

Analyst Meeting 2Q09

July 23, 2009

KTB
Convenience
Bank



ด้านที่ดีกว่าของชีวิต
รอแค่คุณก้าวเข้าไป

ธนาคารกรุงไทย พร้อมยื่นหยัดเคียงข้างคุณ

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

1H2009 Financial Highlight

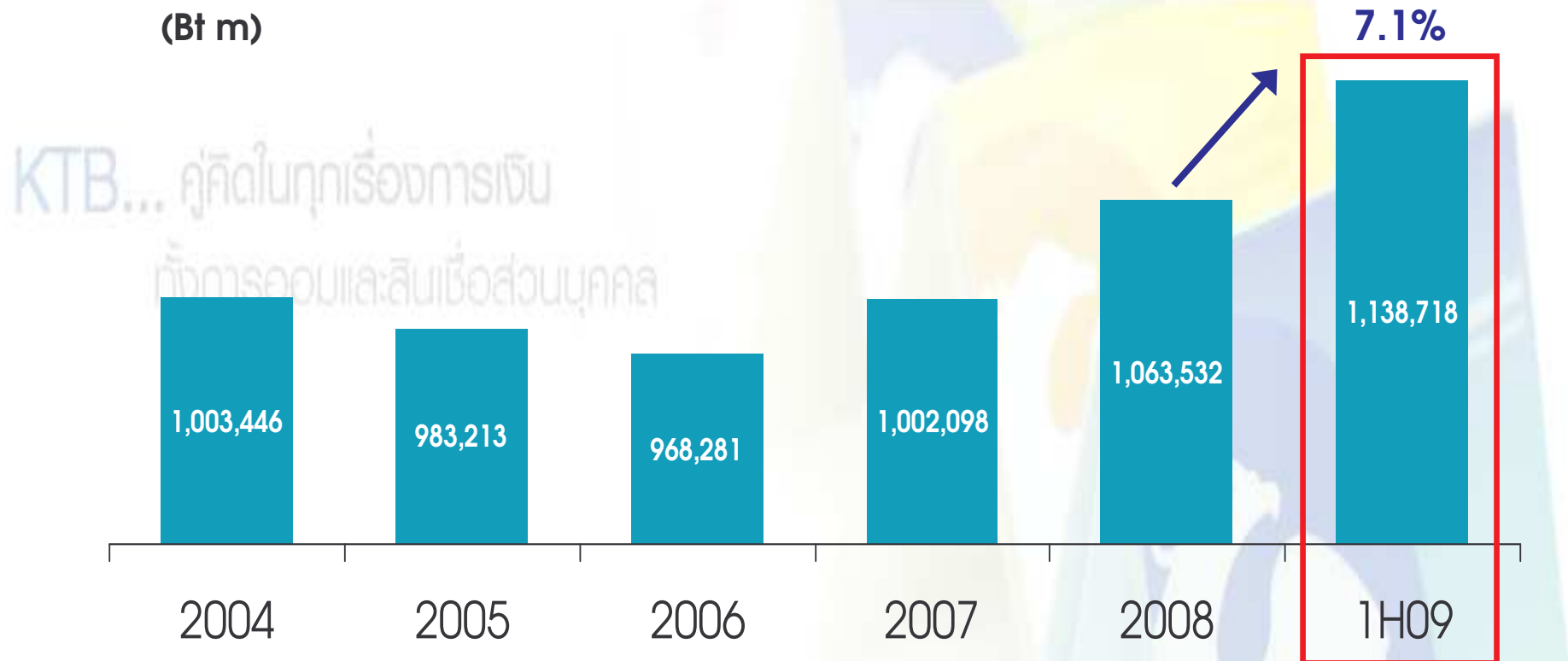
- Total Loans increased 4.4% from 2008 among a decrease in peer banks.
- Total deposits grew by 7.1% from 2008. This resulted in higher liquidity as reflected in a decline in loan to deposit ratio.
- Non – interest income showed an increase of 2.1% and fee income, which is expected to be recurring, considerably rised by 23.9% from 1H08.
- Cost to income ratio increased from 51.4% in 1H08 to 59.4% in 1H09 due to a decrease in dividend income and net gain on investments 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 7.2% as at June 30, 2009.
- Coverage ratio slightly decreased from 42.6% as at December 31, 2008 to 42.5% as at June 30, 2009.
- CAR and Tier 1 Ratio increased from 13.08% and 9.70% as at December 31, 2008 to 15.45% and 9.80% as at June 30, 2009 respectively.

