



BANK OF THAILAND

## Performance of the Banking System in the Third Quarter of 2011



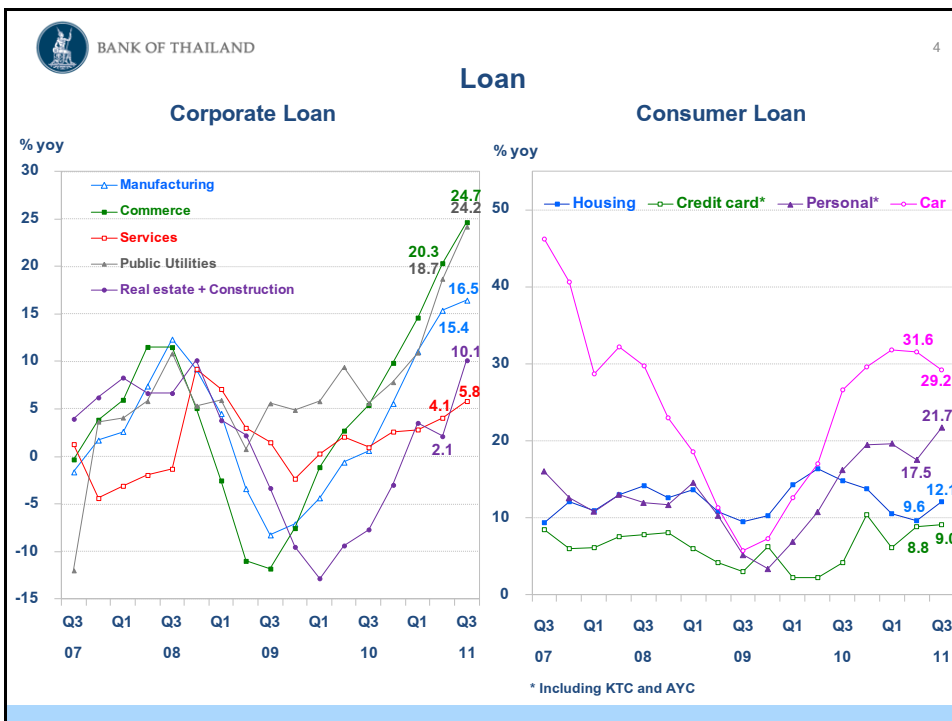
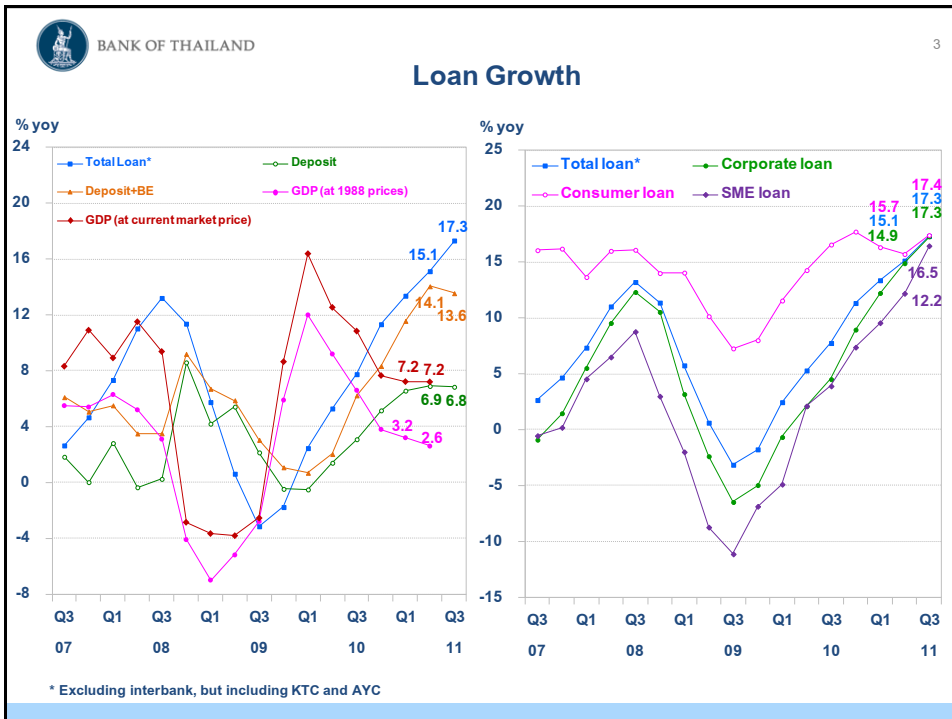
