

Analyst Meeting 3Q09

Oct 29, 2009

รางวัลรัฐวิสาหกิจดีเด่น ประจำปี 2552



รางวัล
คณะกรรมการรัฐวิสาหกิจดีเด่น

Outstanding Board of Directors



รางวัล
บริการดีเด่น

Best Service



รางวัล
การดำเนินการเพื่อสังคม
และสิ่งแวดล้อมดีเด่น

Best Social and
Environmental Responsibility

3 SOEs Awards 2009

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

9M2009 Financial Highlight

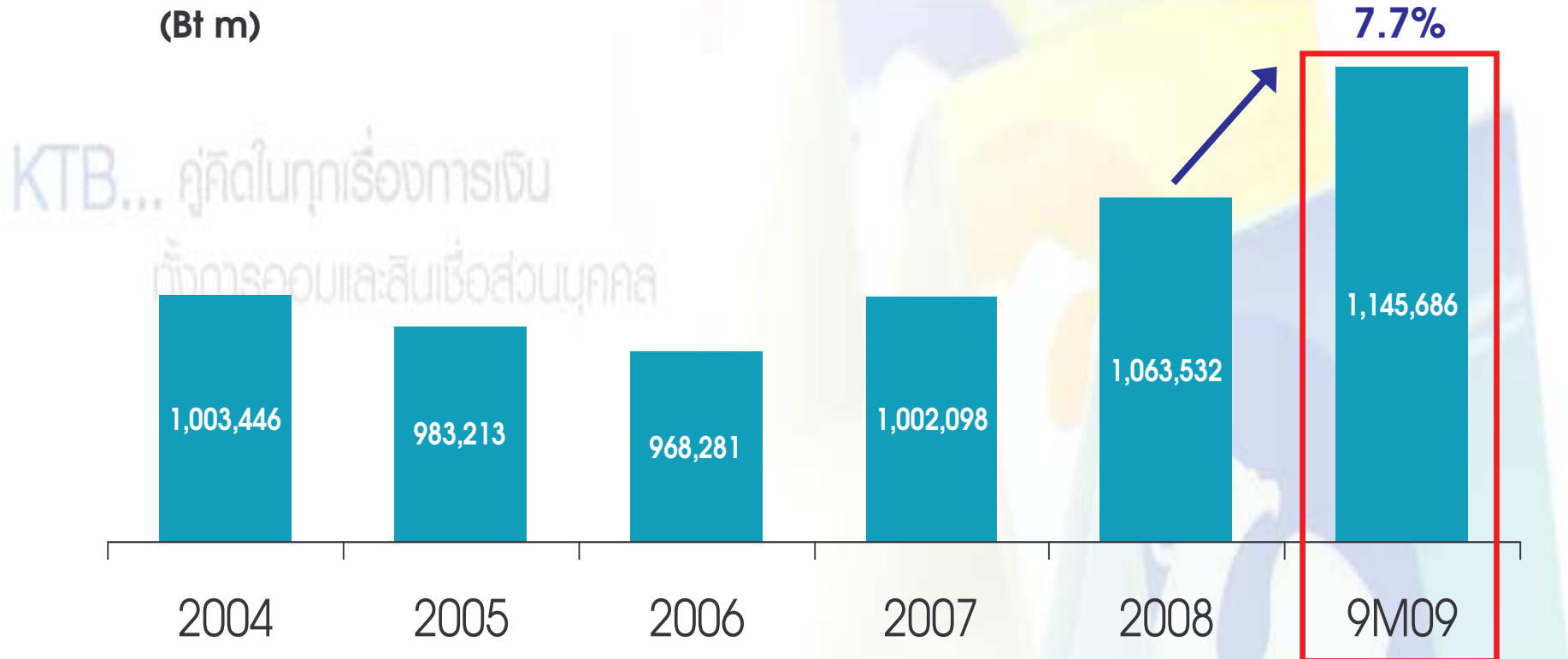
- Total Loans increased 0.4% from 2008 among a decrease in peer banks.
- Total deposits grew by 7.7% from 2008. This resulted in higher liquidity as reflected in a decline in loan to deposit ratio.
- Non – interest income showed a dramatic increase of 39.7% and fee income, which is expected to be recurring, considerably rised by 29.2% from 9M08.
- Cost to income ratio increased from 53.0% in 9M08 to 57.4% in 9M09 due to a decrease in net interest and dividend income and a rise in personnel expenses and cost associated with network expansion.
- NPLs ratio (gross) decreased from 7.6% as at December 31, 2008 to 7.3% as at September 30, 2009.
- Coverage ratio slightly increased from 42.6% as at December 31, 2008 to 43.8% as at September 30, 2009.
- CAR and Tier 1 Ratio increased from 13.08% and 9.70% as at December 31, 2008 to 16.04% and 10.35% as at September 30, 2009 respectively.