Loans



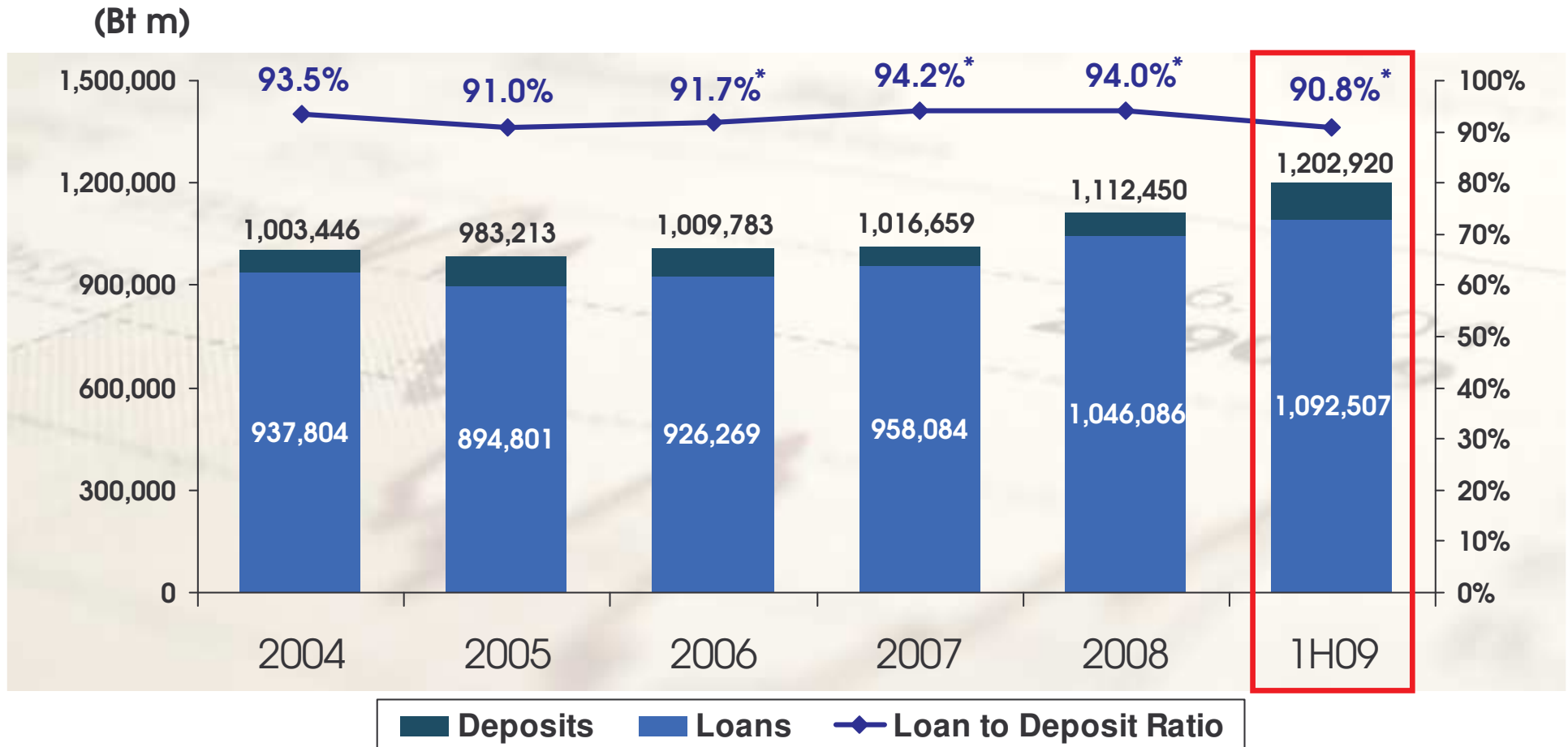
Note: 1H09 data are unconsolidated, and unaudited as of June 30, 2009

