



## Performance of the Banking System in the Second Quarter of 2008



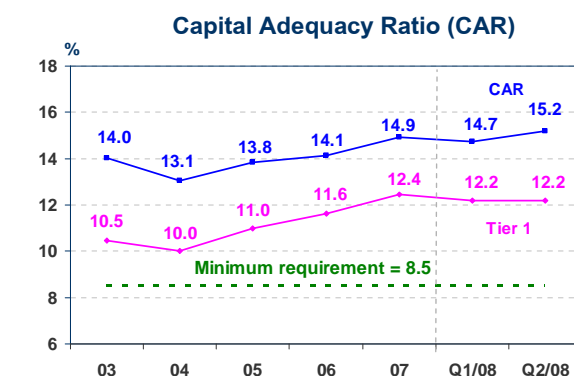
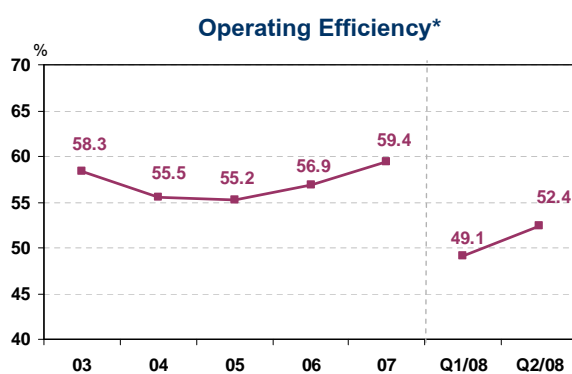
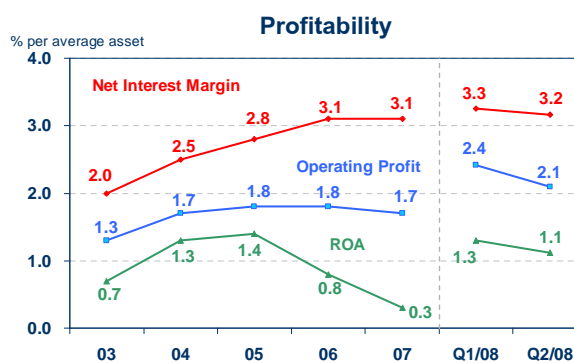
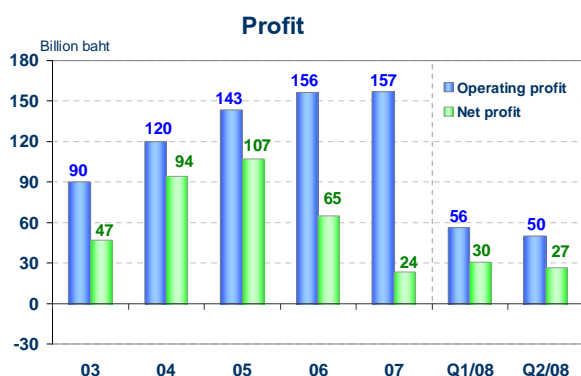
### Overall Performance

In Q2/08 the banking system continued to recorded a profit which declined slightly from Q1, while loan growth picked up.

- Net profits declined slightly as a result of the decline in investment profit and some increase in reserves.
- BIS ratio increased from continued profit and capital increase, mostly in the form of Tier 2 as subordinated debts.
- Loan growth accelerated, partly reflecting increased demand for working capital due to increased costs.
- Liquidity tightened as loan growth picked up, while fund mobilization of banks via deposit and Bill of Exchange (B/E) moderated.
- Total NPL and NPL per total loan ratio decreased as a result of progress by banks in resolving existing NPL and preventing new cases of NPL.