Loans



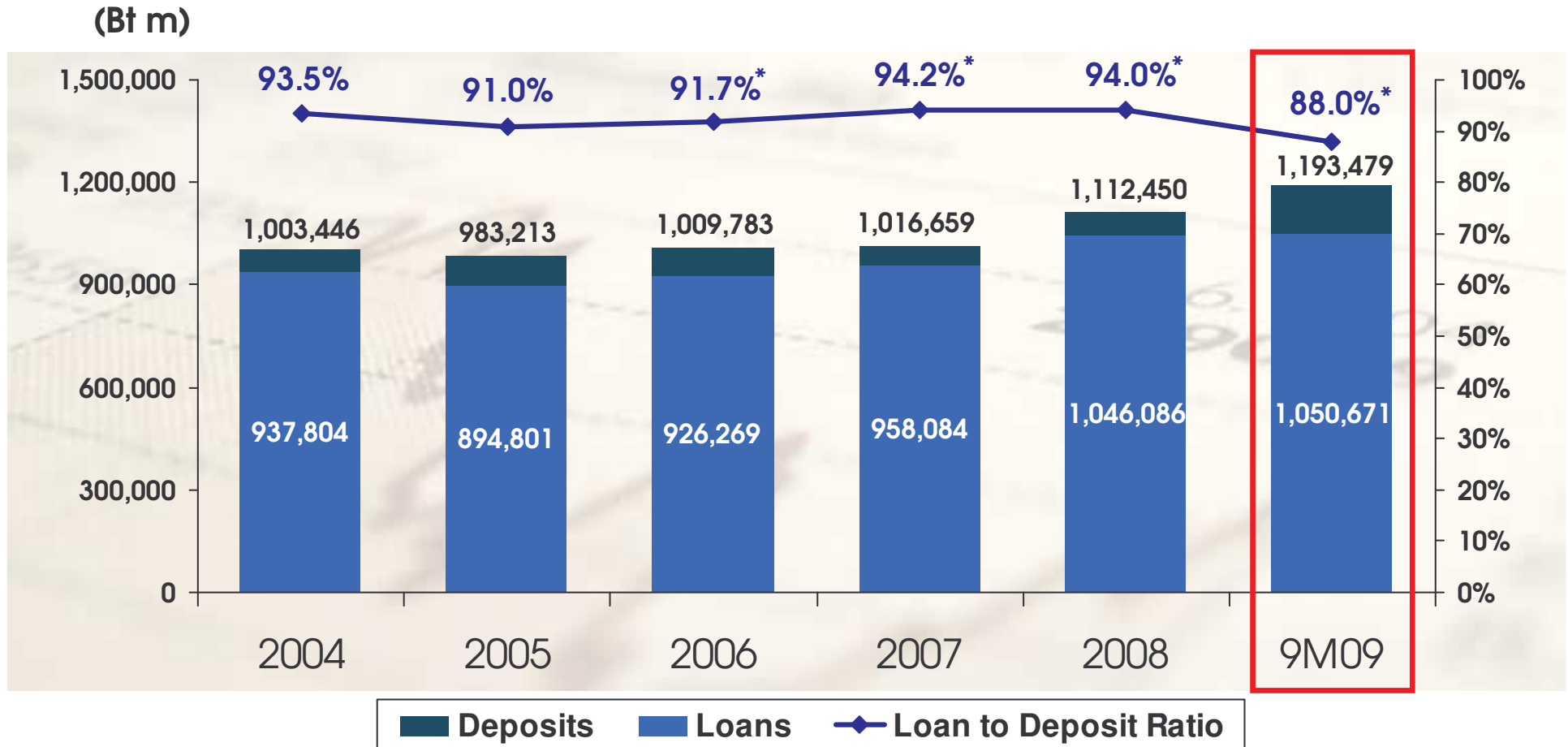
Note: 9M09 data are unconsolidated, and unreviewed as of September 30, 2009

