



Performance of Thai Banking System In the Second Quarter of 2009



Overall Performance

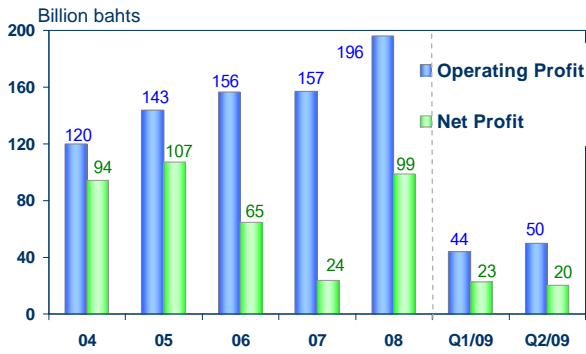
In Q2/09, the banking system remained resilient with stronger capital base, although still under pressure from asset quality

- Loan growth and deposit growth decelerated from Q1/09
- Liquidity tightened slightly from Q1/09 as depositors switched to other investment instruments such as mutual funds and debentures.
- Gross NPL slightly decreased from Q1/09 to 400 billion baht, or equivalent to 5.4% of total loans (Net NPL = 3.1%). Most commercial banks have excess provisions, but uncertainties on global and domestic economic recovery might affect asset quality in the periods ahead.
- Operating profit increased from Q1/09, but net profit decreased by 3 billion baht from provisioning expense.
- Capital adequacy ratio strengthened further as the ratio of capital-to-risk assets (BIS ratio) rose to 15.9%.