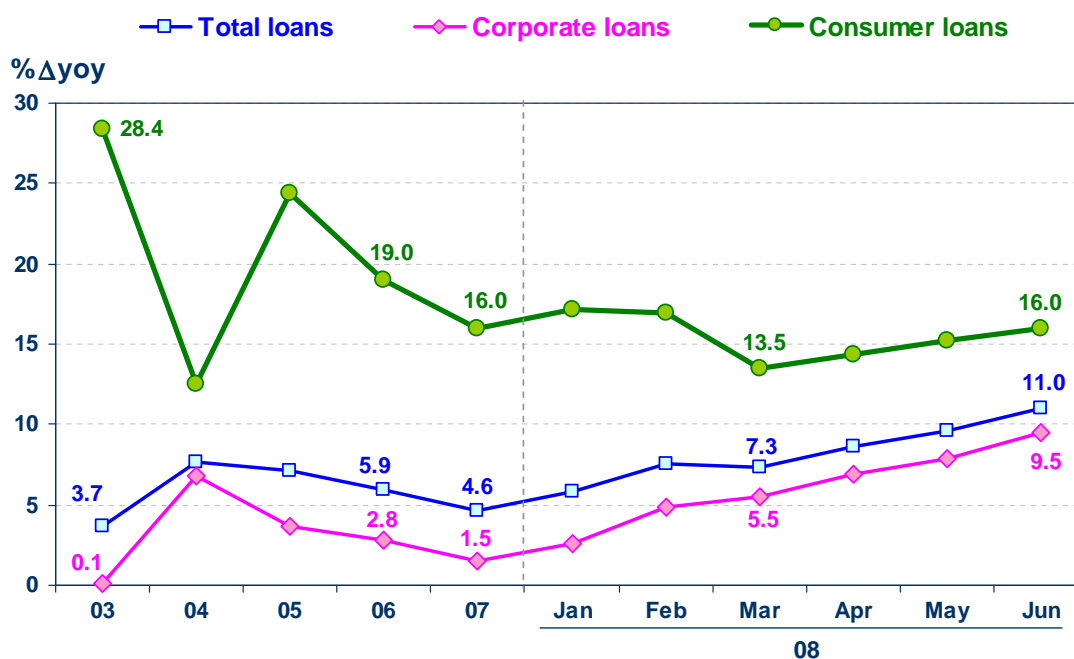
## Overall Performance



\*Operating expenses/Total income



## Loan growth in Q2/08 continually expanded

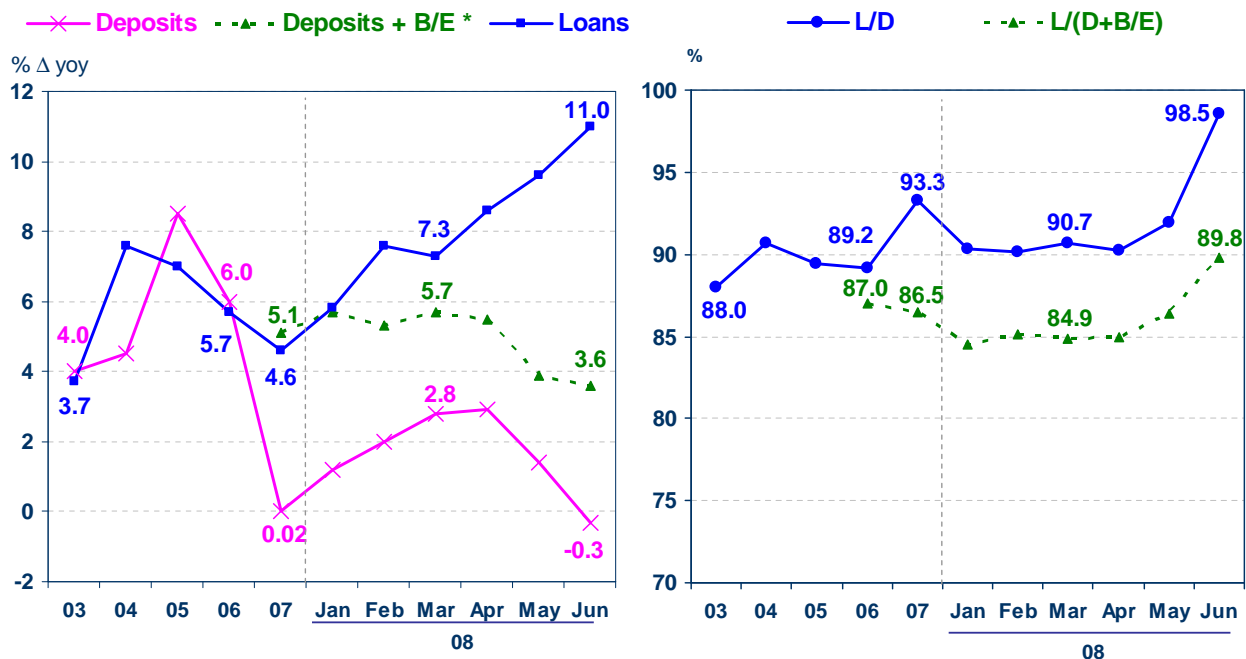


Consumer loans / Total loans = 23.9%