Deposits



Note: 9M09 data are unconsolidated, and unreviewed as of September 30, 2009

Liquidity

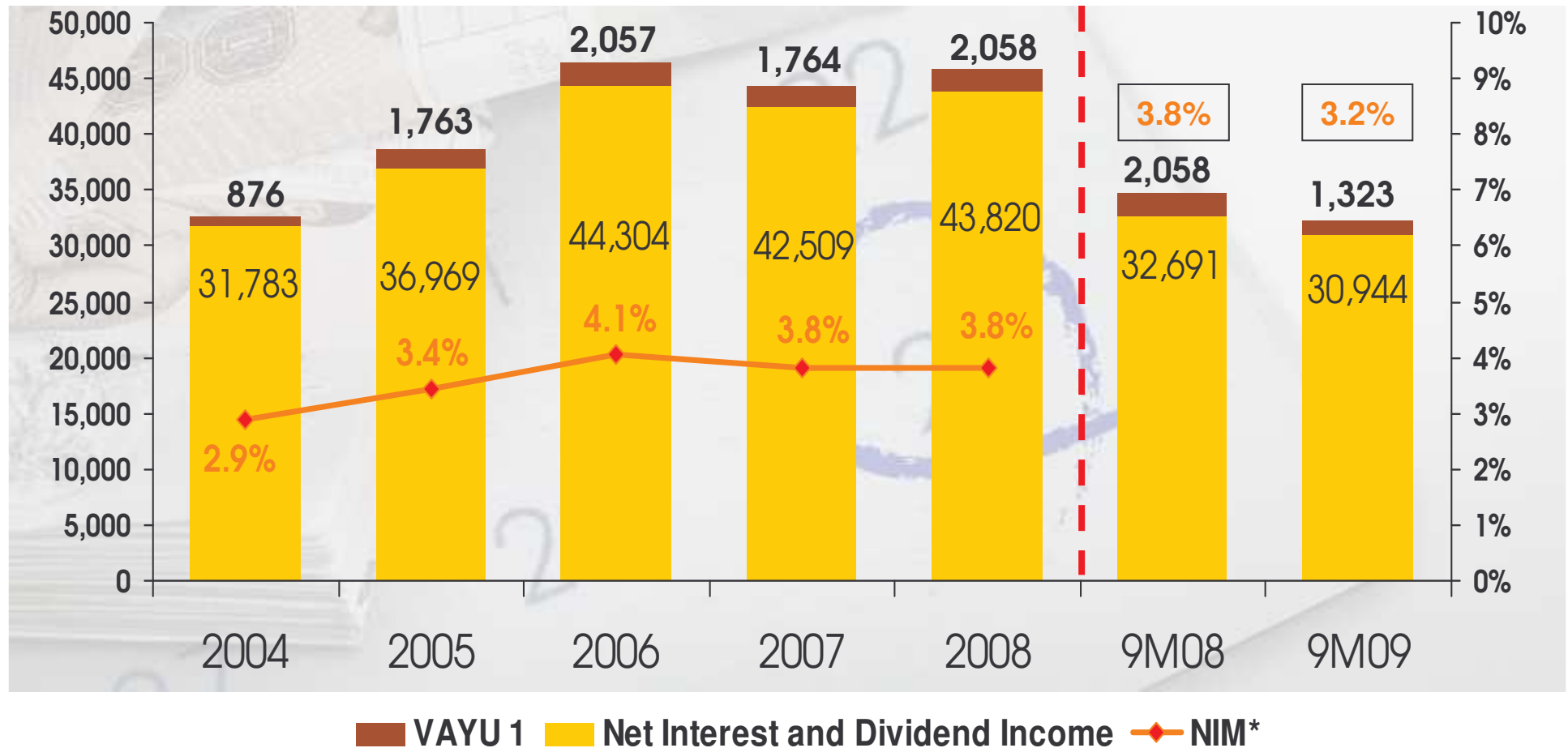


Note: 9M09 data are unconsolidated, and unreviewed as of September 30, 2009

*2006, 2007, 2008, 9M09 Loan to Deposit Ratio: Total Deposits included short term borrowings