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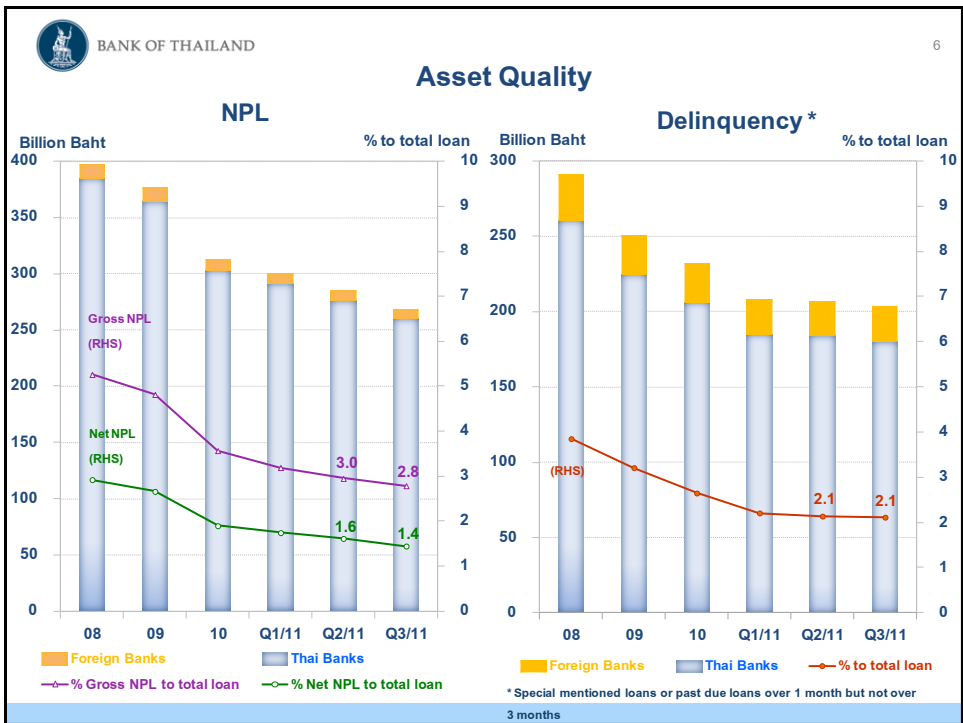
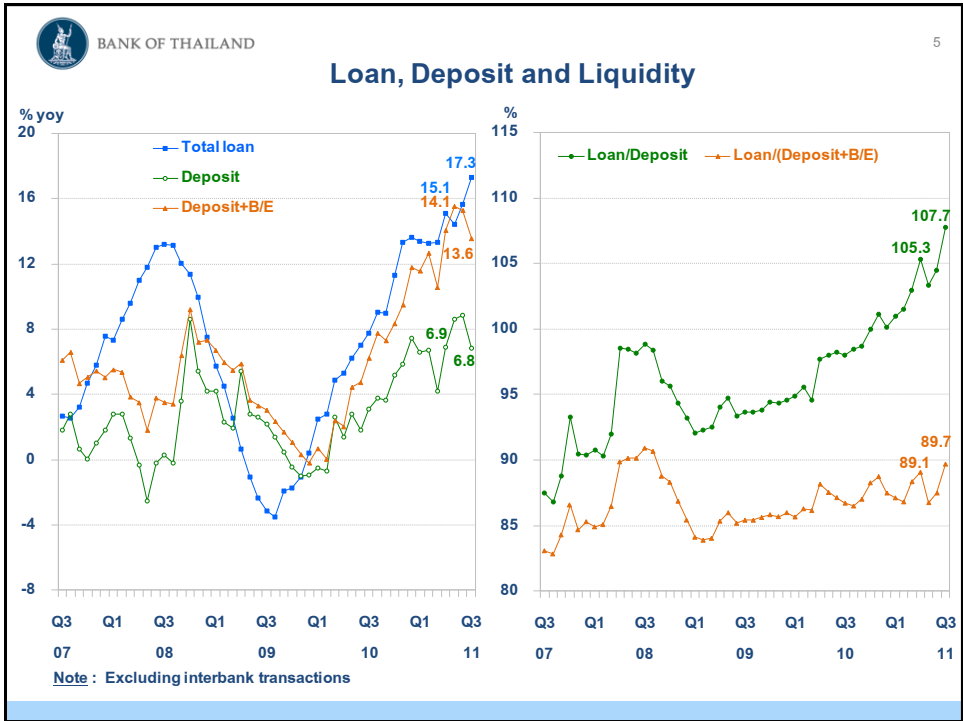