Deposits



Note: 1H09 data are unconsolidated, and unaudited as of June 30, 2009

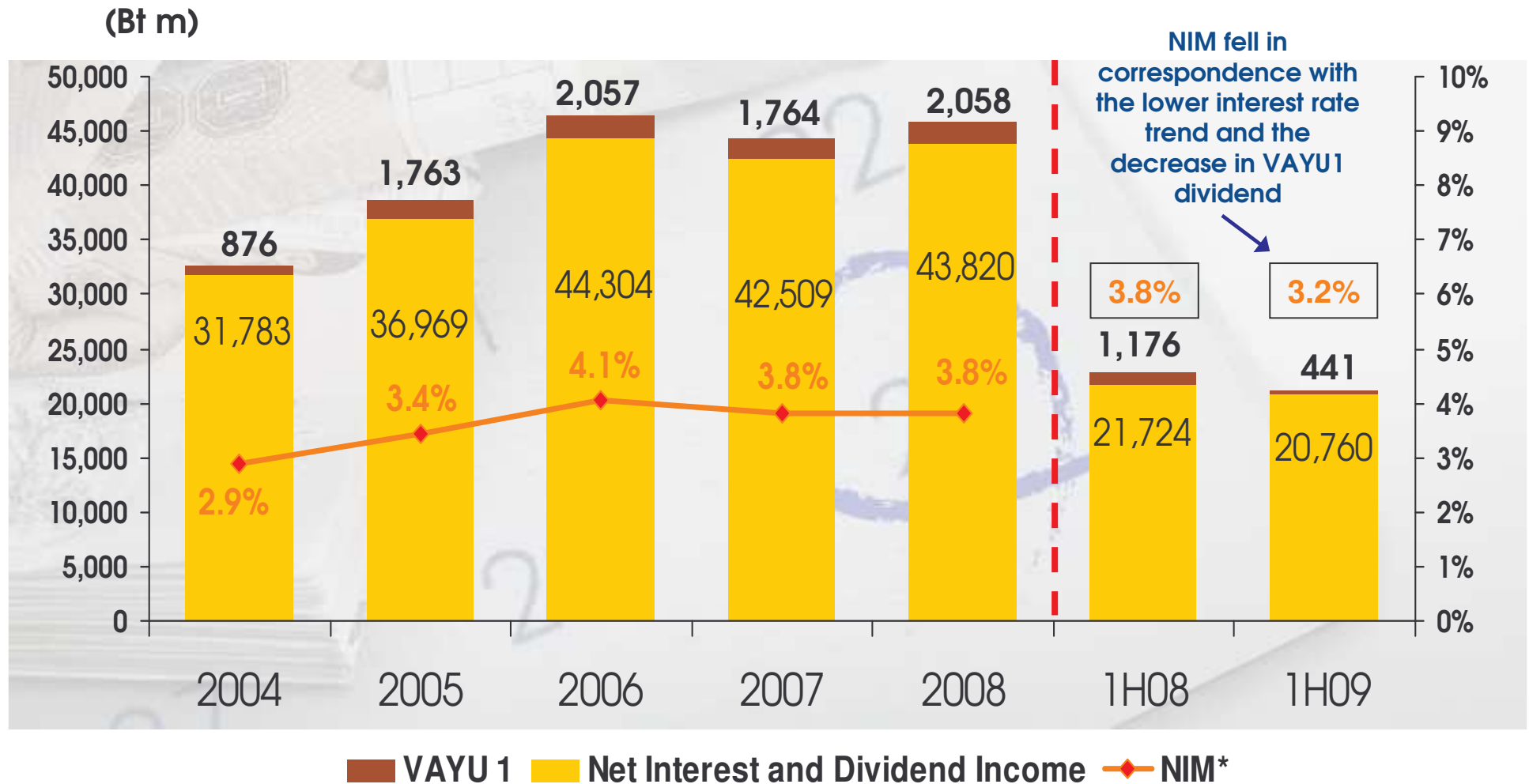
Liquidity



Note: 1H09 data are unconsolidated, and unaudited as of June 30, 2009

*2006, 2007, 2008, 1H09 Loan to Deposit Ratio: Total Deposits included short term borrowings

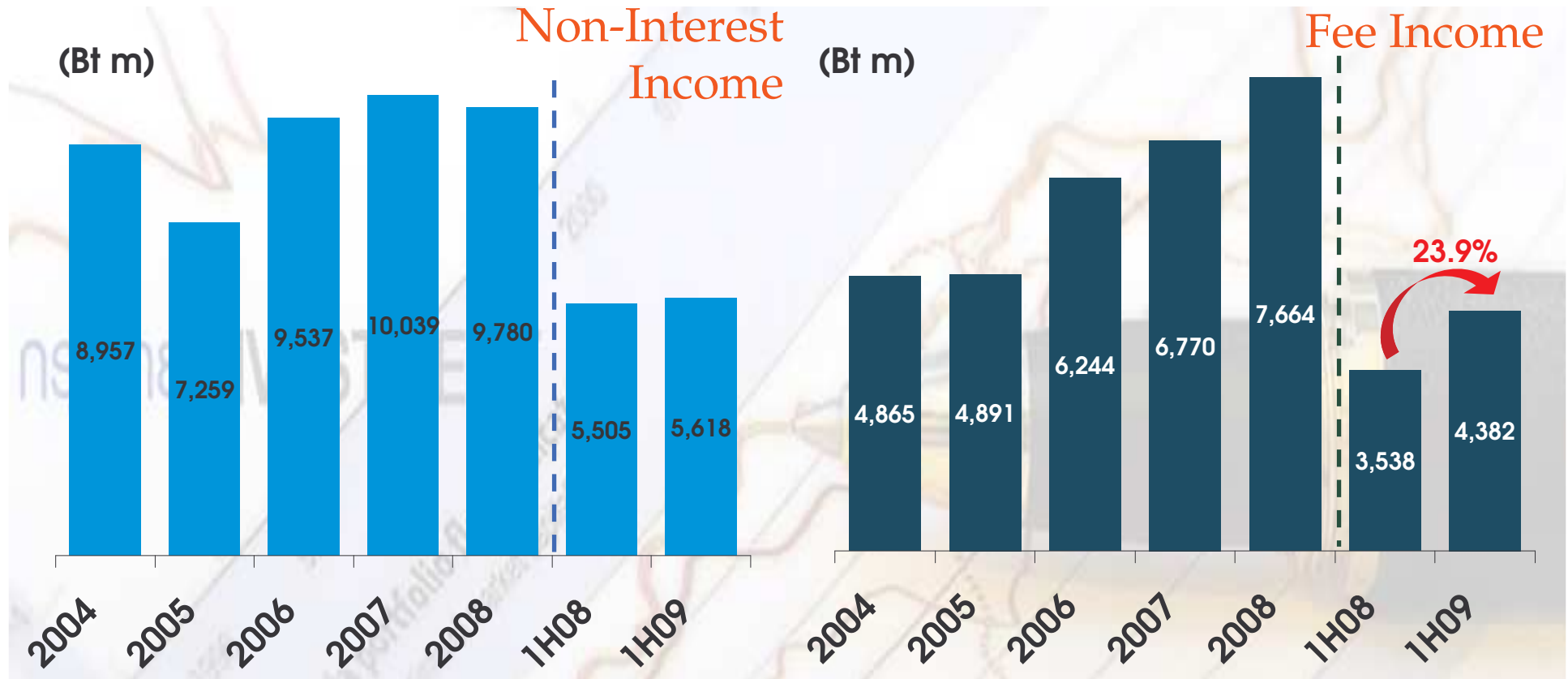
Net Interest and dividend Income and NIM



