

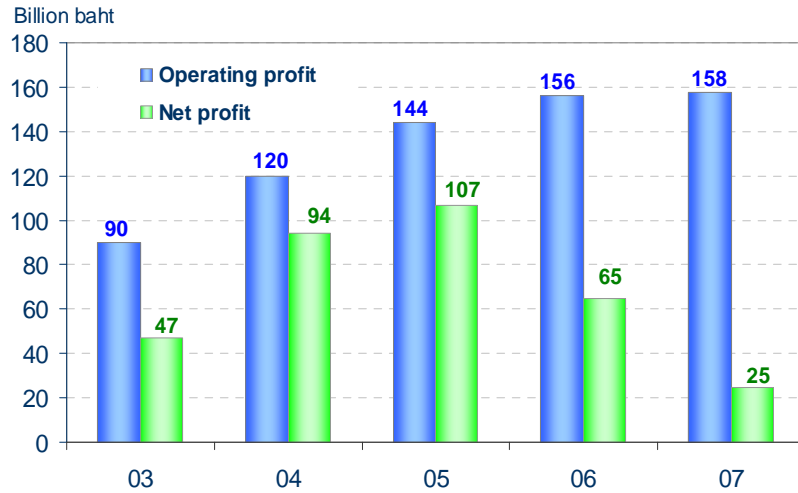


Performance of the Banking System in the Year 2007

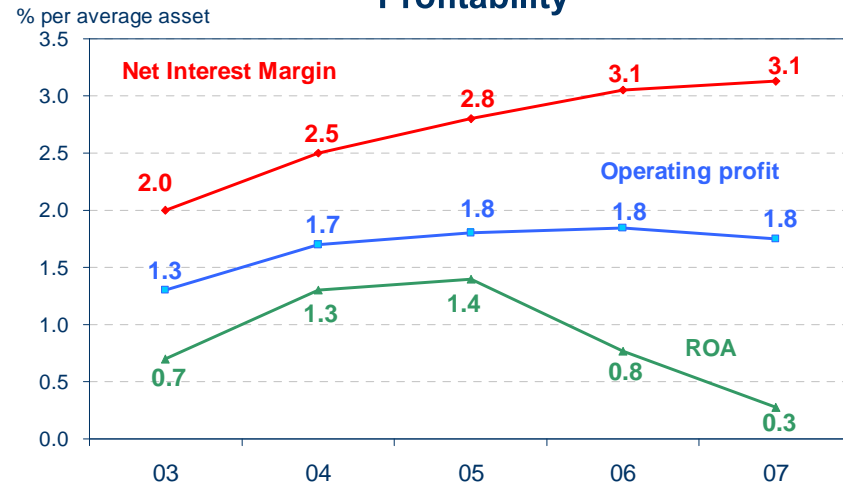


Overall: Banking system remained stable and was able to maintain profitability and strong capital base

