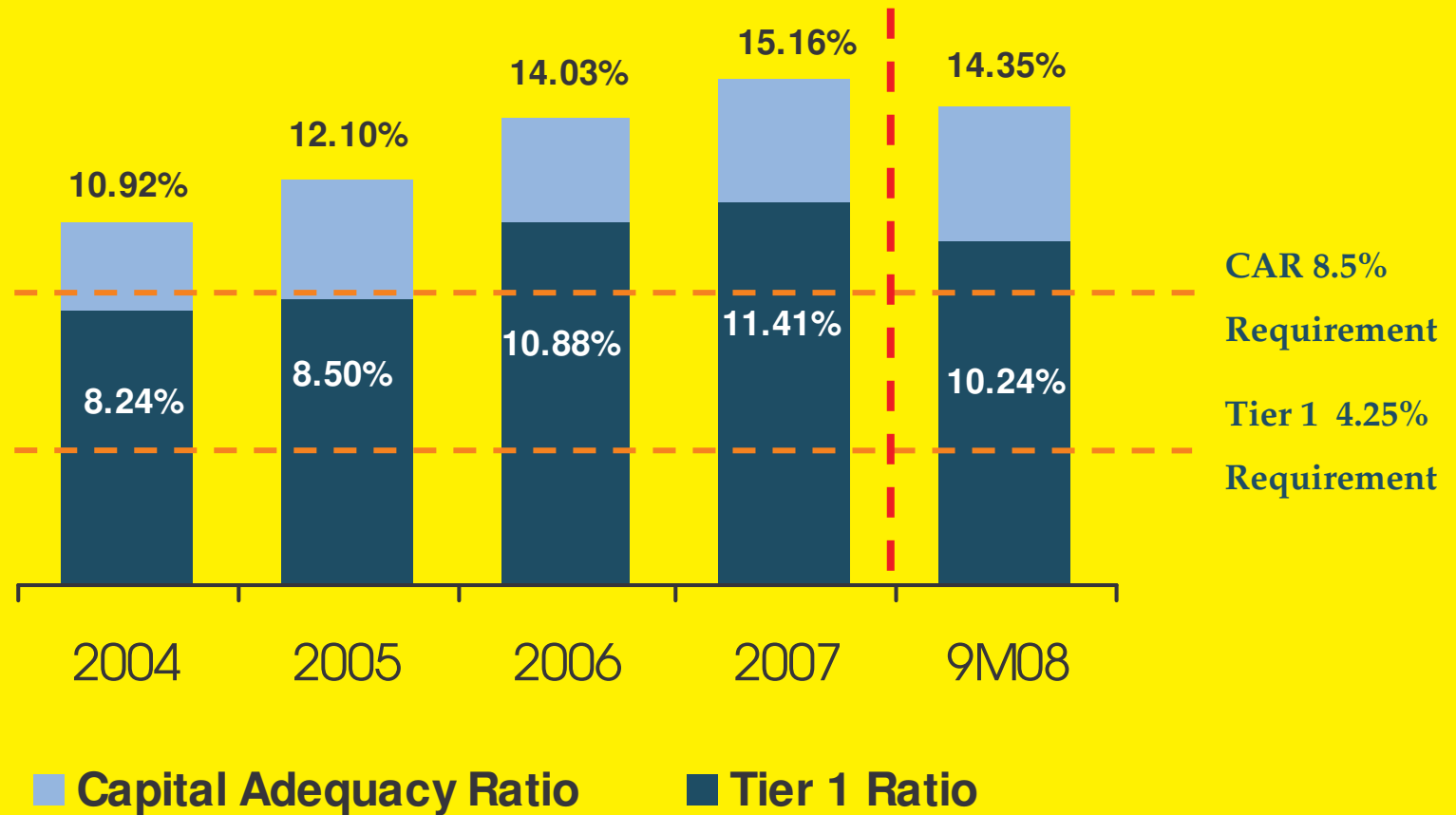


## Return on Equity



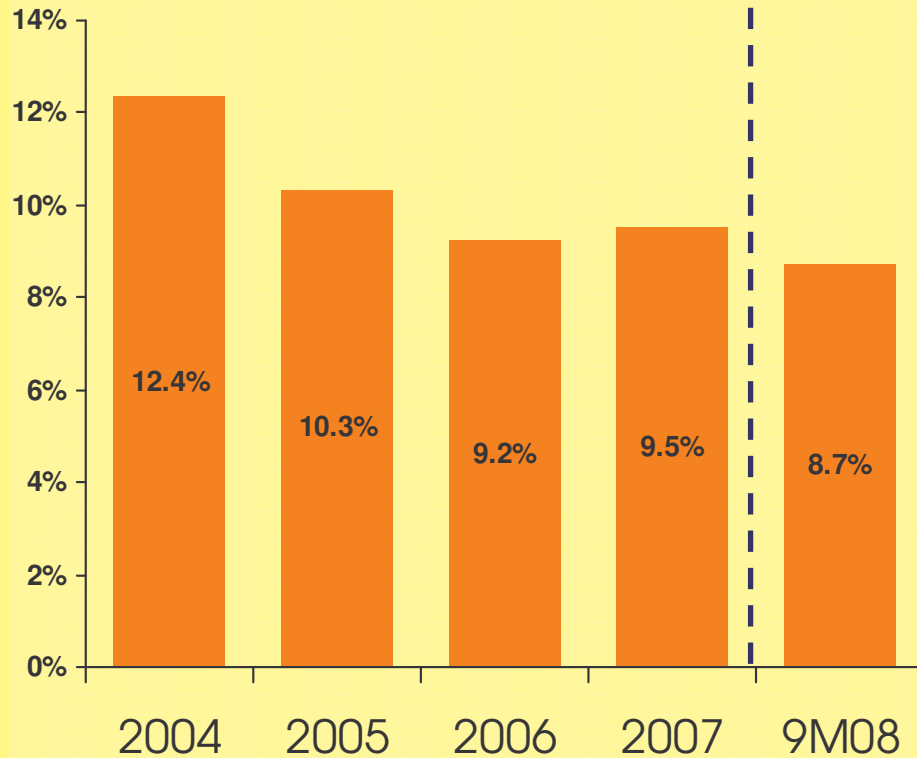
Note: 9M08 data are unconsolidated, and unreviewed as of September 30, 2008