Note: 1H09 data are unconsolidated, and unaudited as of June 30, 2009

*NIM is based on average earning assets and included dividend

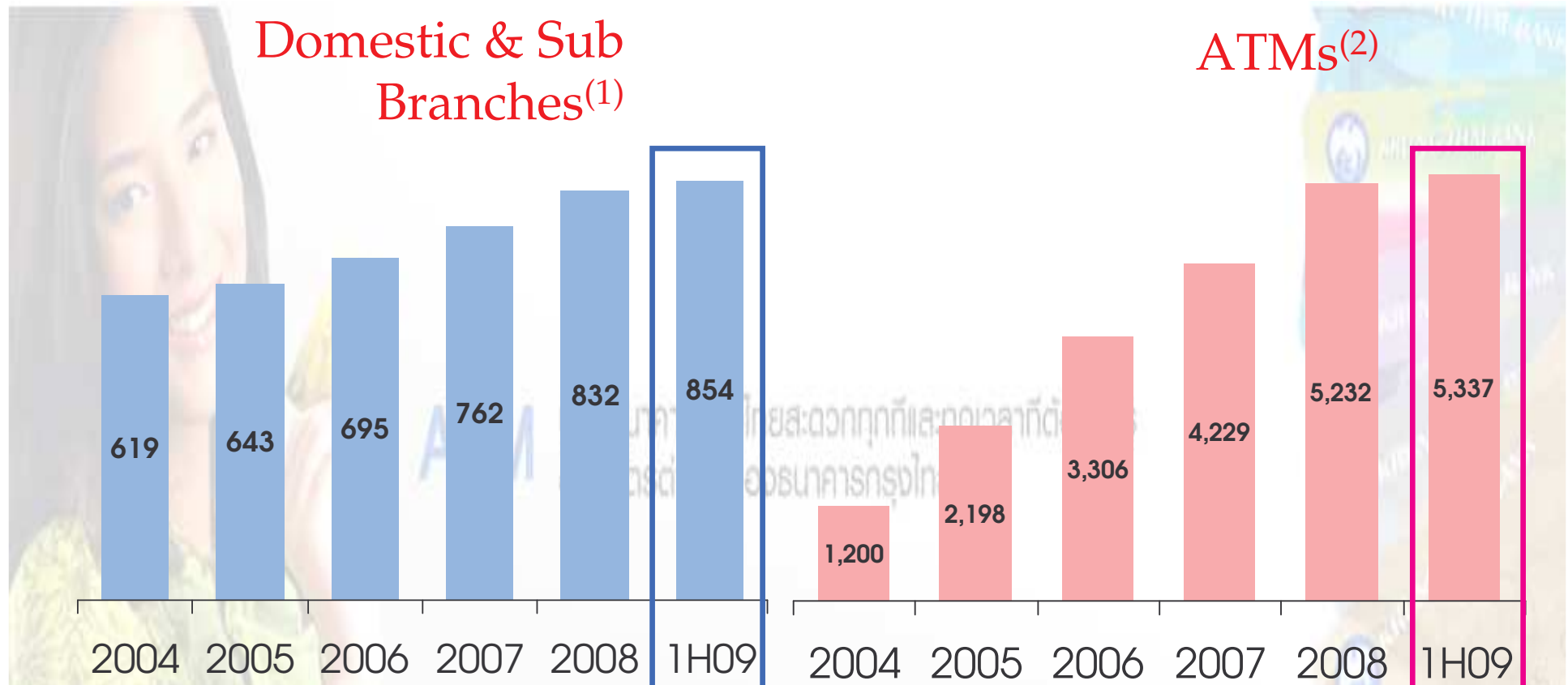
Non Interest Income and Fee Income



Note: 1H09 data are unconsolidated, and unaudited as of June 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 June 30, 2009
(2) ATMs Data as of June 30, 2009

Cost Efficiency

Cost to income ratio increased in 1H09 mainly due to a decrease in dividend income and net gain on investments and a rise in personnel expenses and network expansion.