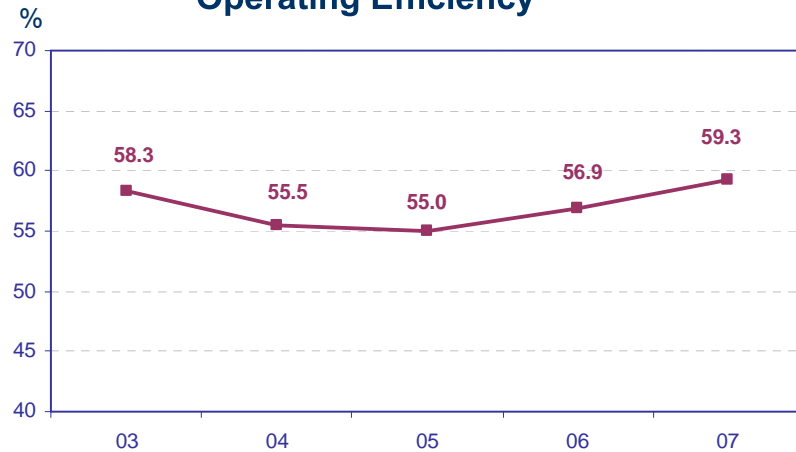
Profit



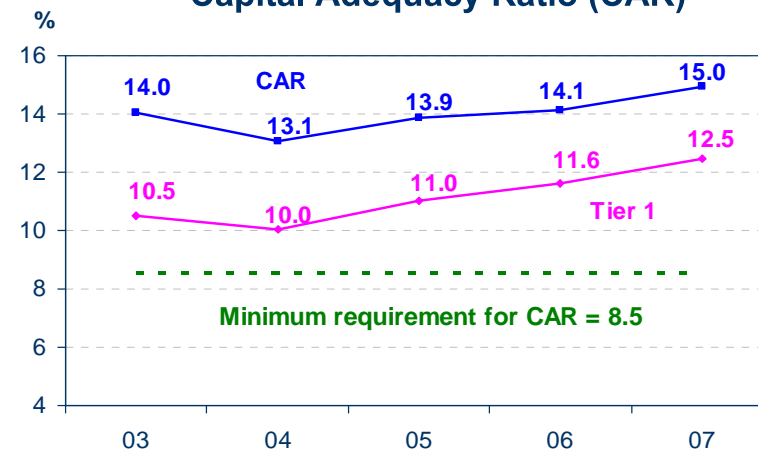
Profitability



Operating Efficiency*



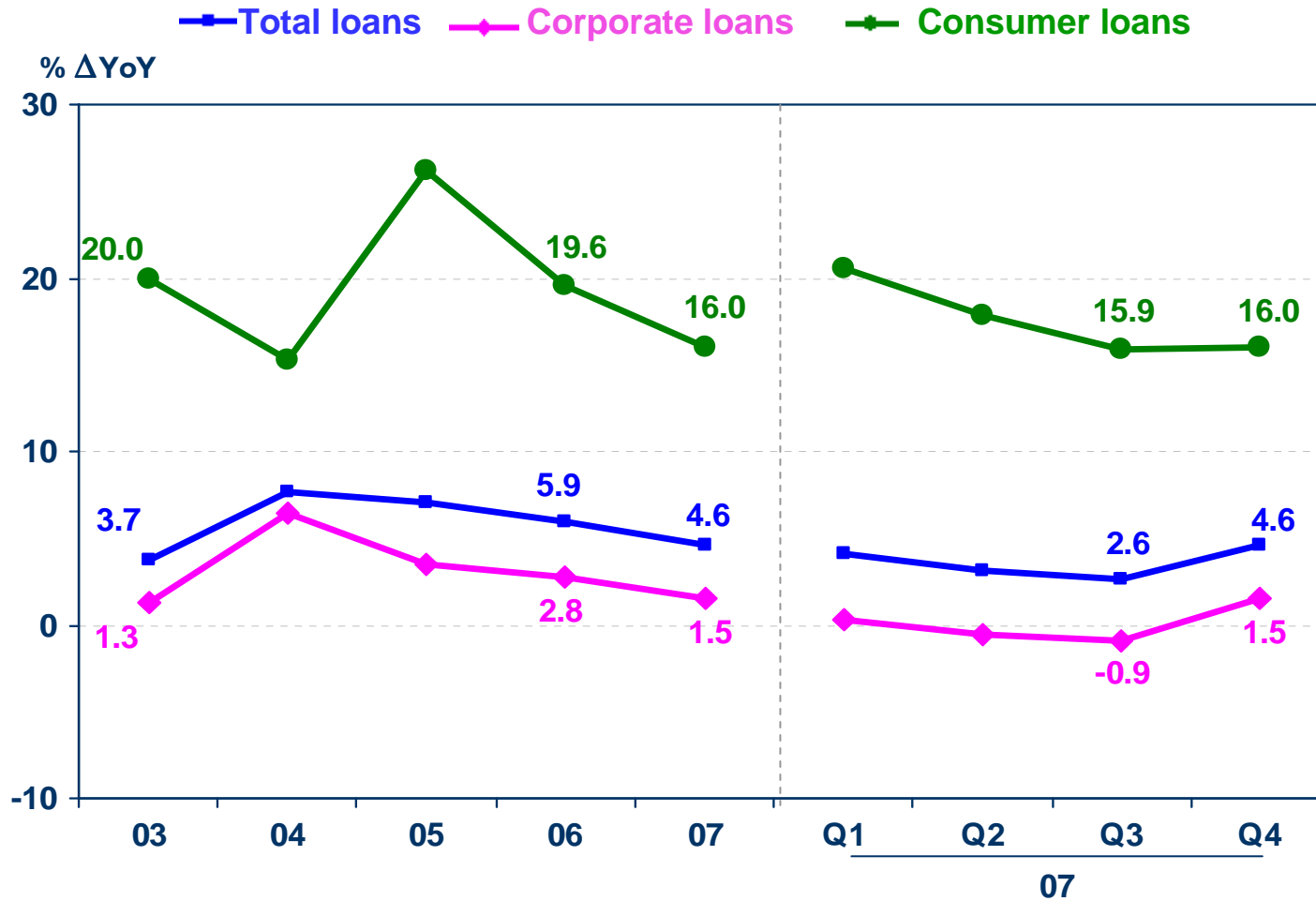
Capital Adequacy Ratio (CAR)



