



KTB Analyst Meeting 2010

February 14, 2011



DISCLAIMER

Information contained in our presentation is intended solely for your reference.

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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

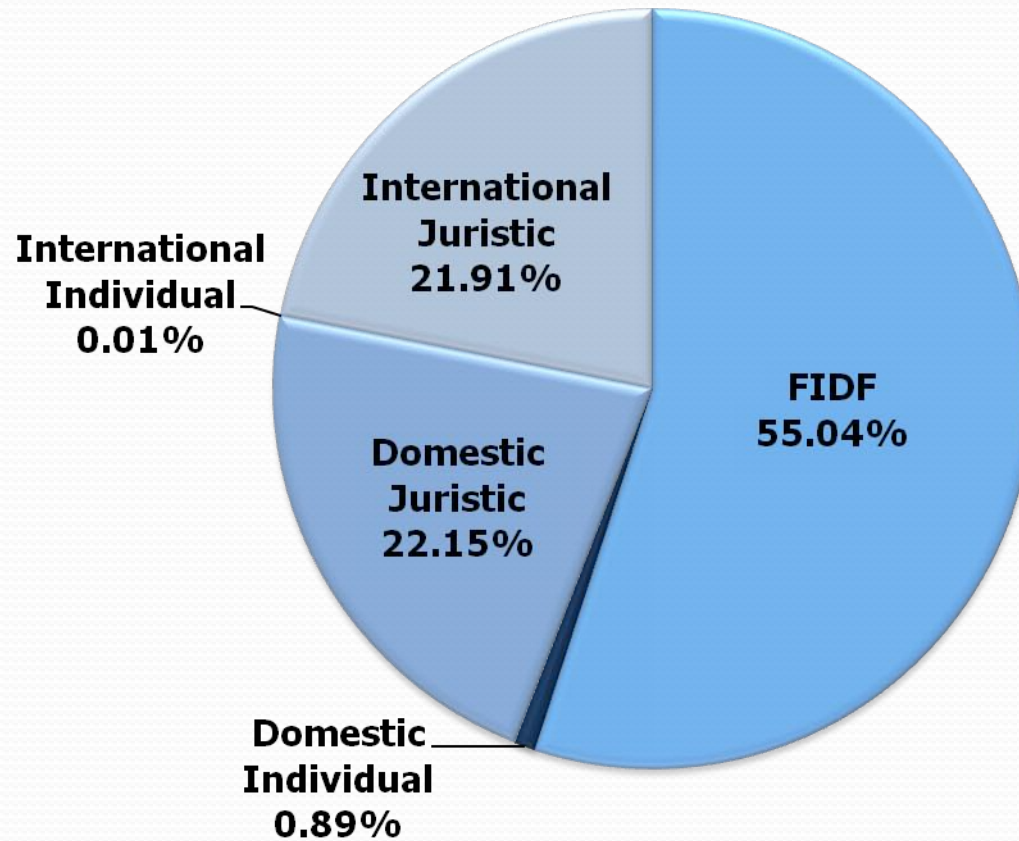


2010 FINANCIAL HIGHLIGHT

- Total Loans increased 16.4% from 2009. This resulted in lower liquidity as reflected in an increase in loan to deposit ratio.
- Total deposits slightly grew by 3.3% from 2009. However, total deposits including ST borrowings increased by 5.6% from 2009
- Non – interest income showed an increase of 14.1% and fee income, which is expected to be recurring, rised by 13.4% from 2009.
- Cost to income ratio slightly increased from 58.0% in 2009 to 58.4% in 2010 due to a rise in personnel expenses and cost associated with network expansion.
- NPLs ratio (gross) decreased from 6.5% as at December 31, 2009 to 5.3% as at December 31, 2010.
- Coverage ratio increased from 48.6% as at December 31, 2009 to 60.6% as at December 31, 2010.
- CAR and Tier 1 Ratio slightly decreased from 15.92% and 10.05% as at December 31, 2009 to 15.66% and 9.98% as at December 31, 2010 respectively.