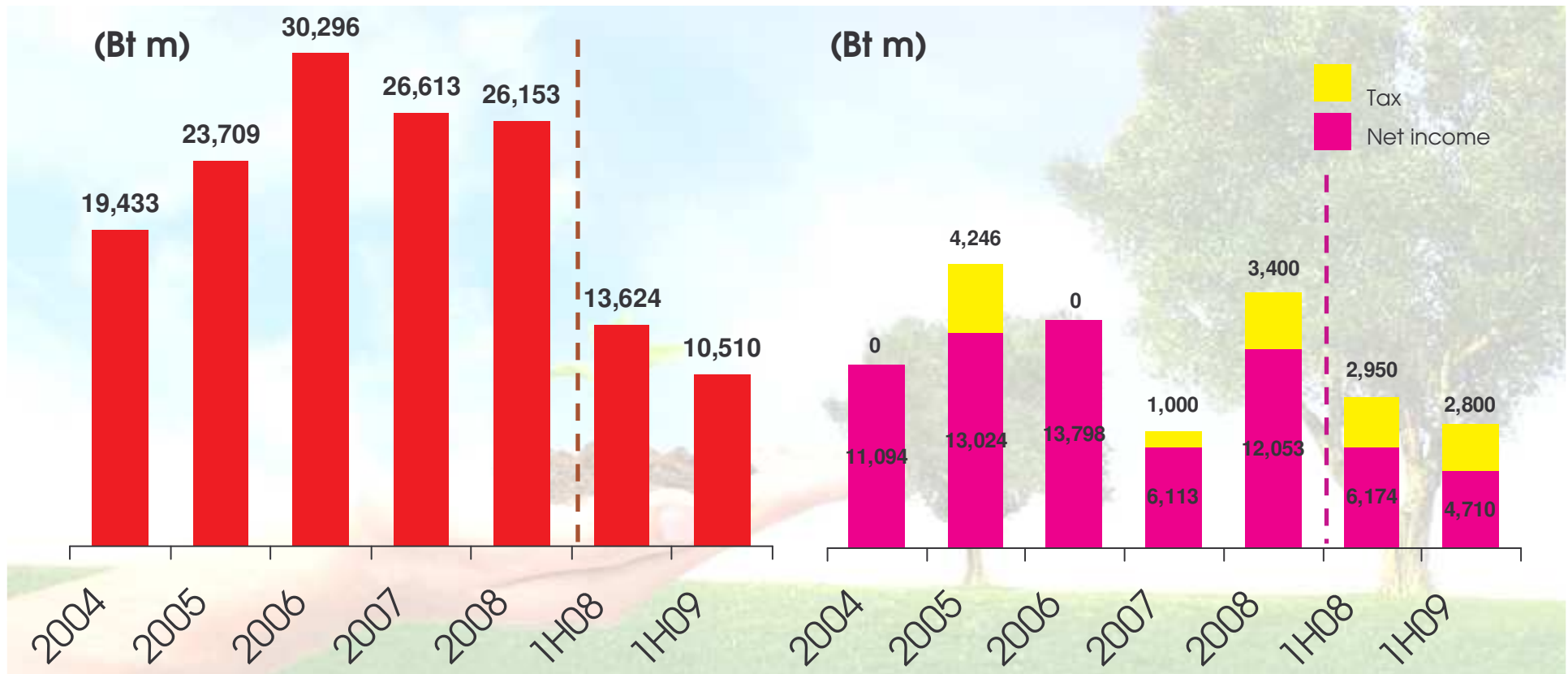
Note: 1H09 data are unconsolidated, and unaudited as of June 30, 2009