# Capital Base



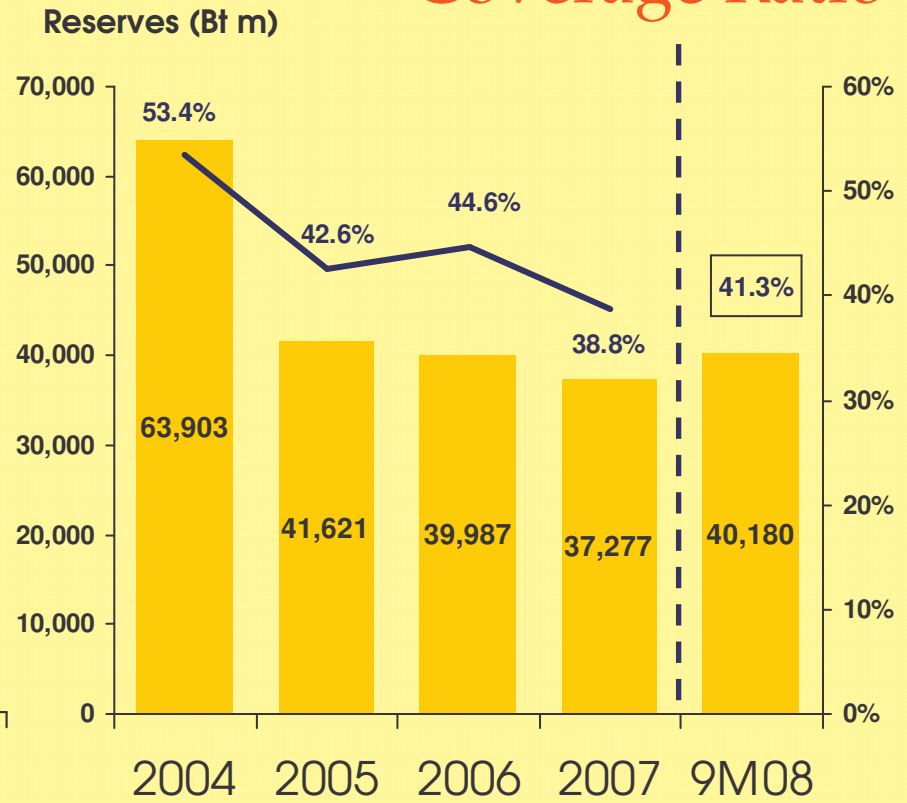
# Non Performing Loans

## NPLs Ratio



**NPLs Ratio**

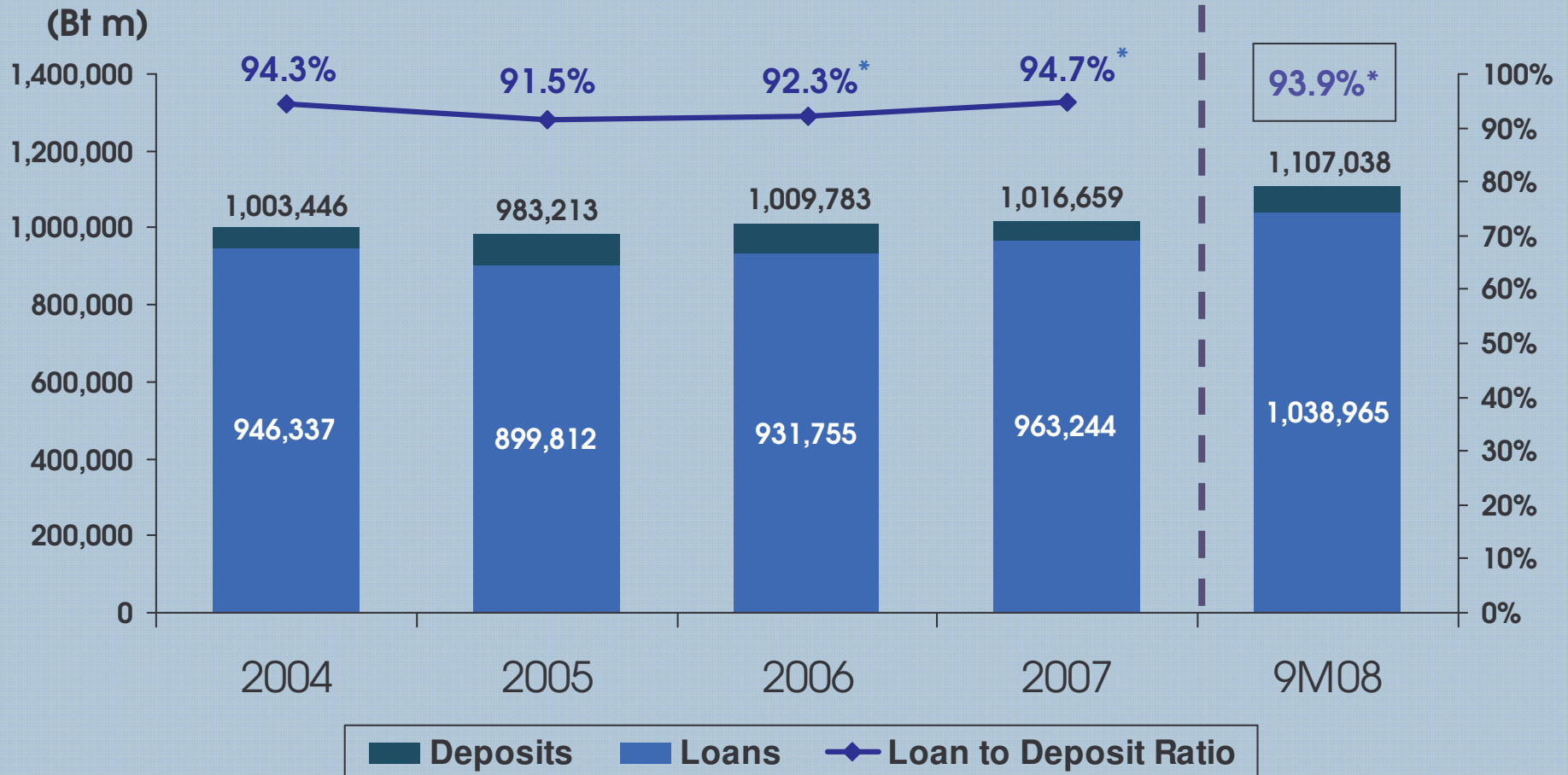
## Coverage Ratio



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

Note: 9M08 data are unconsolidated, and unreviewed as of September 30, 2008  
 Total Reserves included interbank  
 NPLs Ratio included SAM

# Liquidity



Note: 9M08 data are unconsolidated, and unreviewed as of September 30, 2008  
 Loan to deposit ratio is total loans and accrued interest receivable/total deposits  
 \* 2006, 2007, 9M08 Loan to Deposit Ratio: Total Deposits included short term borrowings



**Thank You**