SHAREHOLDING STRUCTURE

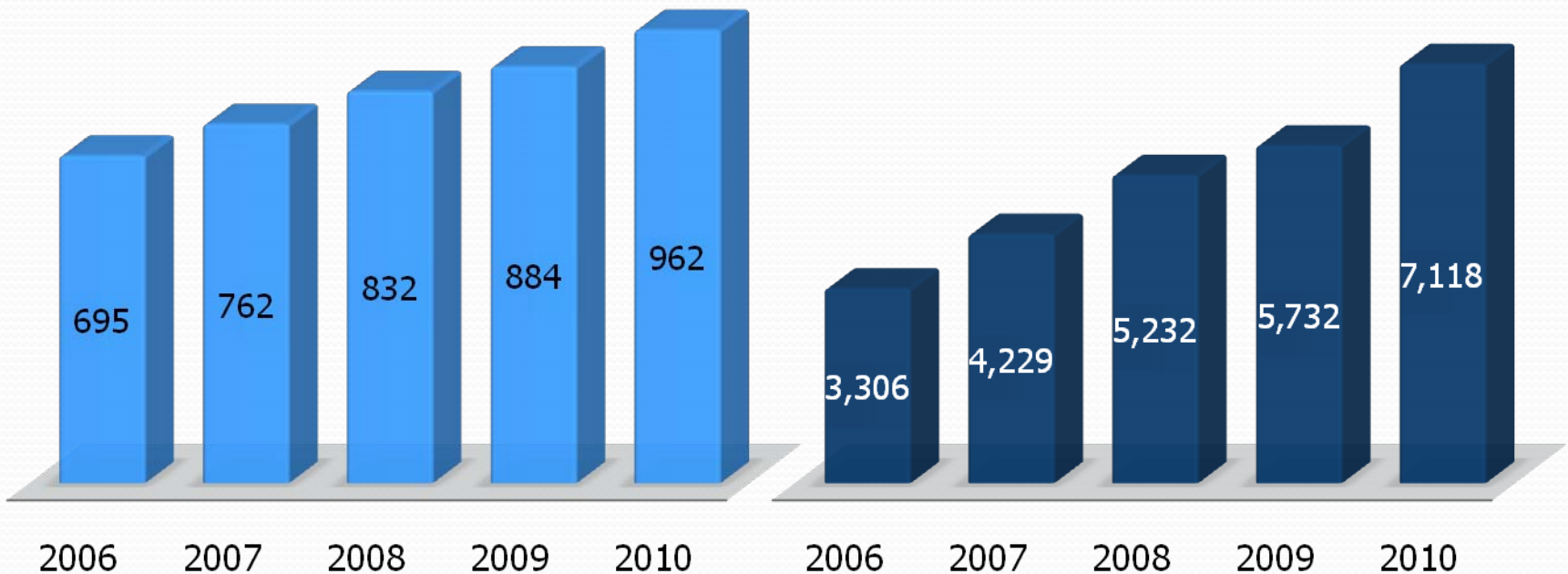
As at December 31, 2010



FRANCHISING AND ATM NETWORK

Domestic & Sub Branches⁽¹⁾

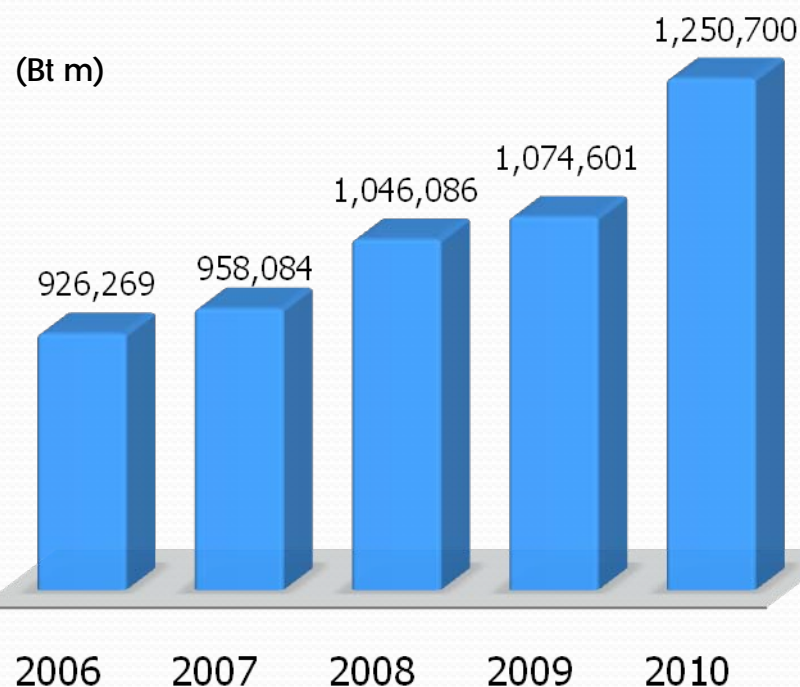
ATMs⁽²⁾



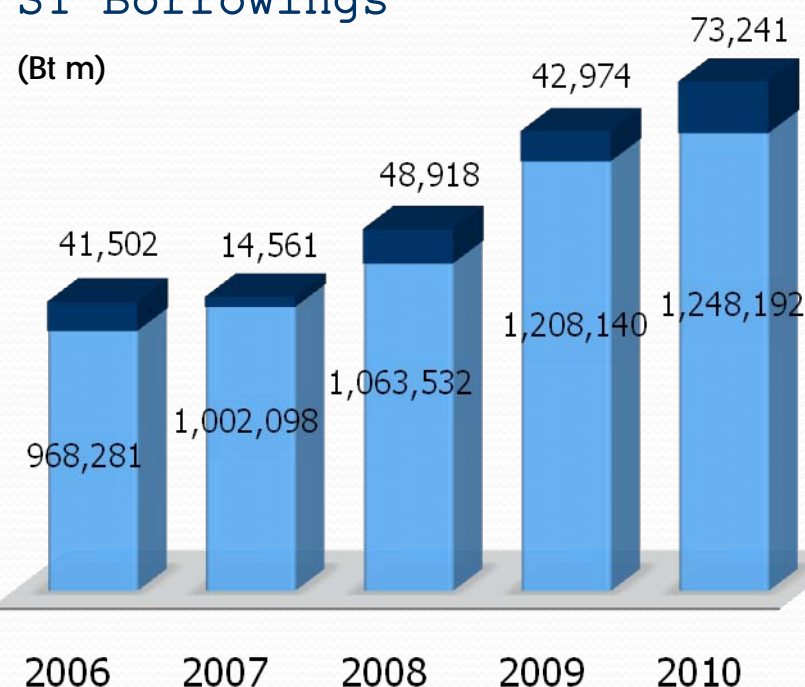
Source: (1) BOT data as of December 31, 2010
(2) ATMs Data as of December 31, 2010