*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

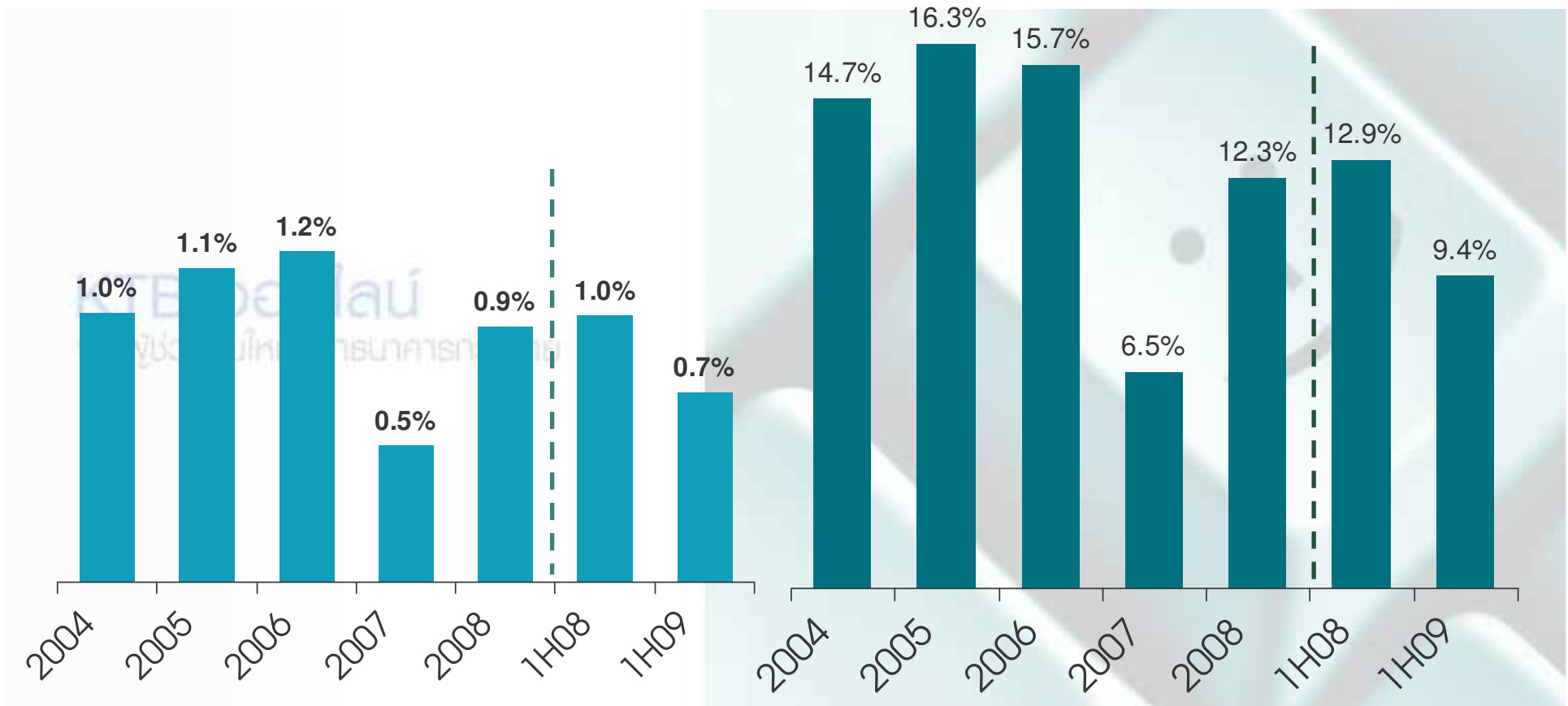


Note: 1H09 data are unconsolidated, and unaudited as of June 30, 2009
 Pre-Provision Profit = income before income tax + bad debts and doubtful accounts

