



Performance of the Banking System in the First Quarter of 2008



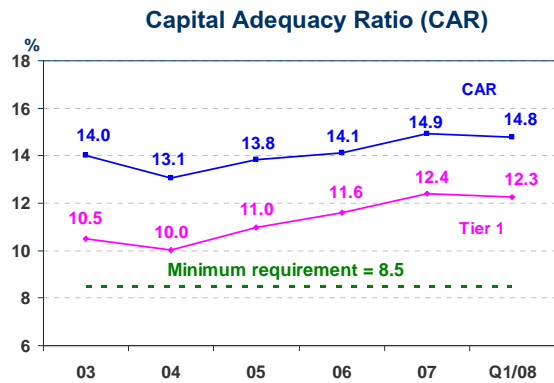
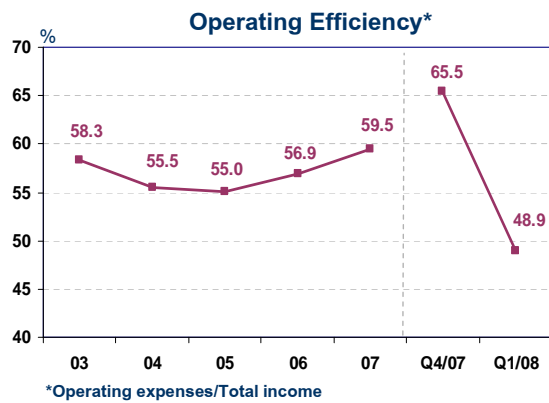
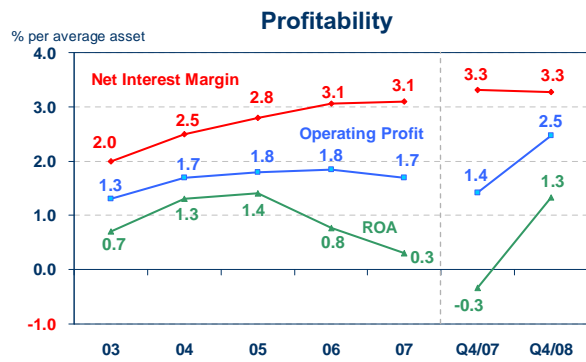
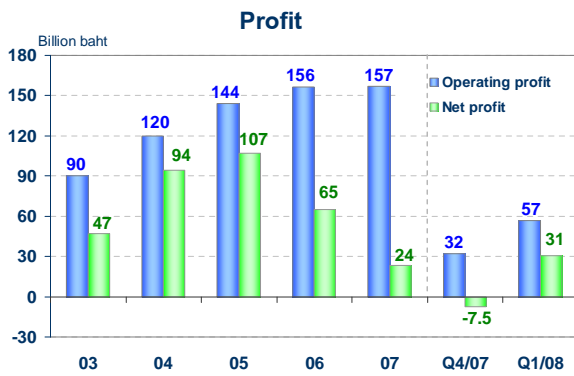
Remarks

In Q1/2008, the performance of the Thai banking system continued to be satisfactory