LOANS AND DEPOSITS

Loans



Deposits & ST Borrowings



Loans Growth (YTD)

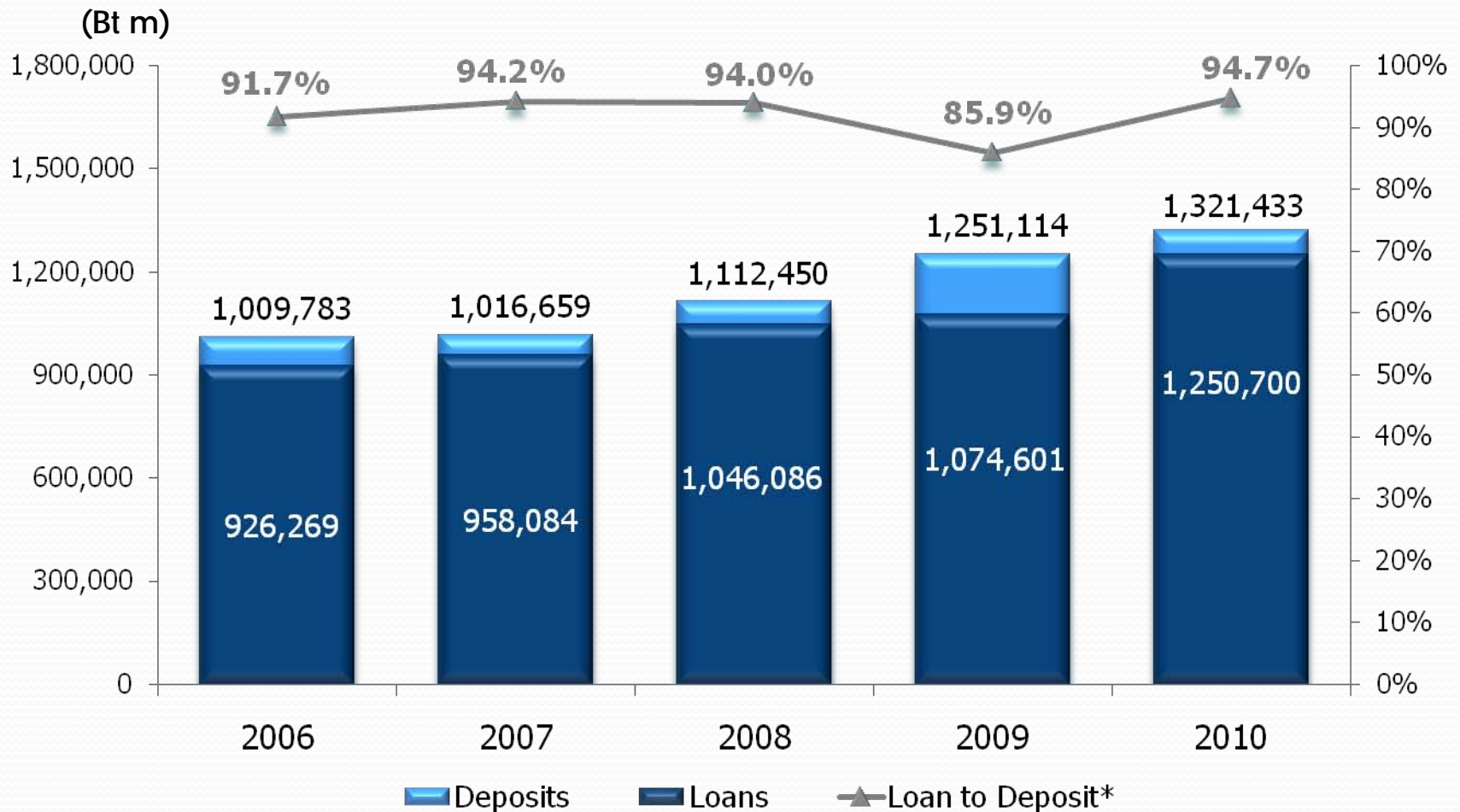
| 2006 | 2007 | 2008 | 2009 | 2010 |
|------|------|------|------|-------|
| 3.5% | 3.4% | 9.2% | 2.7% | 16.4% |

Deposits & ST Borrowings Growth (YTD)

| 2006 | 2007 | 2008 | 2009 | 2010 |
|------|------|------|-------|------|
| 2.7% | 0.7% | 9.4% | 12.5% | 5.6% |