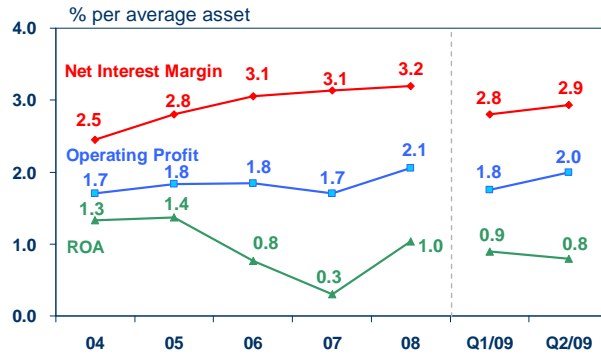


Overall Performance

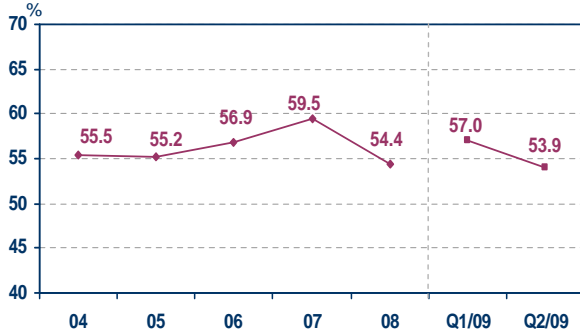
Profit



Profitability

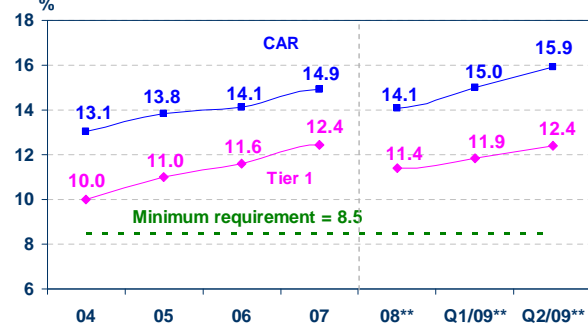


Operating Efficiency*



*Operating Expense/Total Income

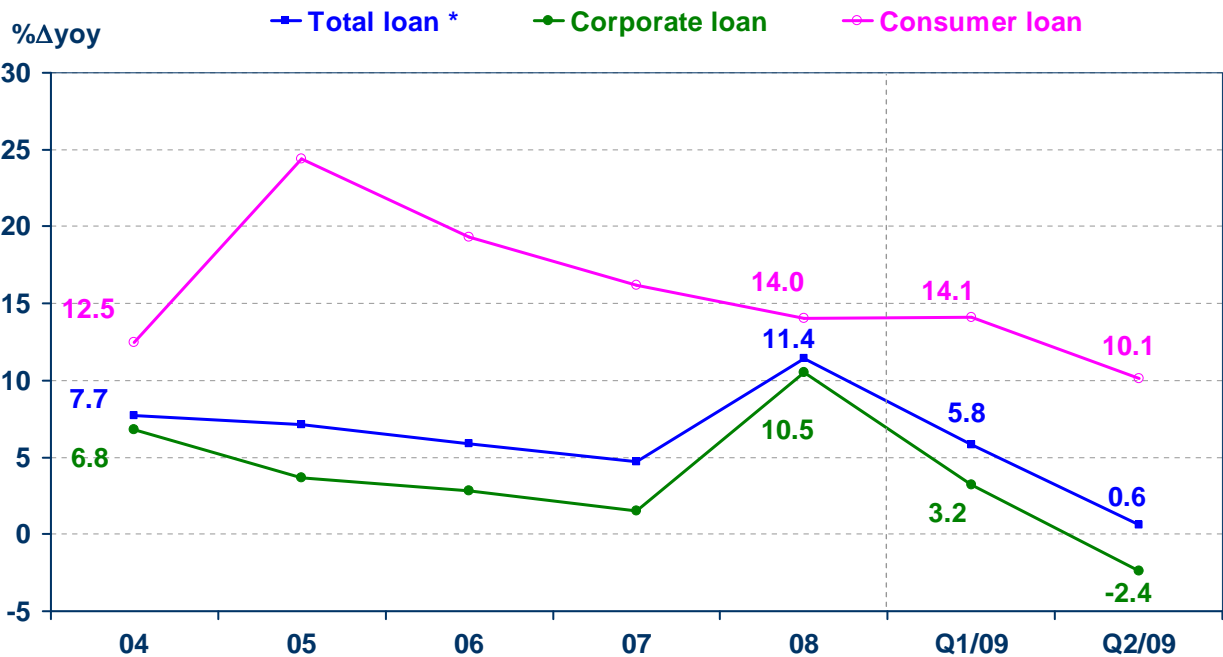
Capital Adequacy Ratio (CAR)