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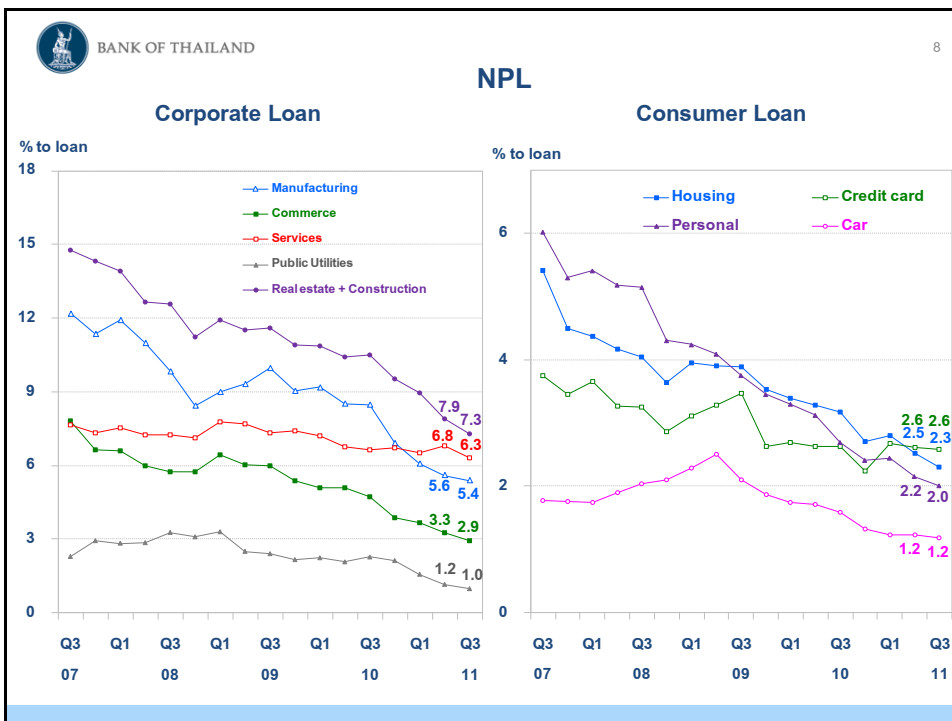
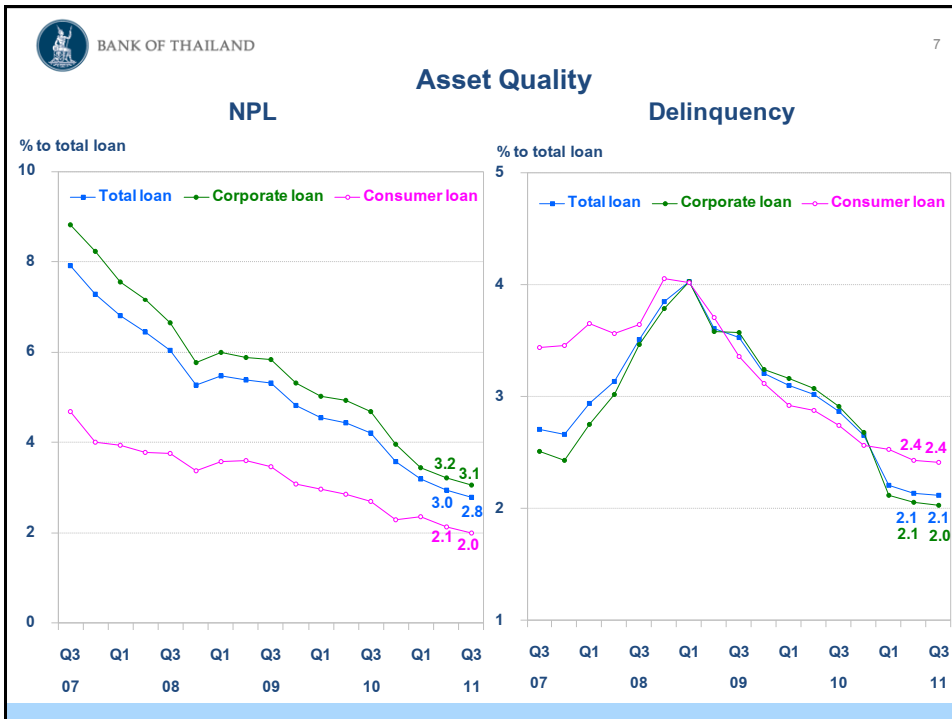
### Overall Performance of the Banking System