Note: 2010 data are unconsolidated, and unaudited as of December 31, 2010

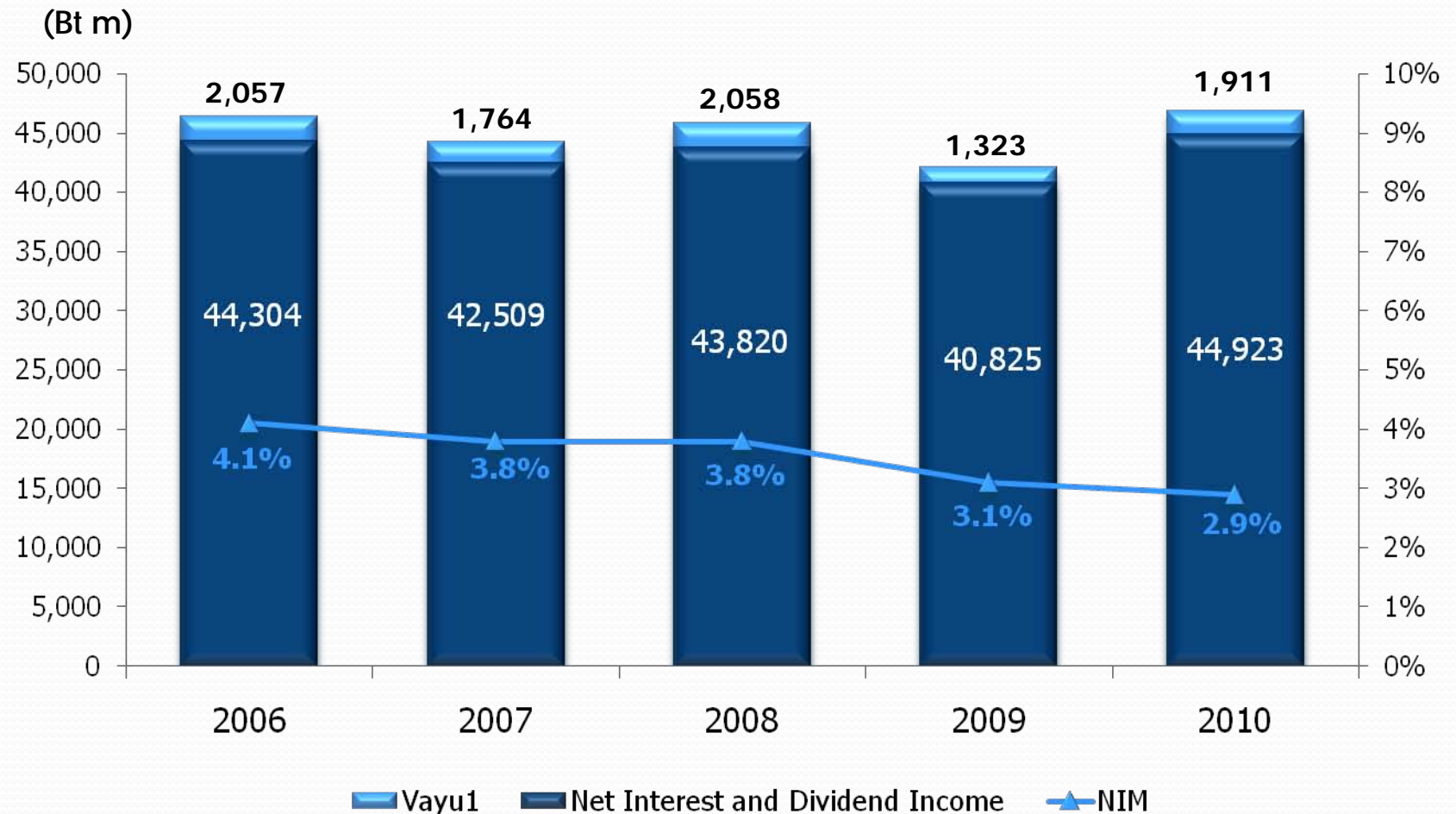
LIQUIDITY



Note: 2010 data are unconsolidated, and unaudited as of December 31, 2010

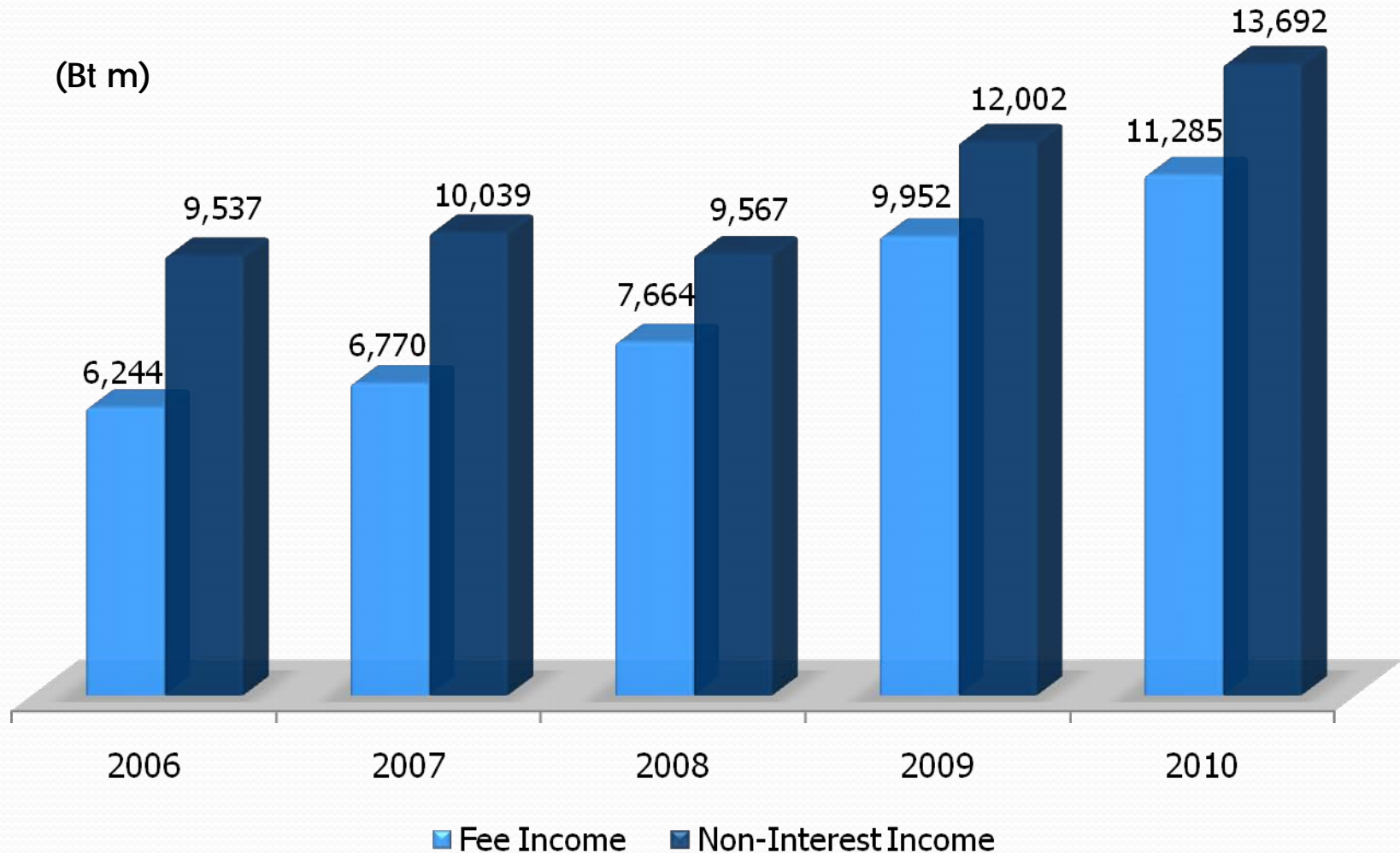