Net Interest and dividend Income and NIM

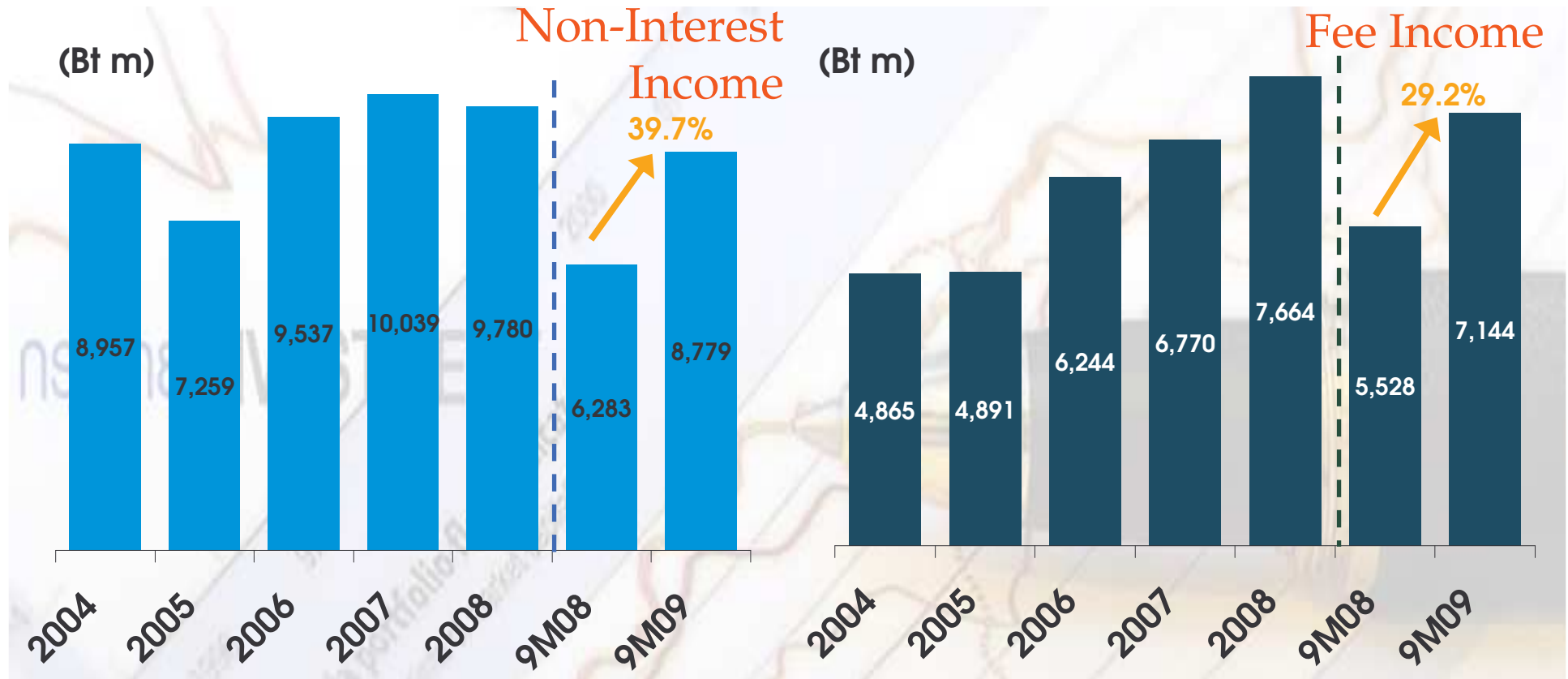
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Note: 9M09 data are unconsolidated, and unreviewed as of September 30, 2009