Profitability Ratio

Return on Asset

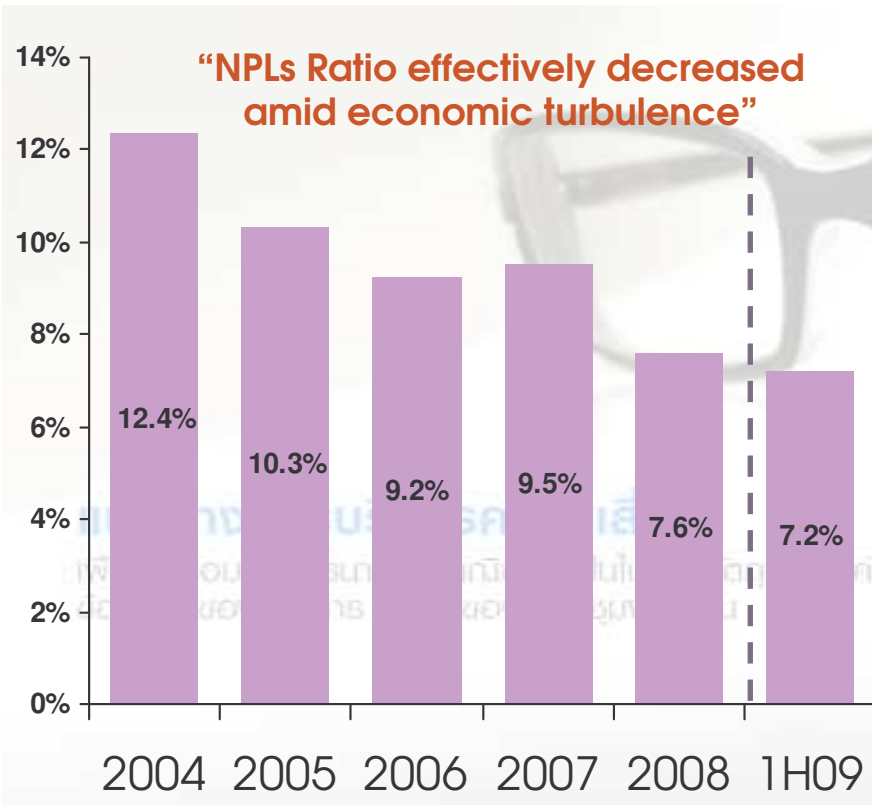
Return on Equity



Note: 1H09 data are unconsolidated, and unaudited as of June 30, 2009

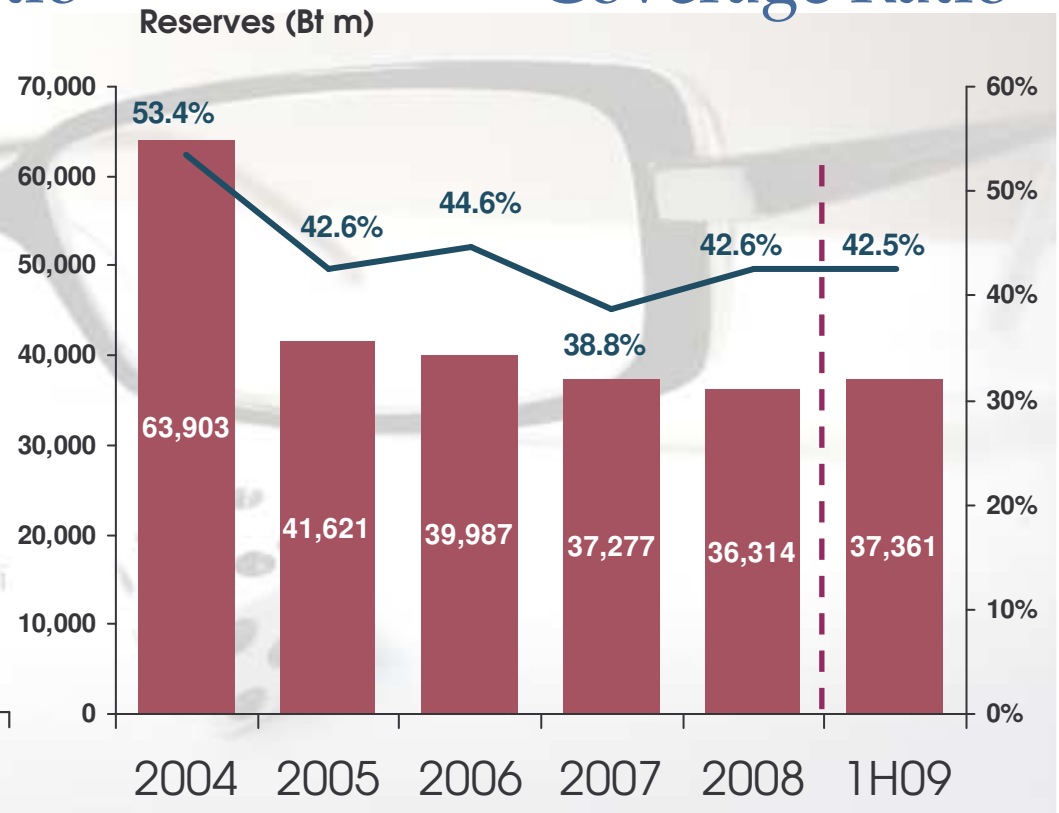
Manageable NPLs

NPLs Ratio



■ NPLs Ratio

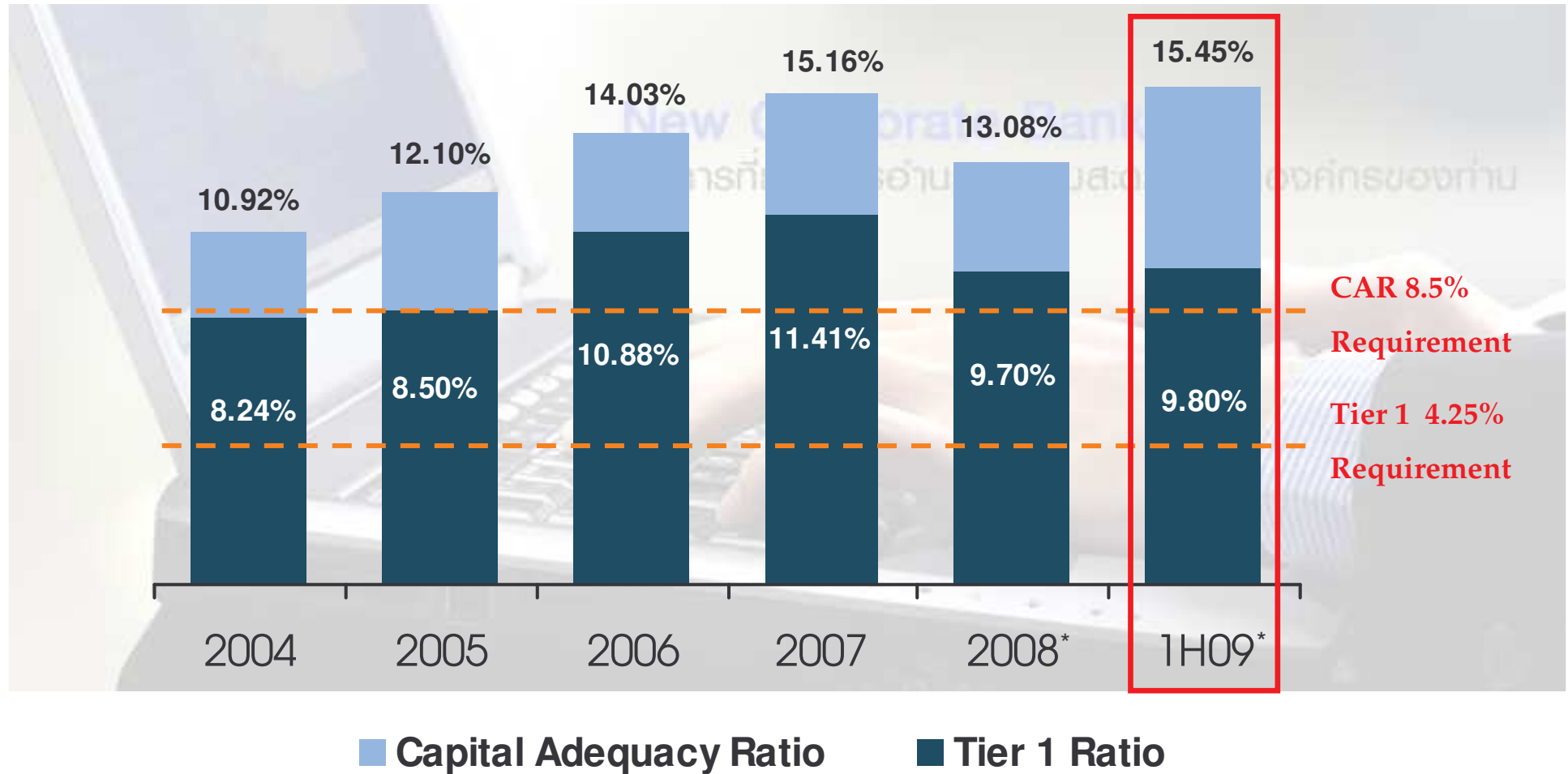
Coverage Ratio



■ Total Reserves — Coverage on NPL

Note: 1H09 data are unconsolidated, and unaudited as of June 30, 2009
 Total Reserves included interbank
 NPLs Ratio included SAM

Strong Capital Base



Note: *2008, 1H09 Capital Adequacy and Tier 1 Ratio are adjusted in line with the new BOT's regulations regarding Basel II

Shareholding Structure

As at June 30, 2009

Financial Institutions Development Fund	55.04%
Domestic Shareholders	
Individual	1.11%
Juristic	24.71%
Subtotal	25.82%
International Shareholders	
Individual	0.01%
Juristic	19.13%
Subtotal	19.14%
Grand Total	100.00%

News and Update

- KTB joined hands with Thailand Post Co.,Ltd. to use post offices as convenience counter for boosting delivery capability to reach more clients in remote areas.
- KTB and LH Bank jointly signed the memorandum of cooperation on LH Bank Easy Transfer and Deposit at KTB Service in which the LH Bank's customers can deposit and transfer money to LH Bank account via Online Real Time system to LH Bank account at the counter service of all KTB's branches.
- KTB is the first bank to introduce "Intelligence Queuing" machine and "KTB Smart open Account" to add convenience to over-the-counter clients with no need to write any slips or fill in application.
- KTB has presented "Krungthai ATM Smart Purse" which is implemented jointly with educational institutions allowing cardholder to use just one card as either KTB ATM card or IPAC card or Smart Purse pre-paid card for goods purchase.
- KTB launched "KTB Radio" (FM. 105 MHz) project to build public acknowledgement and reaffirm its being the Convenience Bank.
