



## **Performance of Thai Banking System In the first quarter of 2009**



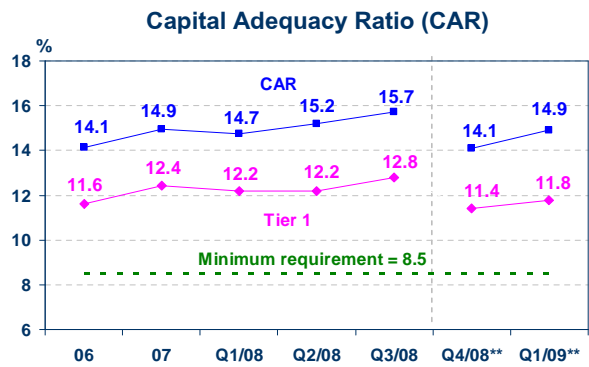
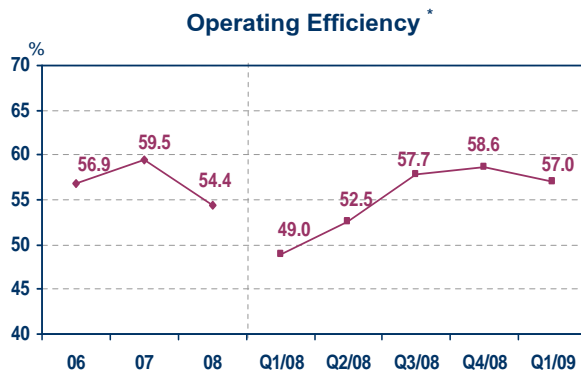
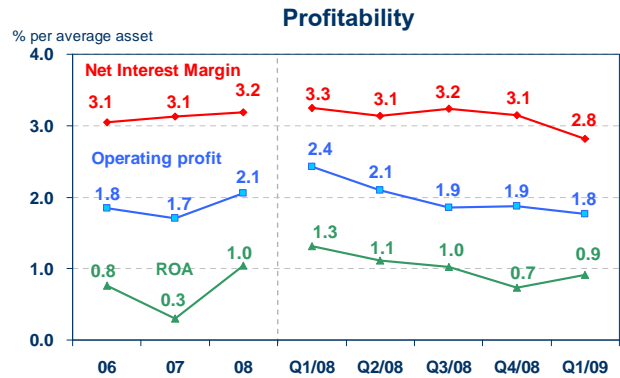
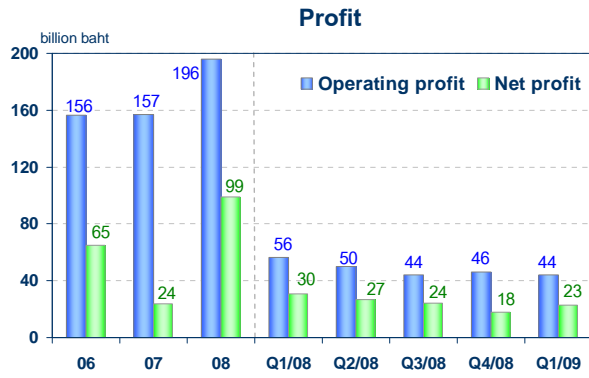
### **Overall Performance**

**In Q1/09, the banking system remains stable and profitable, although with an upward pressure on asset quality.**

- Operating profit decreased by 1.6 billion baht from Q4/08 due to slower loan growth. However, net profit increased to 23 billion baht, from the decline of provisioning expense.**
- Capital adequacy ratio strengthened further, as BIS ratio stood at 14.9%, higher than the end of last year.**
- Loan growth decelerated more than deposit growth.**
- Liquidity in the banking system increased further.**
- NPL and Delinquency rose from the end of 2008.**