** According to Basel II



Loan Growth



Note: Not including Interbank, KTC and AYC

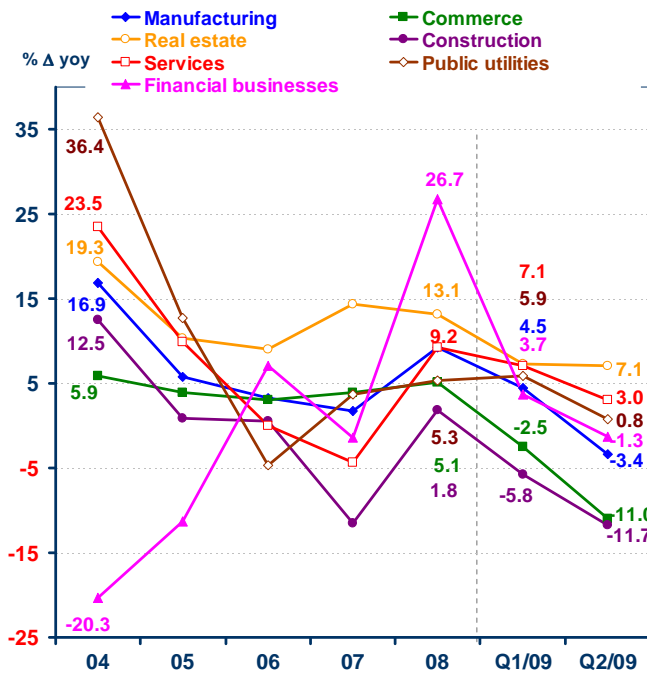
Consumer loan / Total loan = 26.2%

Corporate loan / Total loan = 73.8%

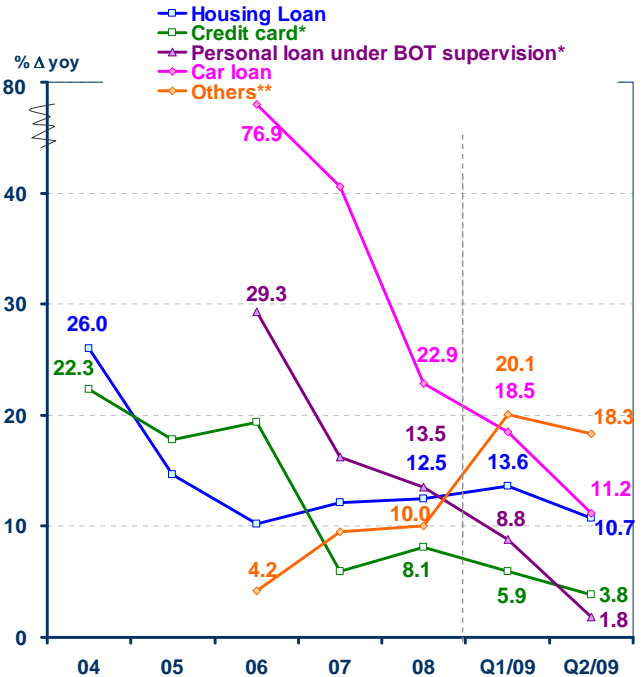


Loans

Corporate loans



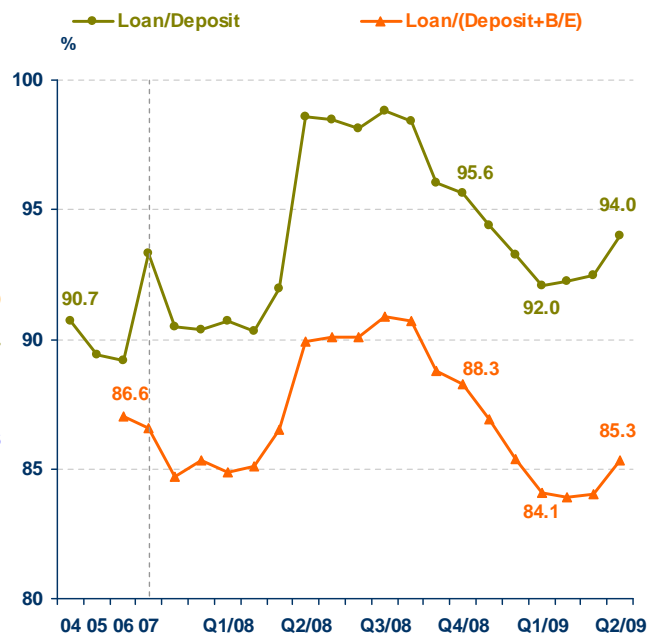
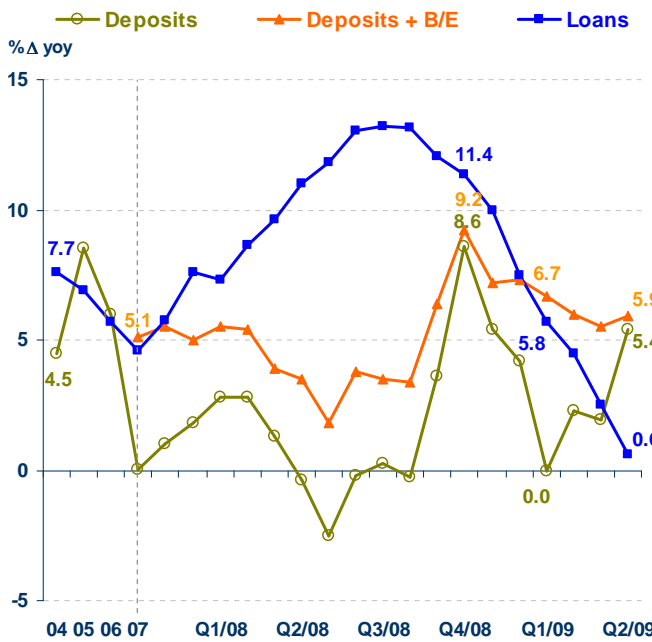
Consumer loans



* Including KTC and AYC
 ** Loans for health care expenses, education, working abroad, etc.