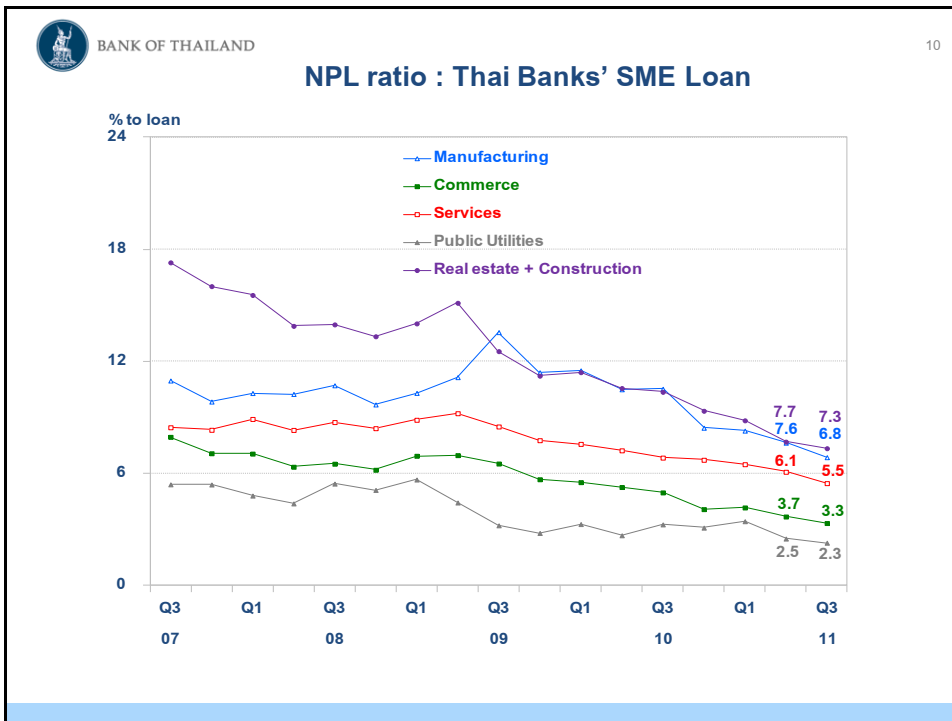
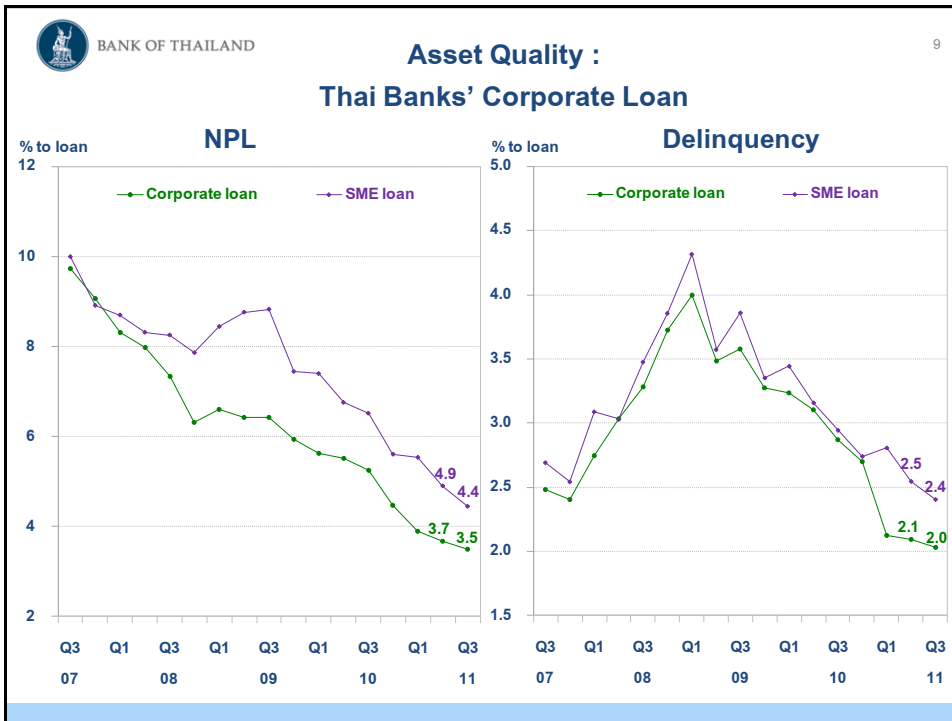
In the third quarter of 2011, the banking system remained resilient with continued loan growth and improved asset quality, coupled with increased capital from accumulated profit.