# Overall Performance

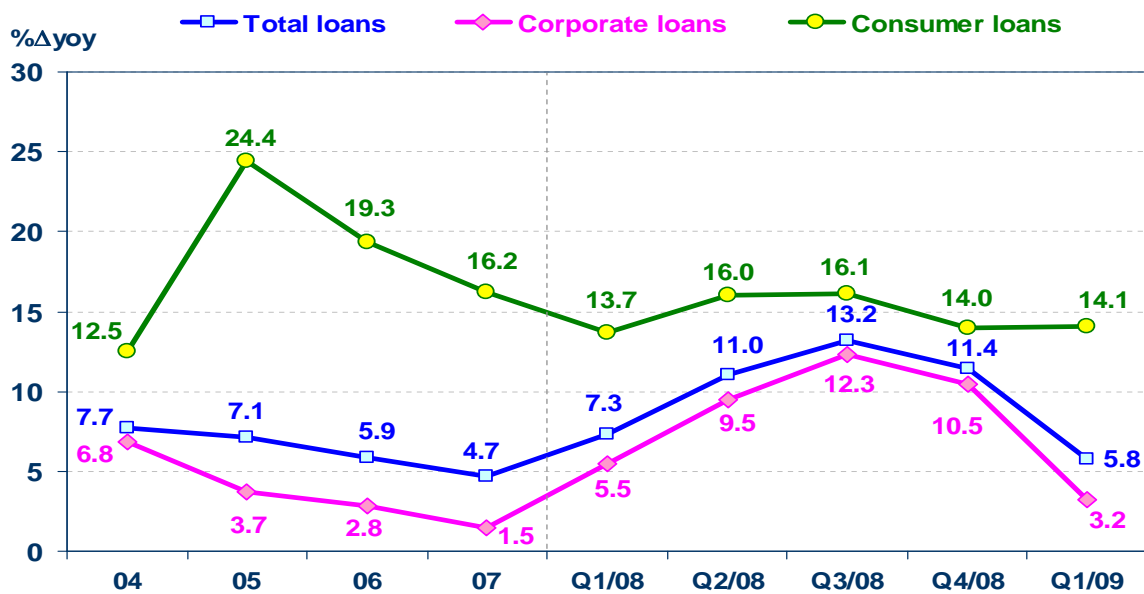


\*Operating expenses / Total income

\*\* According to Basel II



# Loan growth

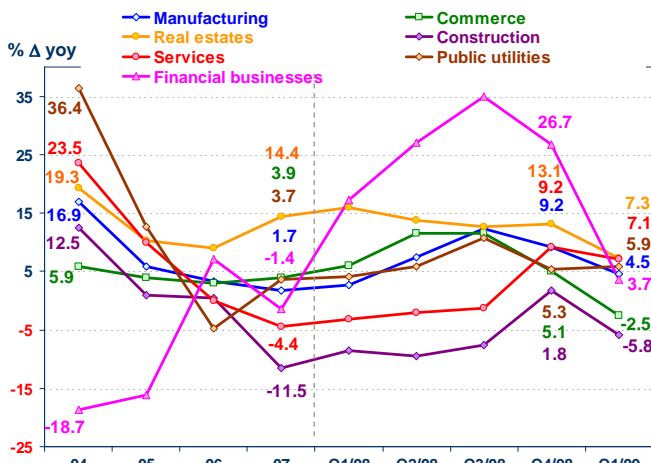


Consumer loan / Total loan = 25.5%  
 Corporate loan / Total loan = 74.5%

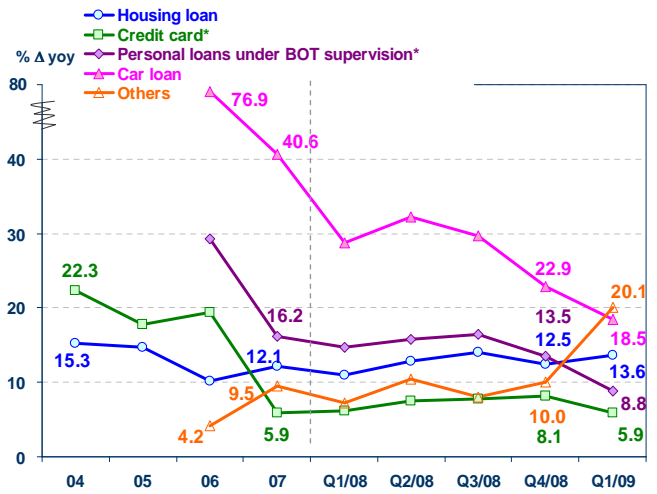


# Loans

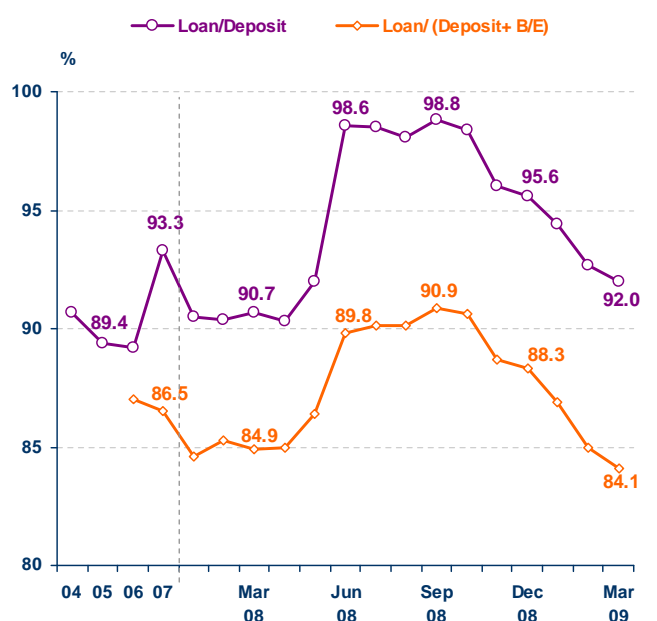
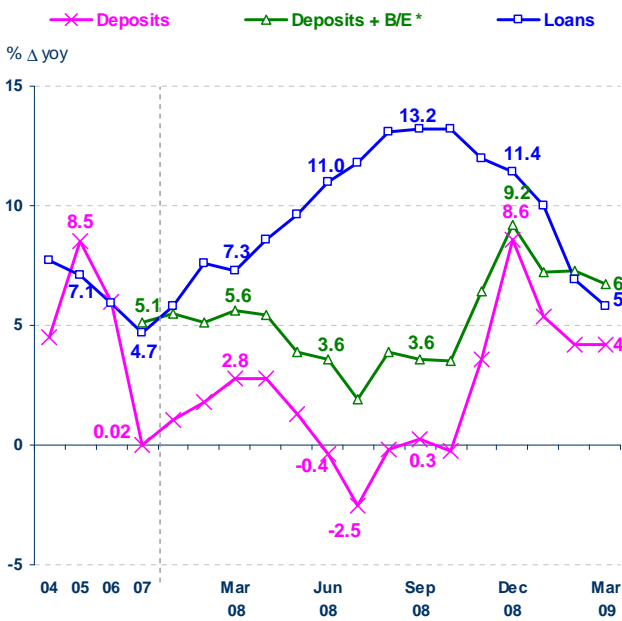
## Corporate loan