*Operating expenses/Total income

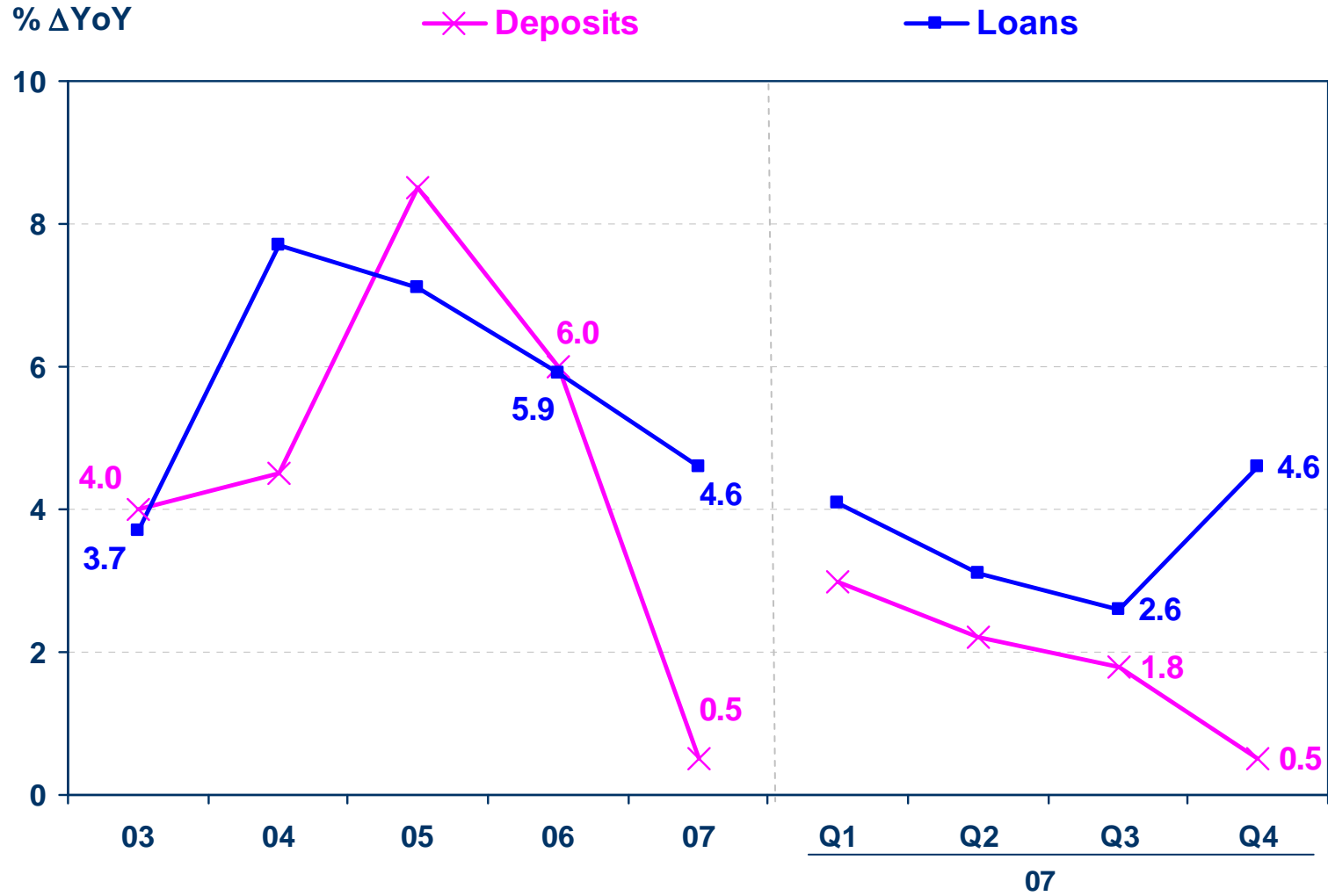


Loan growth in Q4/07 expanded in line with the pick-up in economic indicators



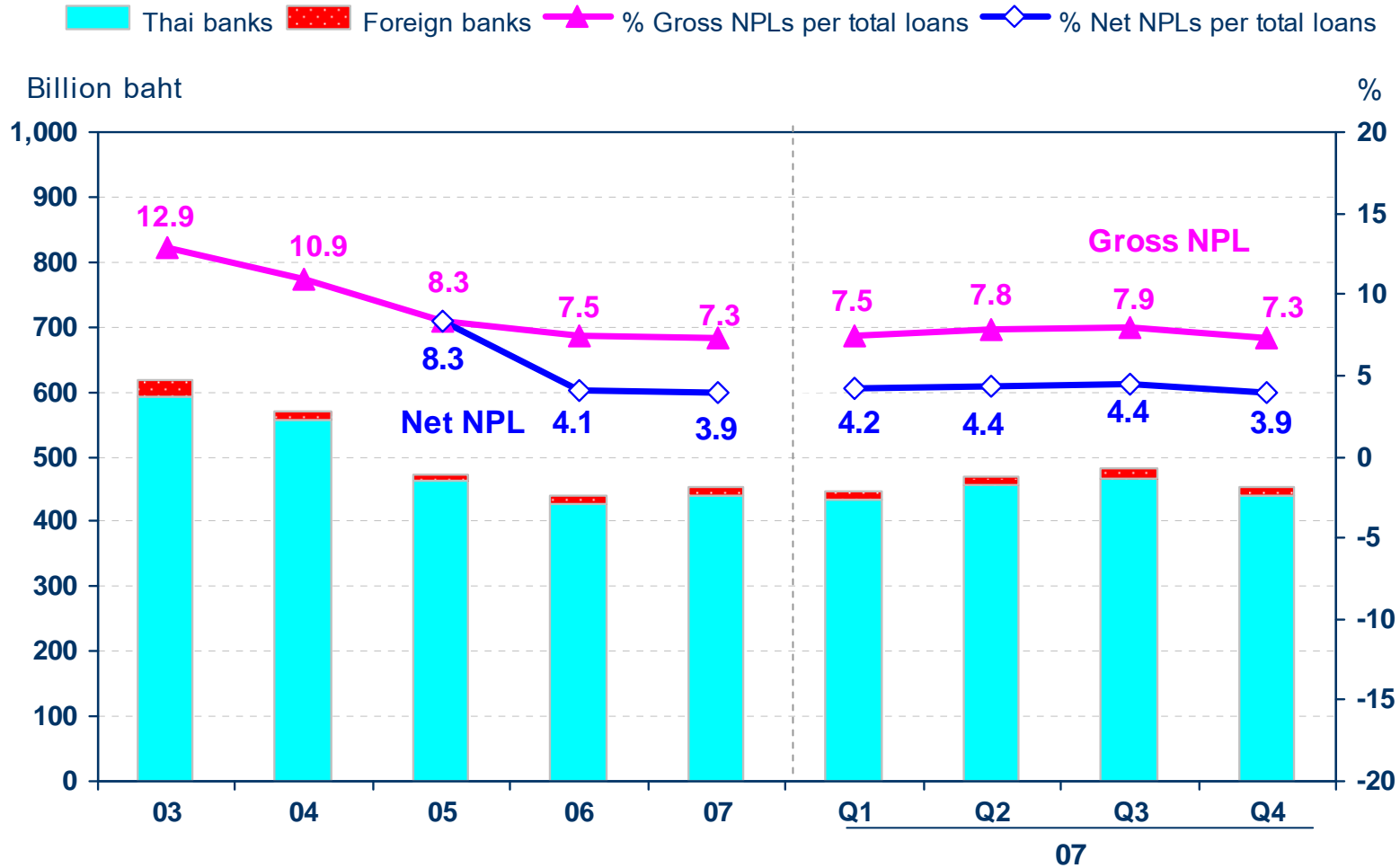


Deposit and loan growth slowed down