- Loan expanded by 17.3% yoy, in line with the continued economic expansion.
  - Corporate loan expanded by 17.3% yoy (SME loan expanded by 16.5% yoy)
  - Consumer loan expanded by 17.4% yoy
- Fund mobilization via deposit and B/E decelerated slightly with growth of 13.6% yoy.
- Liquidity tightened
  - L / (D + B/E) ratio increased to 89.7%
- Gross NPL declined to 268.5 billion baht due to continual risk management.
  - Ratios of gross NPL and net NPL to total loan decreased to 2.8% and 1.4%, respectively.
- Net profit decreased from lower dividend income and higher provisioning.
  - NIM rose to 2.6% while ROA lowered to 1.2%.
- Capital increased from continued profit.
  - BIS ratio and Tier-1 capital ratio increased to 15.7% and 12.4% respectively.





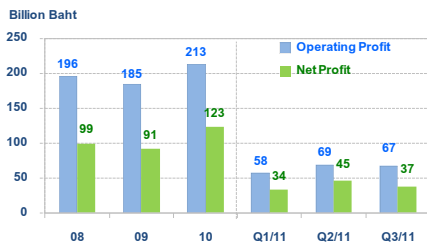




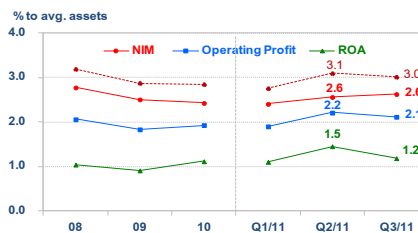


### Overall Performance

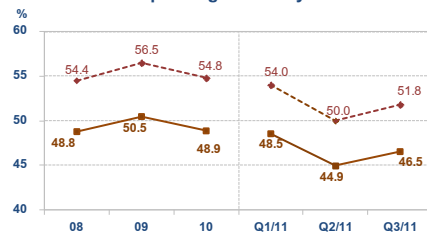
Profit



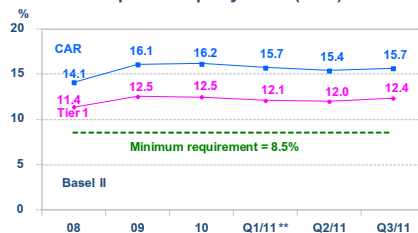
Profitability\*



Operating Efficiency <sup>1/</sup>\*



Capital Adequacy Ratio (CAR)



1/ Operating expense / Total income

\* Dot lines exhibit the ratios before the adoption of new reporting standard in 2011

\*\* Adopt new accounting standard, employee benefits.