## Consumer loan



# Loans, Deposits and Liquidity



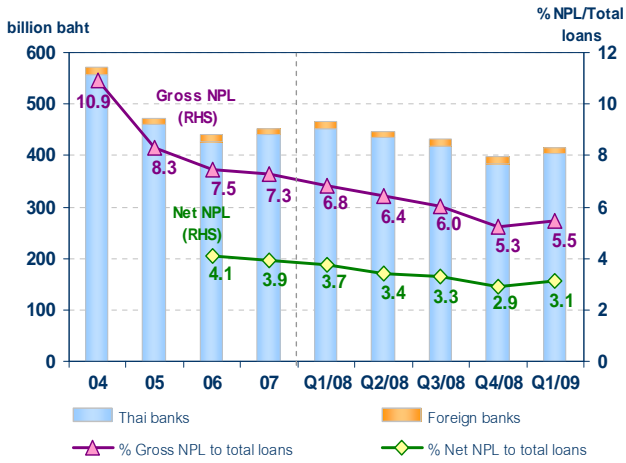
\*Data available since August 2006

Not including Interbank

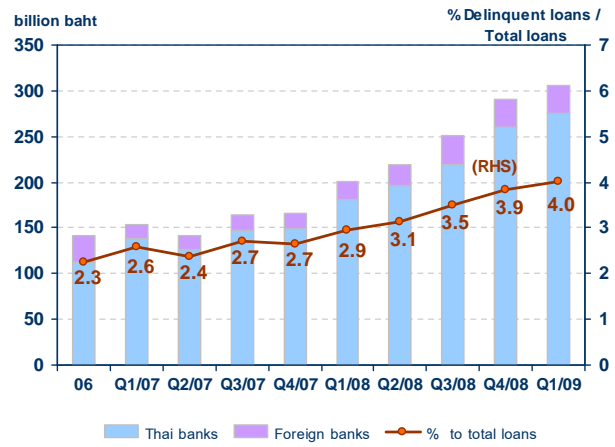


# NPL and Delinquent Loan

## NPL



## Delinquency \*

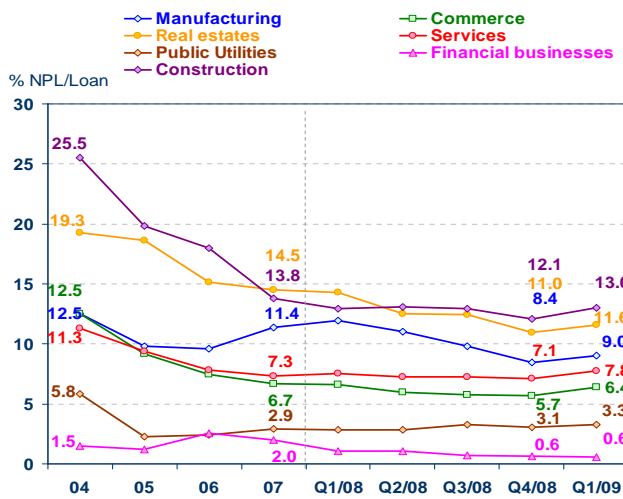


\* Special mentioned loan or past due loan over 1 month but not over 3 months.

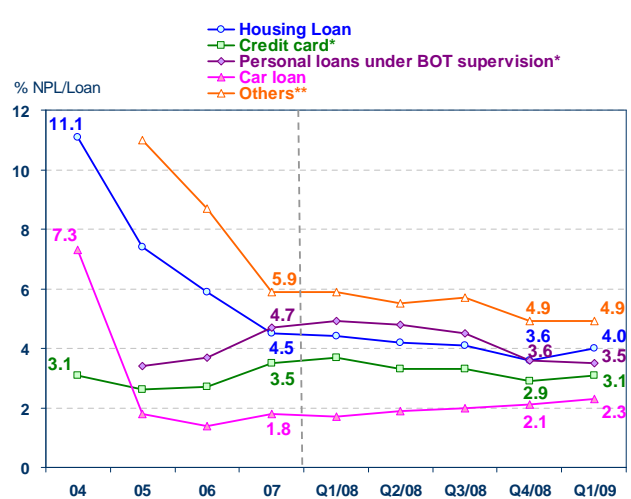


# NPLs

## Corporate NPLs



## Consumer NPLs



\* Including KTC and AYC

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