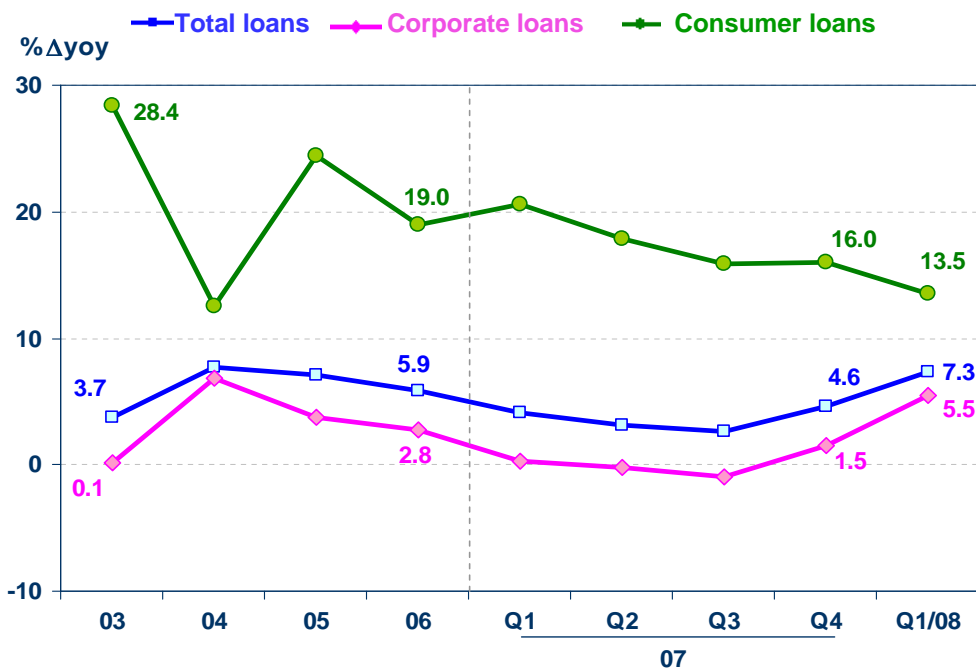
- **Net profit after provision and tax increased due to the decline in loan provisions**
- **Loans expanded in line with the pick-up in domestic demand in the private sector**
- **NPL to total loan ratio as well as BIS ratio declined slightly due to acceleration in loan growth**



Overall Performance



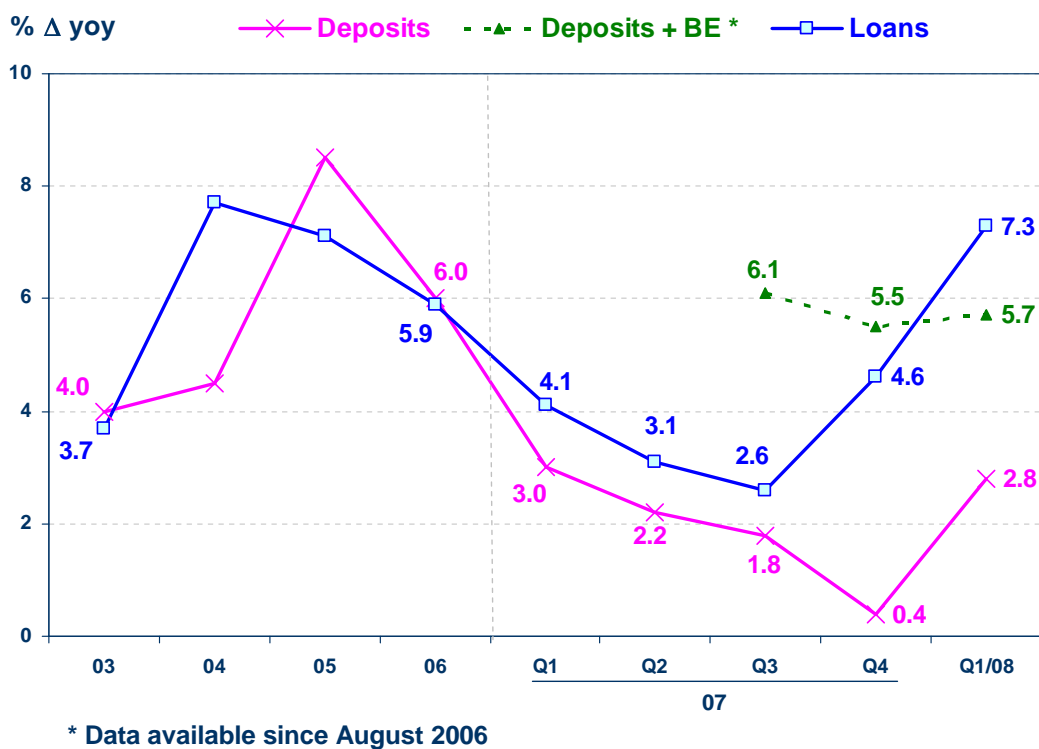
Loan growth in Q1/08 expanded especially in corporate sector