- KTB has provided "KTB Pocket Banking" service to enable the clients to manage and conduct financial transactions on their cell phone in all system networks with assured security provided.
- KTB has offered "Inter Bank Deposit via ADM" service which allows KTB's customers to transfer funds from their accounts to other 7 Banks immediately.

News and Update

- KTB has introduced the campaign which allows KTB's customers to have a chance to win the big prizes when deposit or withdraw money through electronic banking channels.
- SOE Award 2008 from the State Enterprise Policy Office, Ministry of Finance was presented to the Bank for the Board of Directors' role in promoting good corporate governance and performing its duty completely and efficiently.
- Outstanding Social and Environmental Responsibility Award 2008 was presented to the Bank by the State Enterprise Policy Office, Ministry of Finance judging from the Bank's clear policy on support of Bank employees' participation and awareness of social and environmental responsibility.
- KTB was awarded "Shareholder Awards 2008" in the category of Distinctive Listed – Company for Shareholder Care from "The Thailand Securities Depository Co., Ltd. (TSD)" in collaboration with the Stock Exchange of Thailand (SET), Thai Investors Associations (TIA), Listed Companies Association (LCA) and Thai Investor Relations Club (TIRC).
- KTB was honored Corporate Governance Report of Thai Listed Company 5 – Star Awards from the Thai Institute of Directors (IOD).
- KTB was awarded "Best Local Currency Bond Deal of the Year in South East Asia 2008" from Alpha South East Asia Magazine.

Thank You



43ปี แห่งรากฐานความมั่นคงทางการเงิน

เราภาคภูมิใจกับความเป็นเลิศทางธุรกิจ พร้อมกับการช่วยเหลือสังคม
และร่วมแก้ไขวิกฤติทางการเงินของประเทศไทย