*NIM is based on average earning assets and included dividend

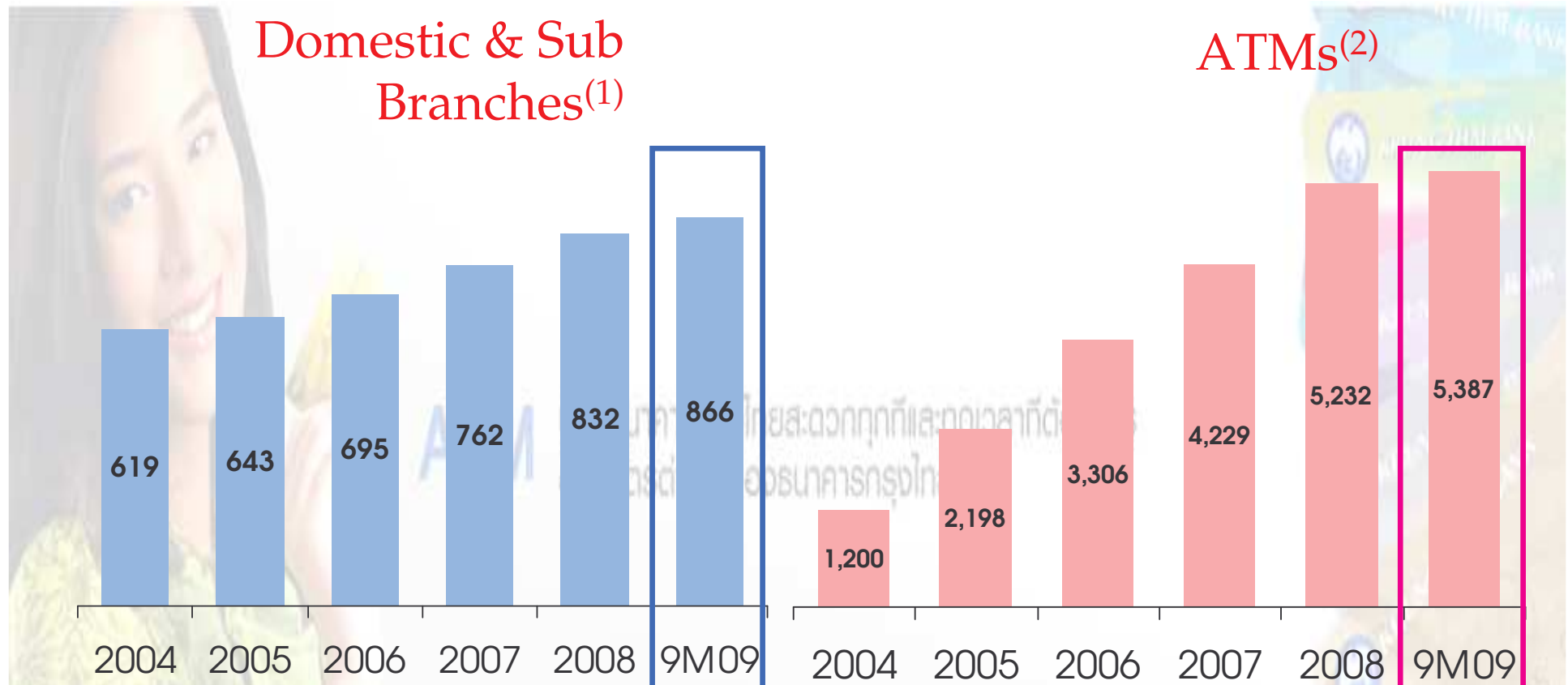
Non Interest Income and Fee Income



Note: 9M09 data are unconsolidated, and unreviewed as of September 30, 2009

Franchising and ATM Network

Keep expanding branches and ATM network to support processing business and convenience brand



Source: (1) BOT data as of September 30, 2009
(2) ATMs Data as of September 30, 2009

Cost Efficiency

Cost to income ratio increased in 9M09 mainly due to a decrease in net interest and dividend income and a rise in personnel expenses and cost associated with network expansion.



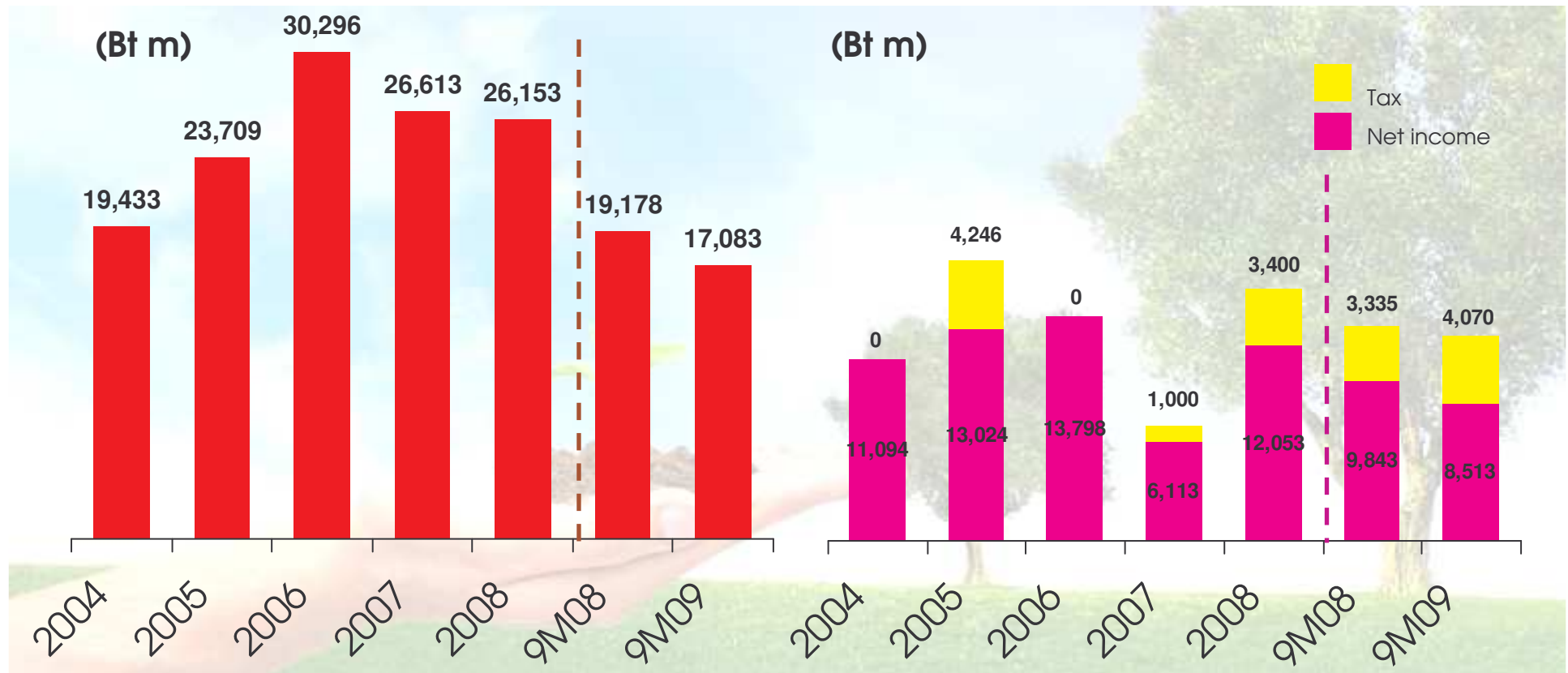
Note: 9M09 data are unconsolidated, and unreviewed as of September 30, 2009