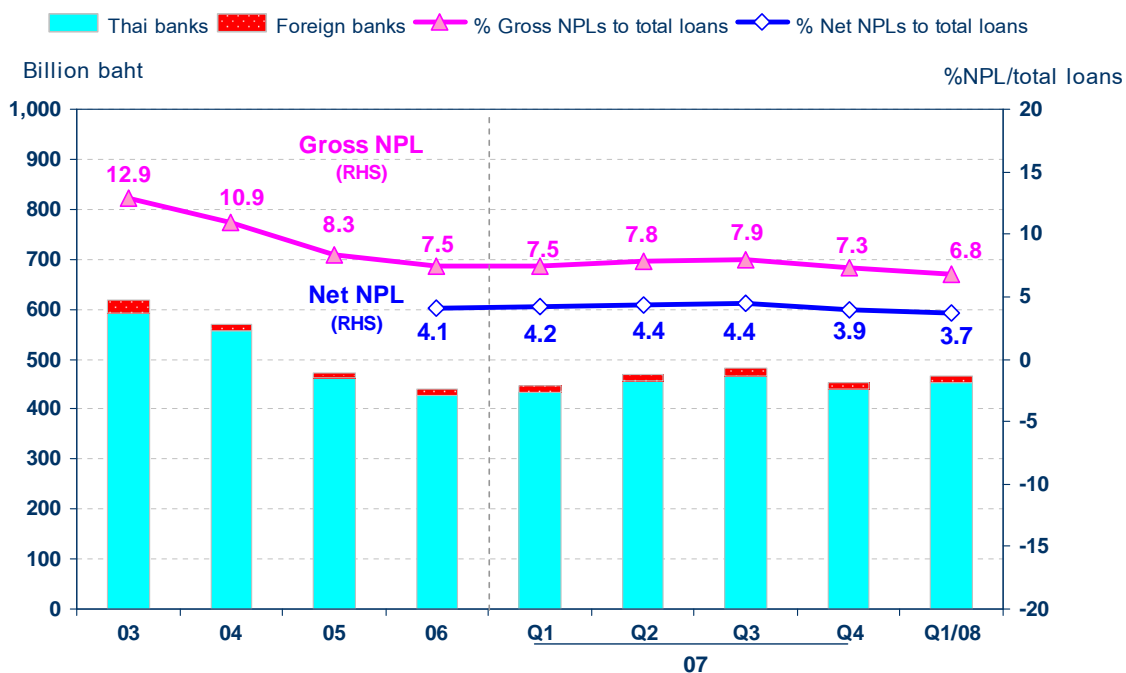
Consumer loans / Total loans = 23.6%
 Corporate loans / Total loans = 76.4%