*Loan to Deposit Ratio: Total Deposits included short term borrowings

NET INTEREST AND DIVIDEND INCOME AND NIM



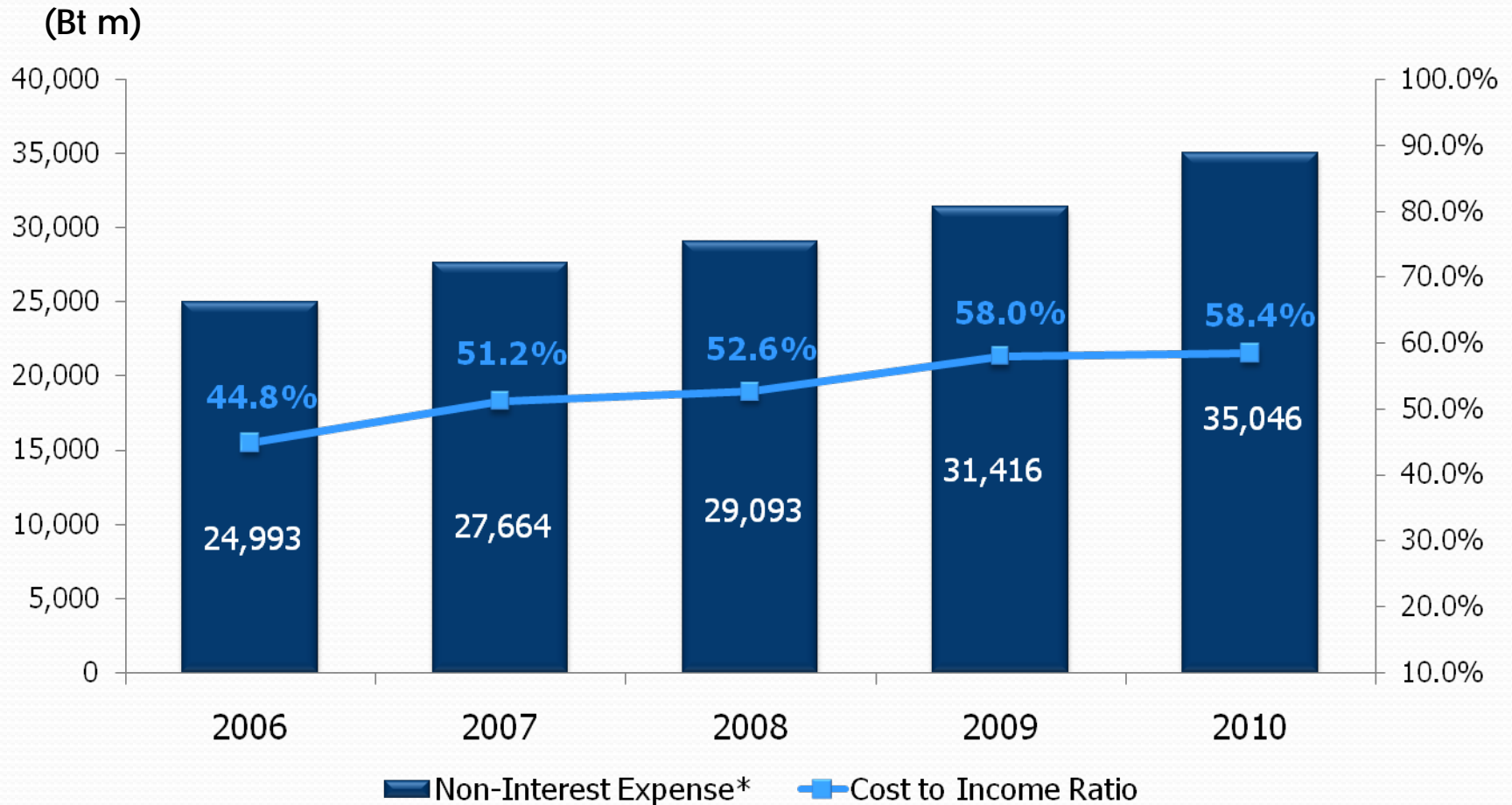
Note: 2010 data are unconsolidated, and unaudited as of December 31, 2010
 *NIM is based on average earning assets and included dividend