Corporate loans / Total loans = 76.1%



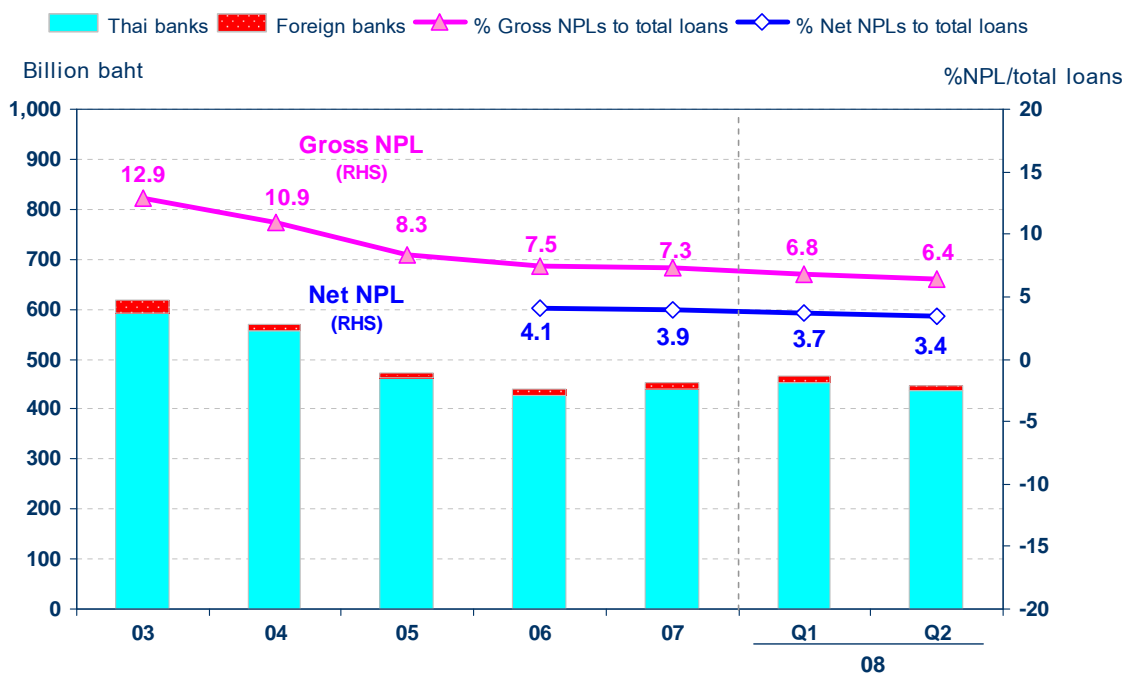
# Loans, Deposits, and L/D Ratio



\* Data available since August 2006



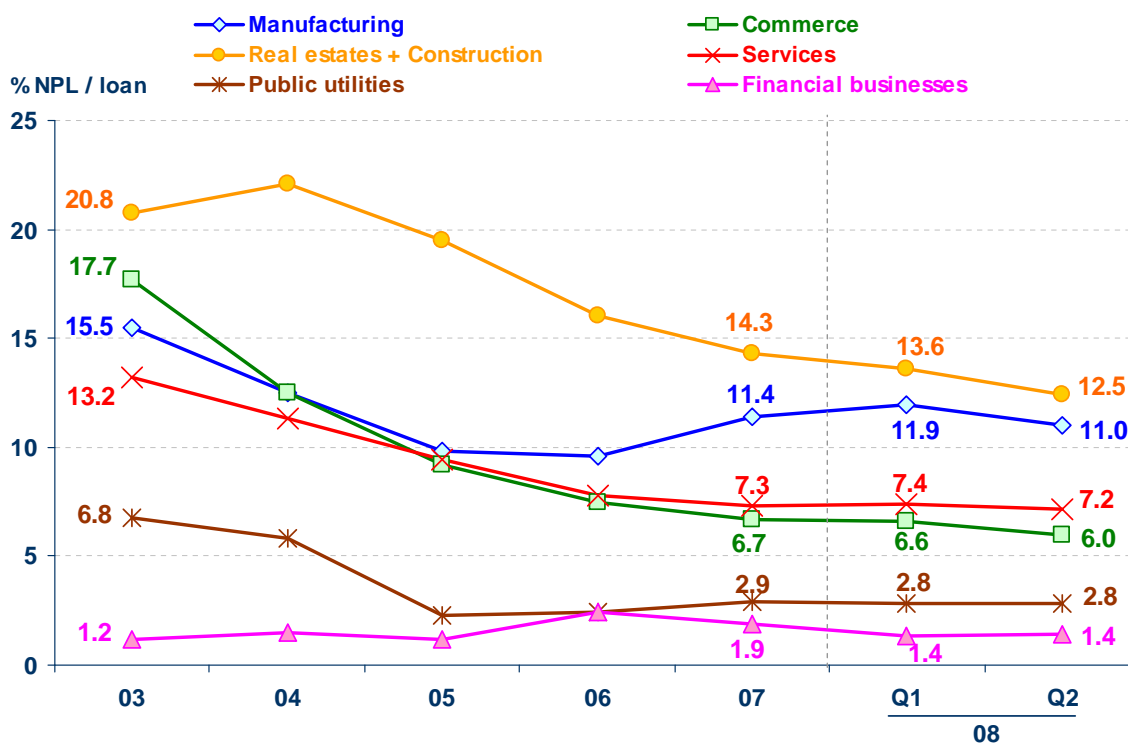
# NPLs



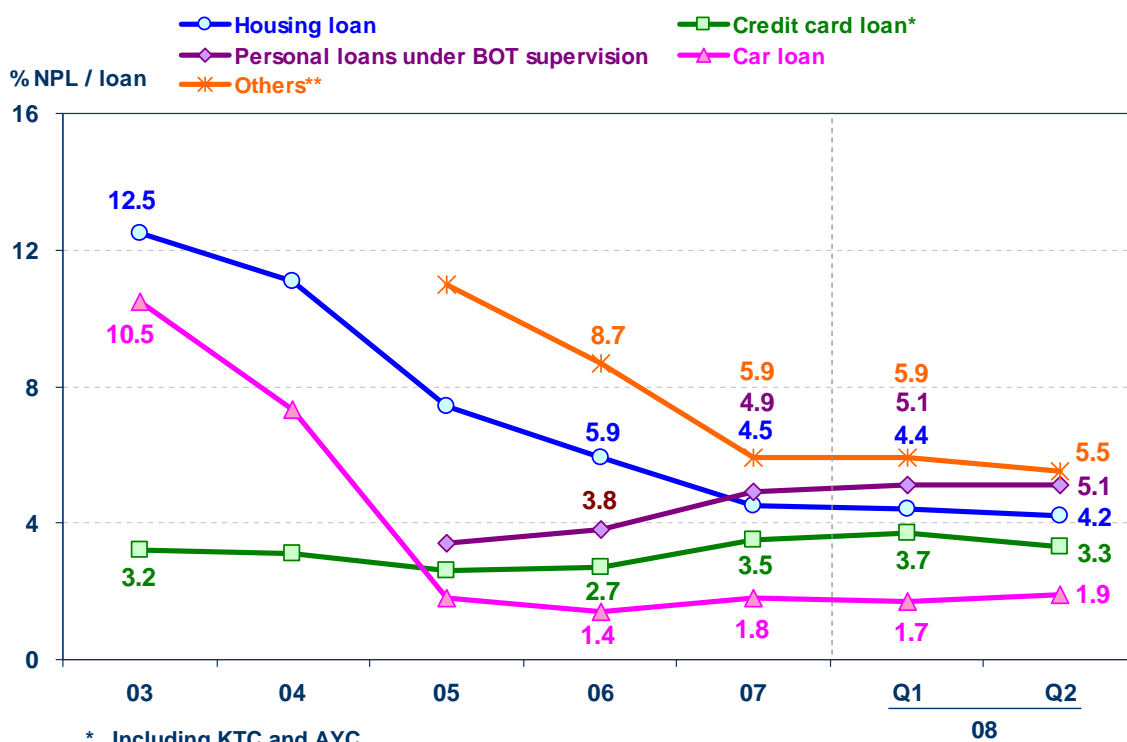
Gross NPLs decreased from Q1/08 = 17.7 billion baht  
 Net NPLs decreased from Q1/08 = 17.7 billion baht



## Corporate NPLs



## Consumer NPLs



\* Including KTC and AYC

\*\* Loans for health care expenses, education, working abroad, etc.