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

Profitability

Pre-Provision Profit

Net Income

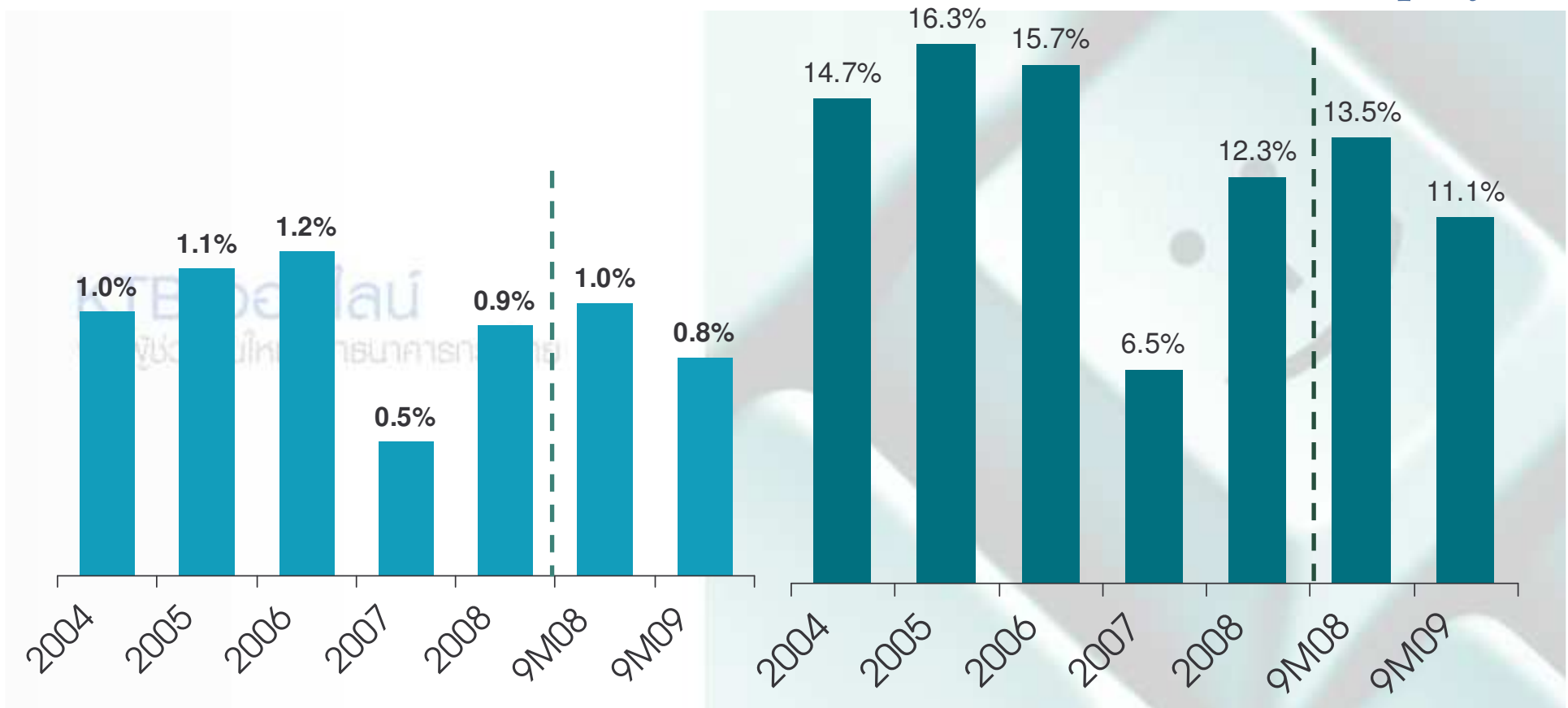


Note: 9M09 data are unconsolidated, and unreviewed as of September 30, 2009
 Pre-Provision Profit = income before income tax + bad debts and doubtful accounts