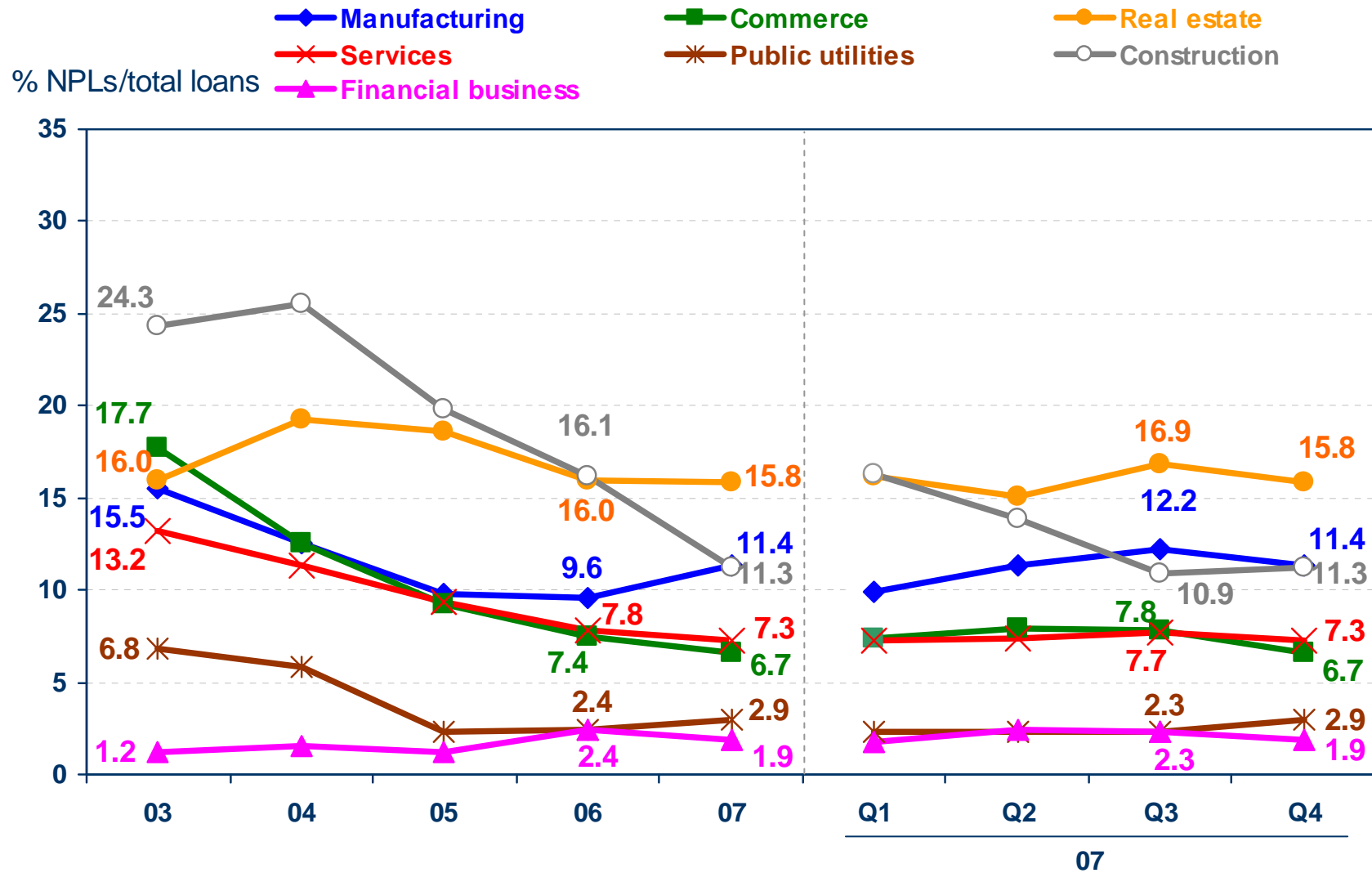


NPLs of the Banking System



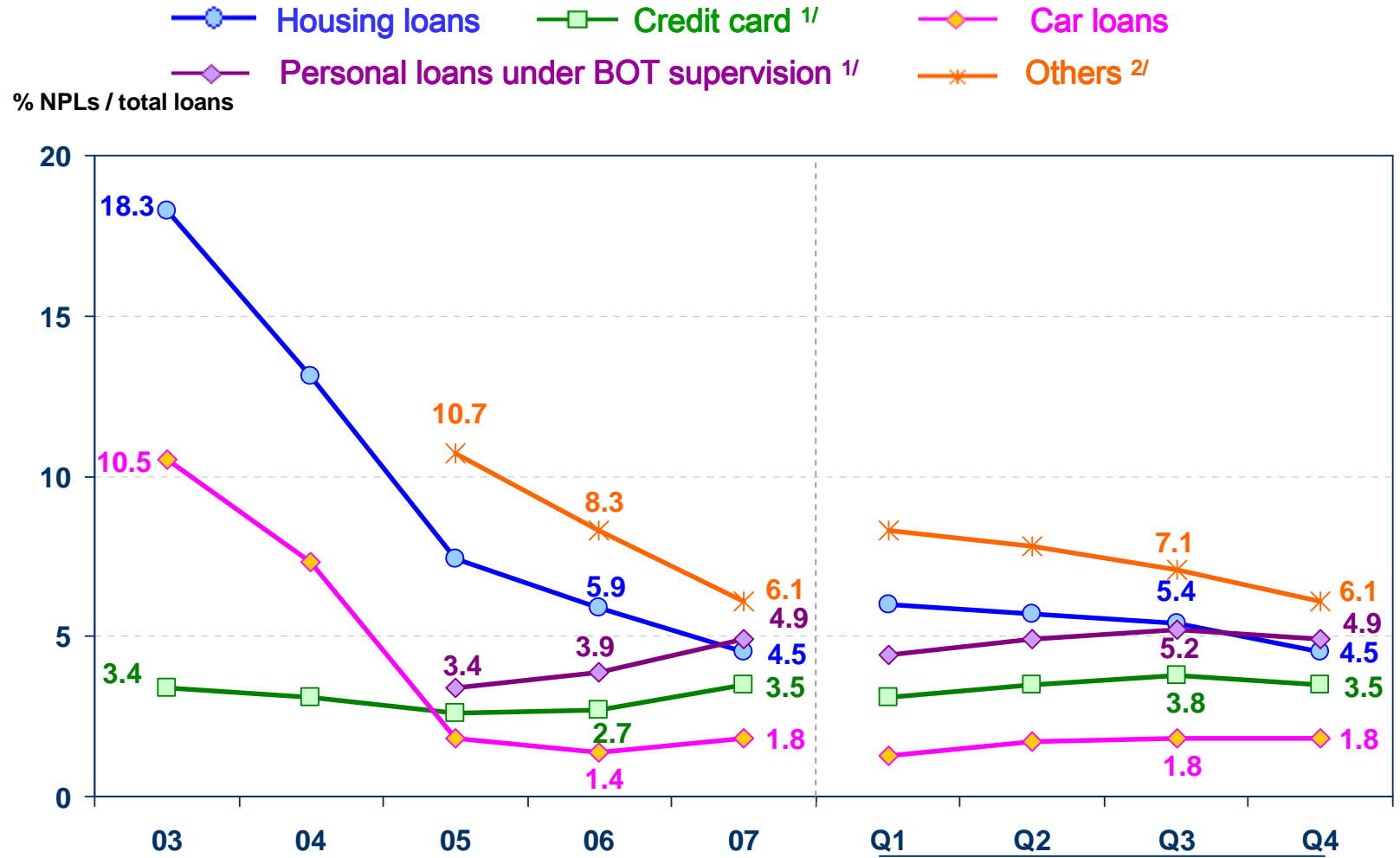


Corporate NPLs





Consumer NPLs



^{1/} Banking system (including KTC + AYC)

^{2/} Loans for health care expenses, education, working abroad, etc.



Concluding Remarks

For the year 2007, the Thai banking system remained satisfactory,

- **Net profit after provision and tax of 25 billion baht, declined as a result of strengthened provisioning requirement**
- **Capital remained adequate to support future expansion**
- **Total loans and deposits decelerated but picked up in Q4/2007**
- **Liquidity remained ample**
- **NPL ratio to total loans declined**