NON INTEREST INCOME AND FEE INCOME



Note: 2010 data are unconsolidated, and unaudited as of December 31, 2010

COST EFFICIENCY



Note: 2010 data are unconsolidated, and unaudited as of December 31, 2010

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

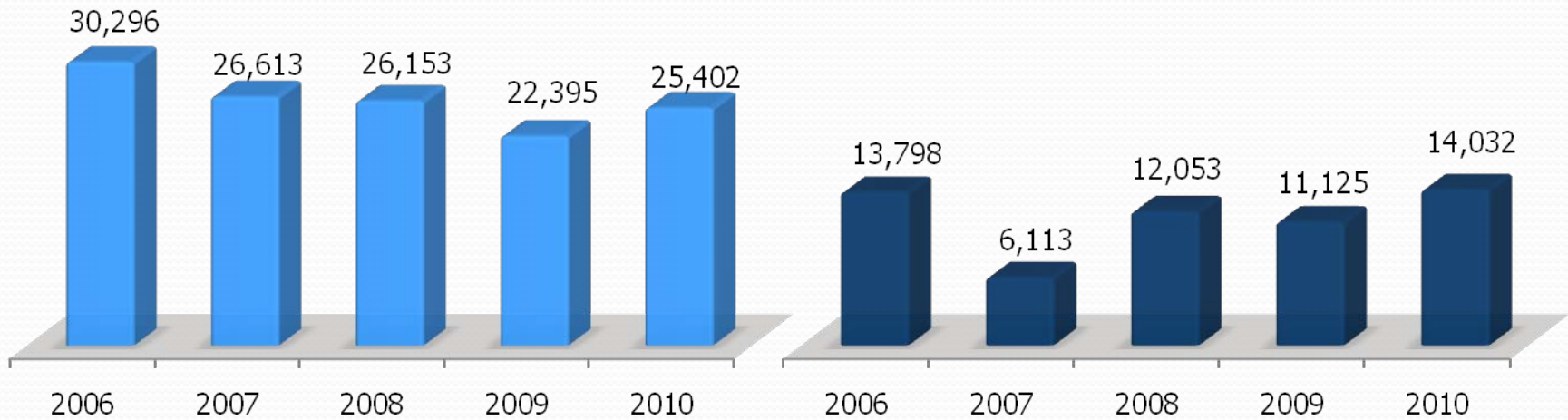
PROFITABILITY

(Bt m)

Pre-Provision Profit

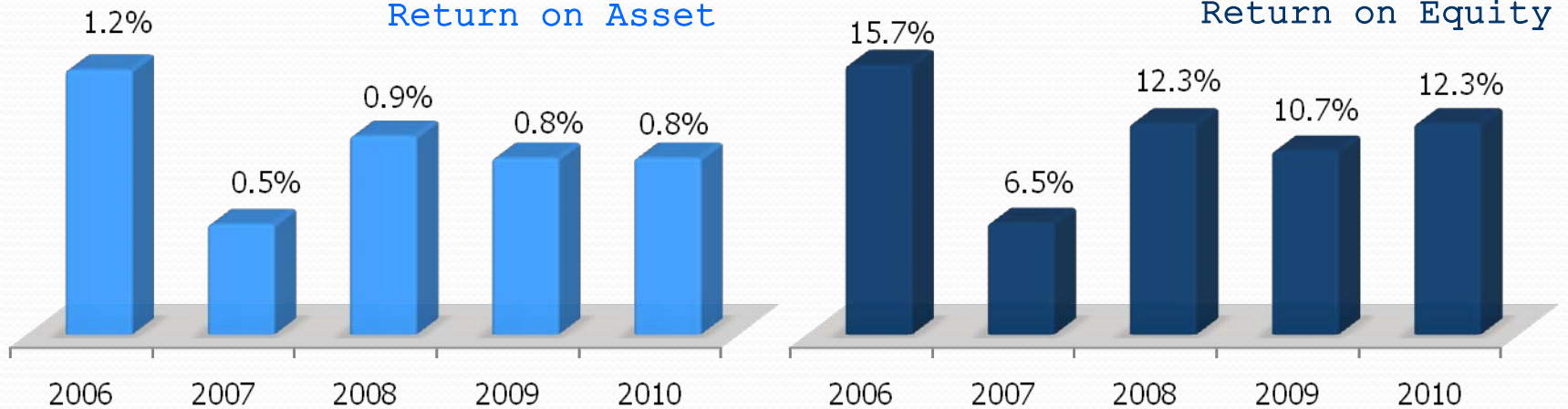
(Bt m)