Deposit and Loan Growth



NPLs

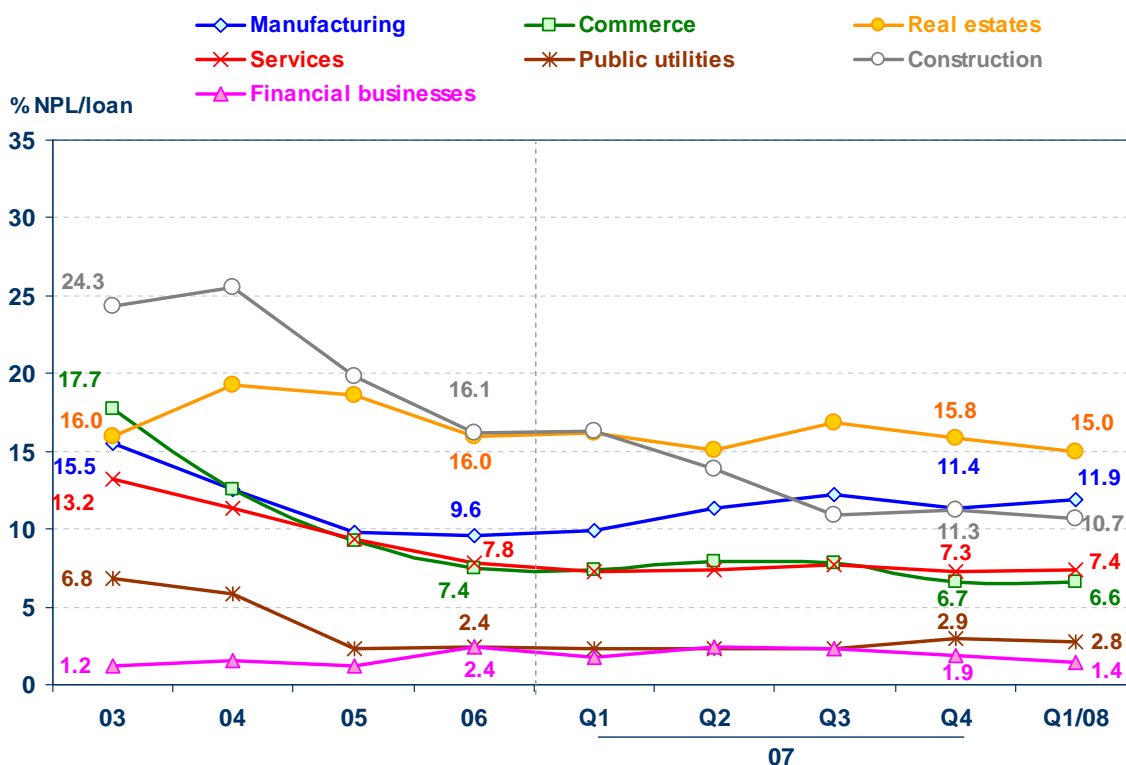


Gross NPLs increased in Q1/08 = 11,807 million baht

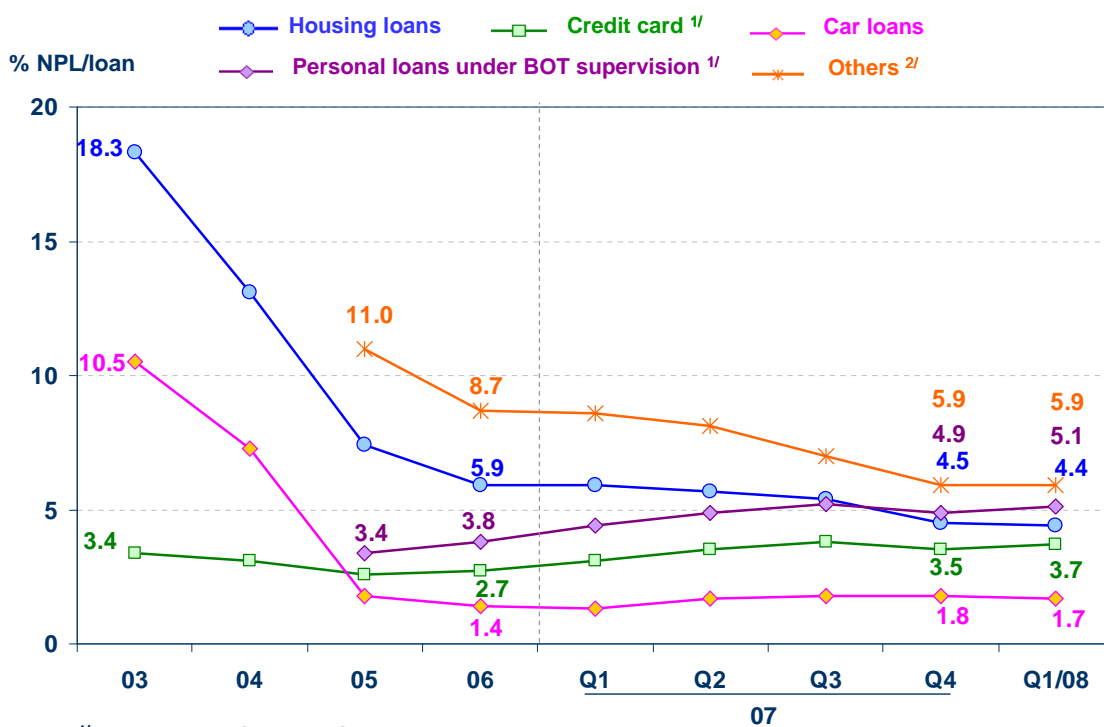
Net NPLs increased in Q1/08 = 11,662 million baht



Corporate NPLs



Consumer NPLs



^{1/} Including KTC and AYC

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