Profitability Ratio

Return on Asset

Return on Equity

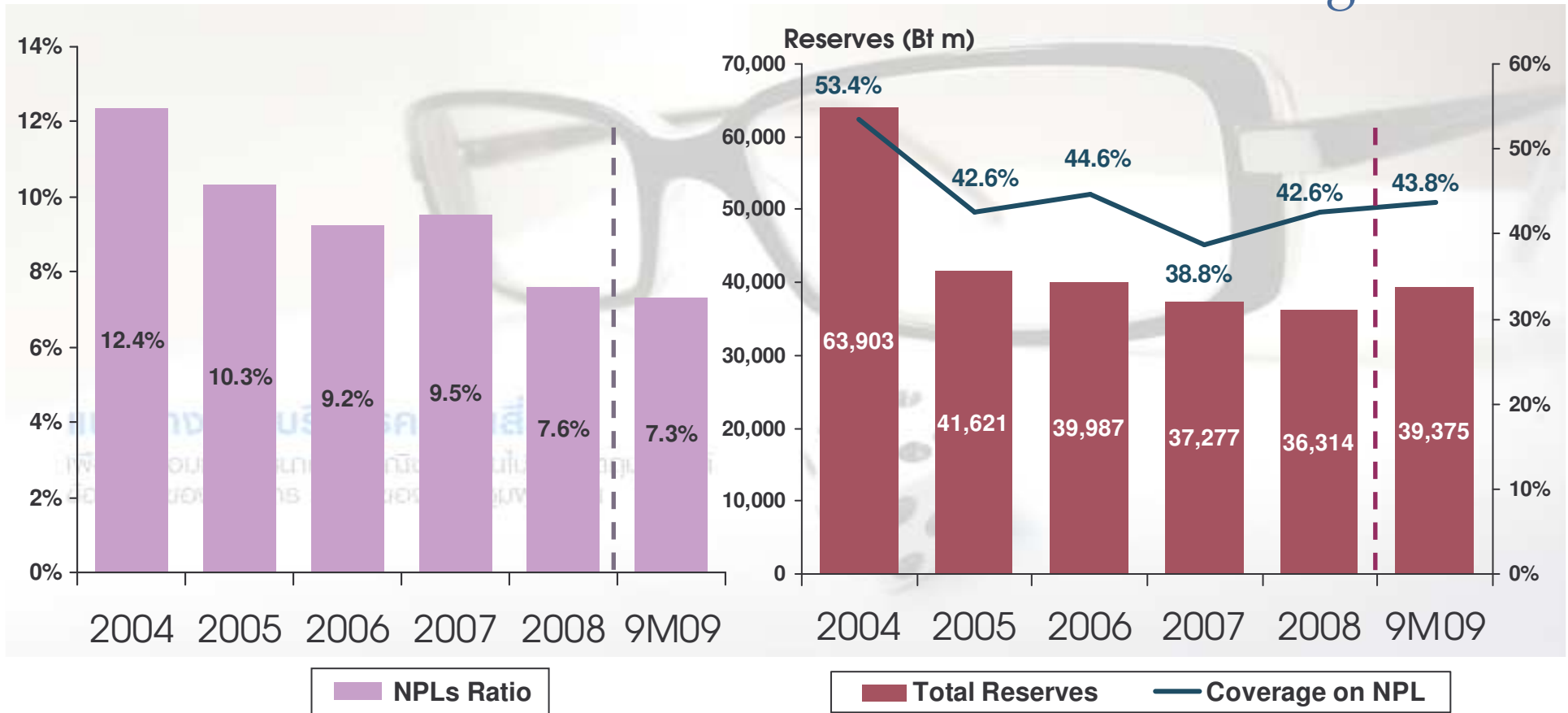


Note: 9M09 data are unconsolidated, and unreviewed as of September 30, 2009

Manageable NPLs

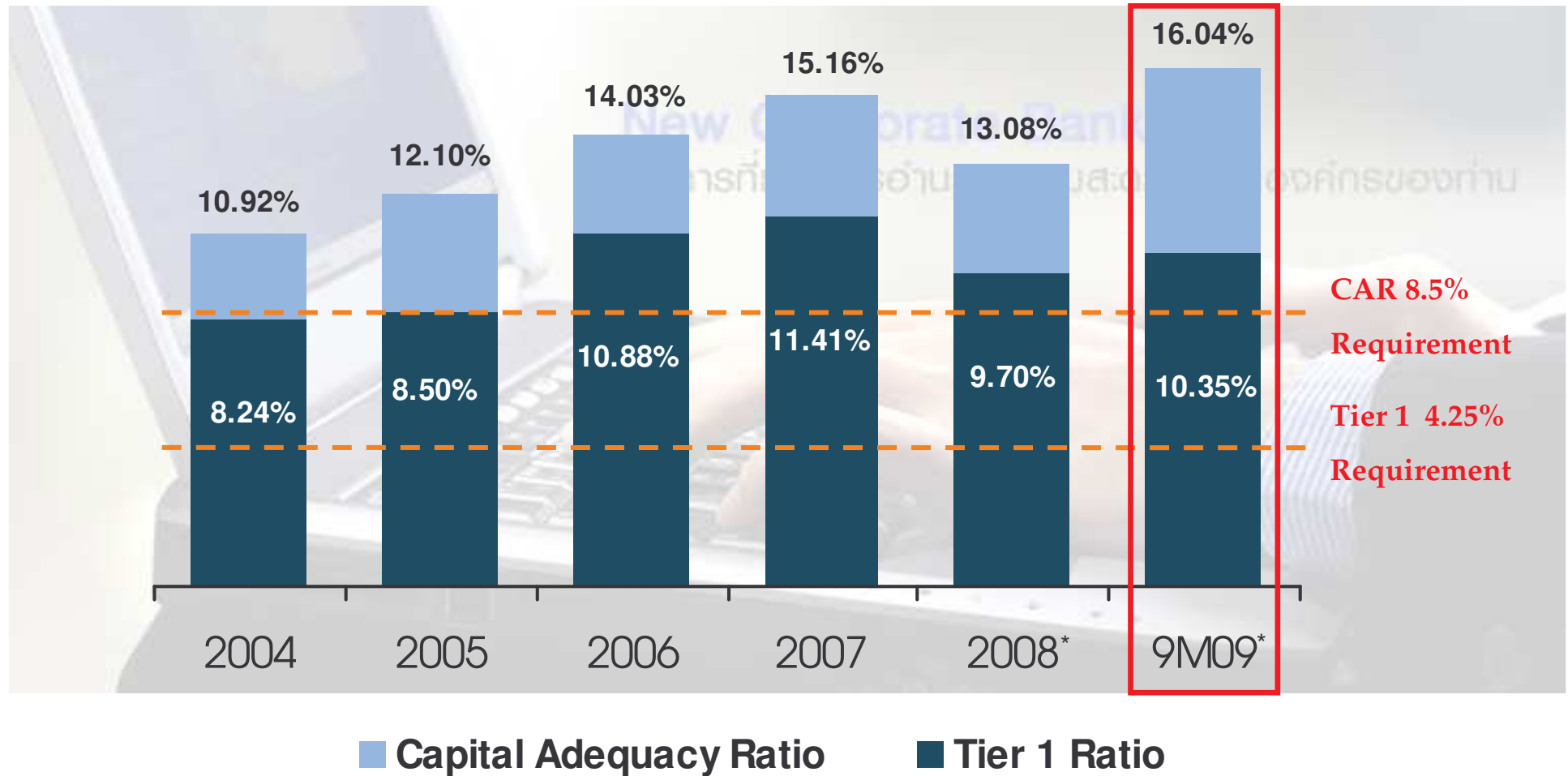
NPLs Ratio

Coverage Ratio



Note: 9M09 data are unconsolidated, and unreviewed as of September 30, 2009
 Total Reserves included interbank
 NPLs Ratio included SAM

Strong Capital Base



Note: *2008, 9M09 Capital Adequacy and Tier 1 Ratio are adjusted in line with the new BOT's regulations regarding Basel II

Shareholding Structure

As at September 30, 2009

Financial Institutions Development Fund	55.04%
Domestic Shareholders	
Individual	1.02%
Juristic	23.68%
Subtotal	24.70%
International Shareholders	
Individual	0.01%
Juristic	20.25%
Subtotal	20.26%
Grand Total	100.00%

Outstanding KTB's Subsidiaries

KTAL (Krung Thai AXA Life Insurance)

- KTAL's net profit for 1H09 showed an increase of 50.6% from 1H08.
- KTAL ranked 7th in total premium market share at 4.58% as of June 2009, which increased from 4.05% as of June 2008.

KTAM (Krung Thai Asset Management)

- KTAM's net profit for 1H09 showed an increase of 11.2 times from 1H08.
- KTAM had the third highest market share in provident fund (14.78%) as of June 2009.
- KTAM had asset under management about B218bn as of September 2009 (rank 4th).

KTZMICO (KT-ZMICO Securities)

- KTZMICO's net profit for 1H09 showed an increase of 3 times from 1H08.
- From May to September 2009 (after merging with ZMICO), KTZMICO had a market share of 7.06% (rank 2nd by total value trade).

Thank You



43ปี แห่งรากฐานความมั่นคงทางการเงิน

เราภาคภูมิใจกับความเป็นเลิศทางธุรกิจ พร้อมกับการช่วยเหลือสังคม
และร่วมแก้ไขวิกฤติทางการเงินของประเทศไทย