Net Income



Return on Asset

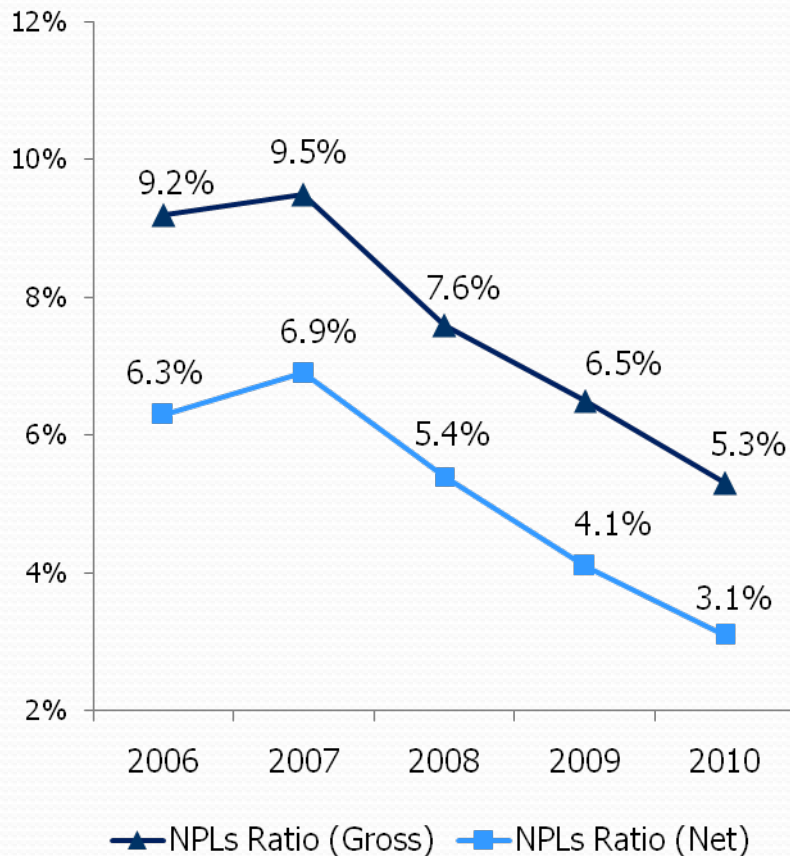
Return on Equity



Note: 2010 data are unconsolidated, and unaudited as of December 31, 2010
 Pre-Provision Profit = income before income tax + bad debts and doubtful accounts

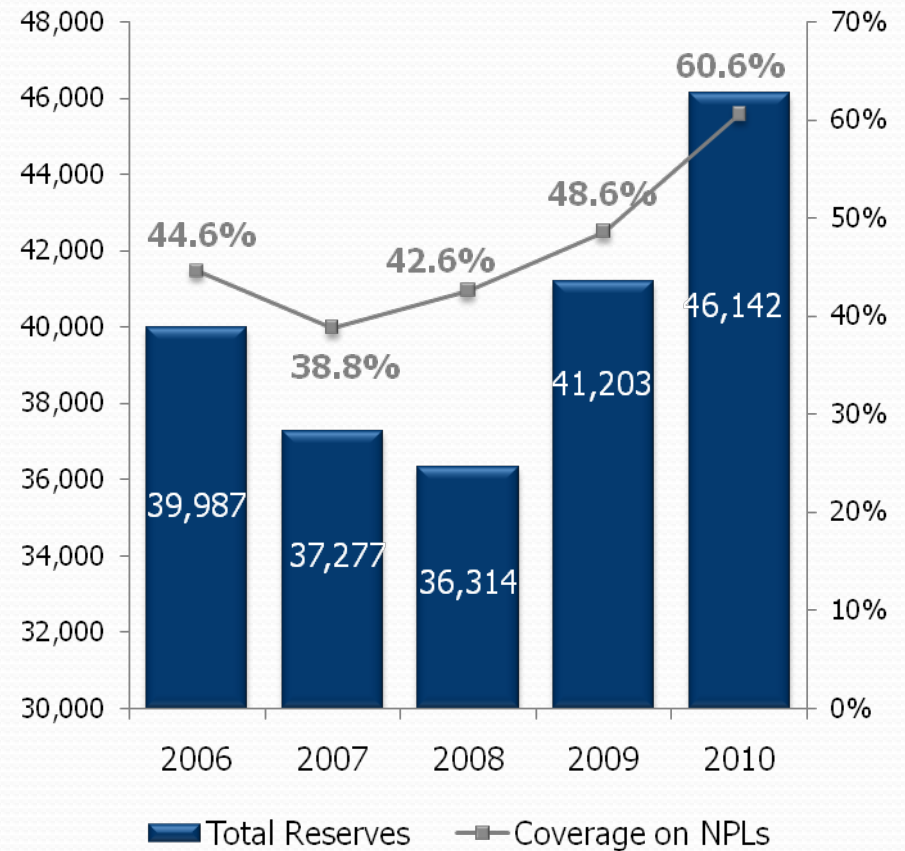
NPLS

NPLs Ratio



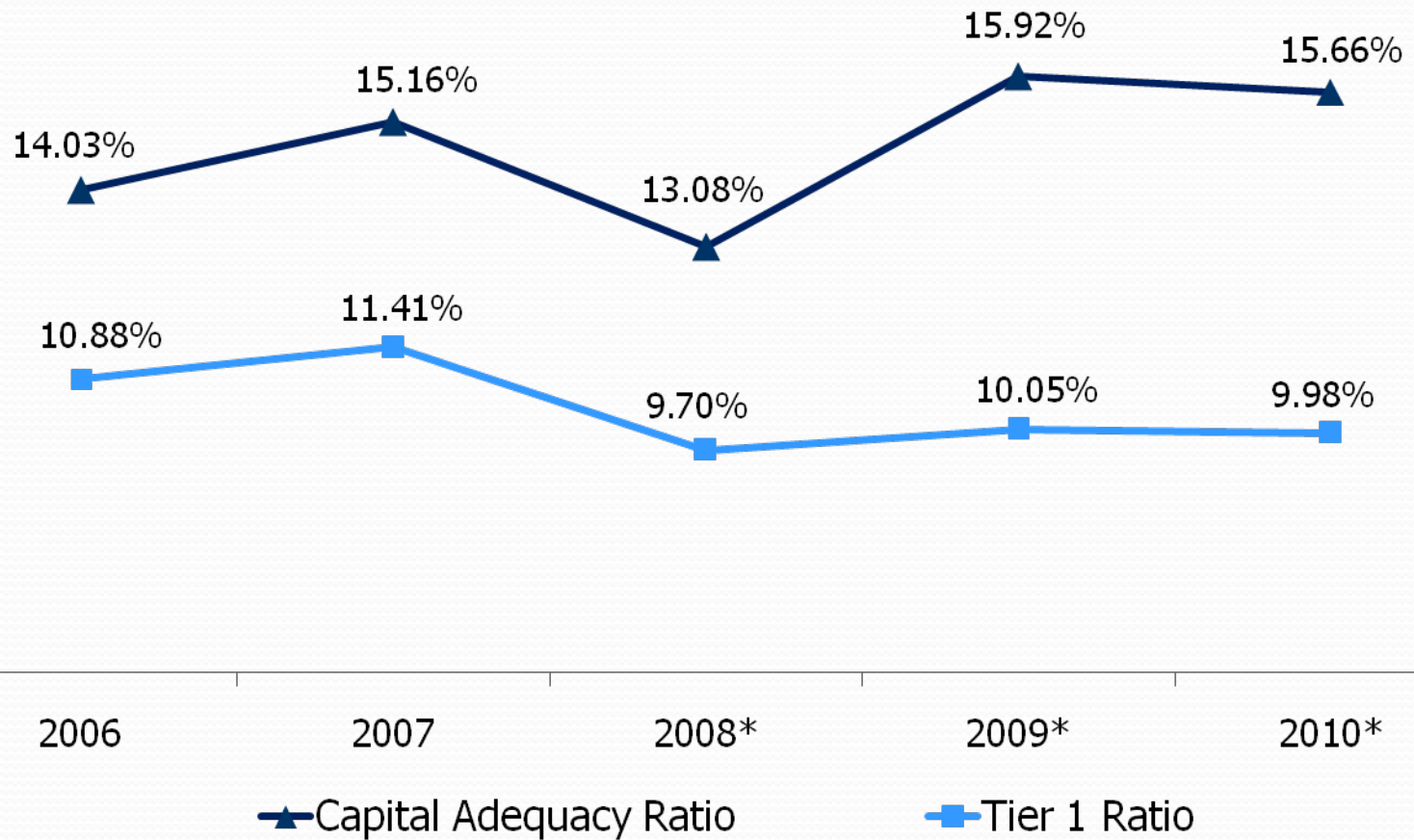
Coverage Ratio

Reserves (Bt m)



Note: 2010 data are unconsolidated, and unaudited as of December 31, 2010
Total Reserves included interbank

STRONG CAPITAL BASE



Note: *2008, 2009, 2010 Capital Adequacy and Tier 1 Ratio are adjusted in line with the new BOT's regulations regarding Basel II



Thank You