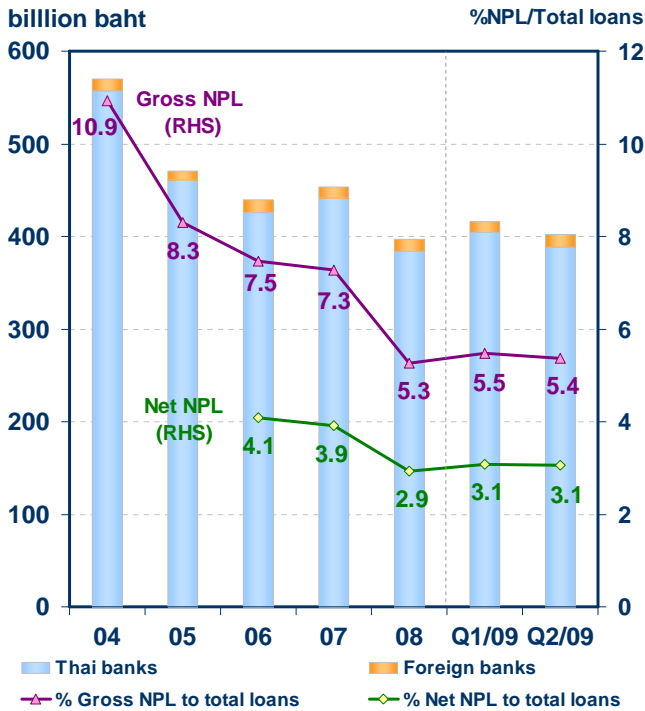
Loan, Deposits and Liquidity



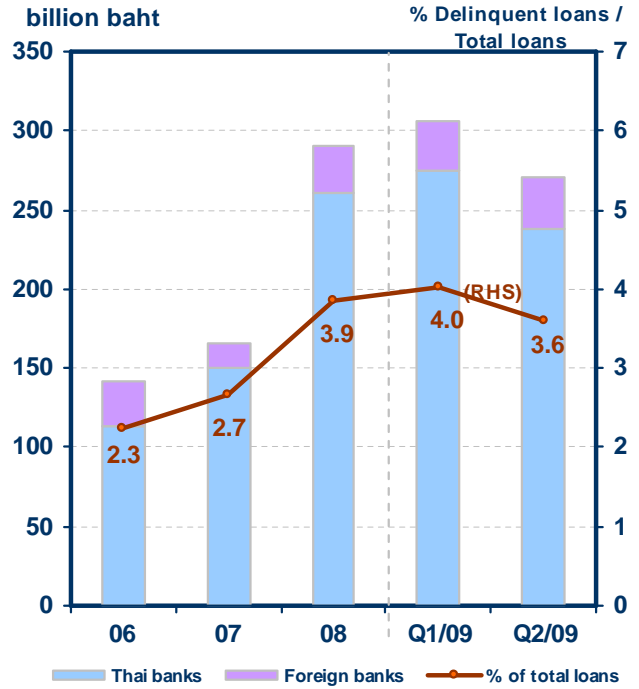
* Data available since August 2006
 Not including Interbank



NPL



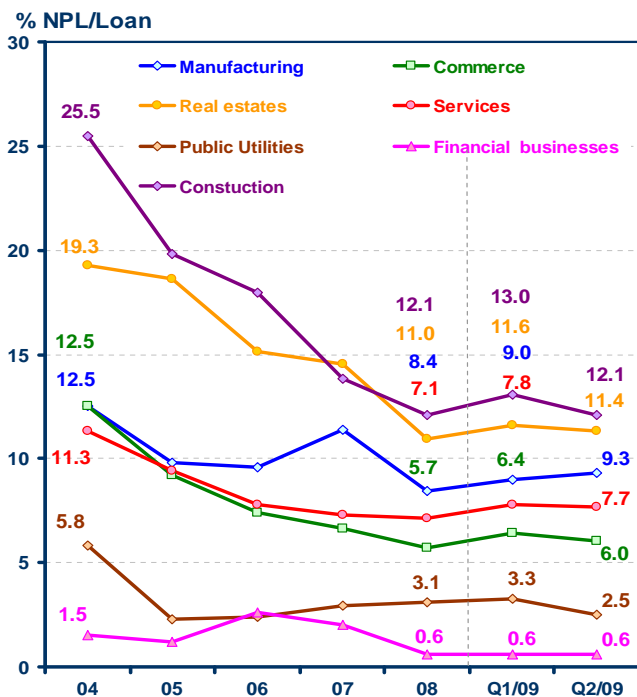
Delinquency *



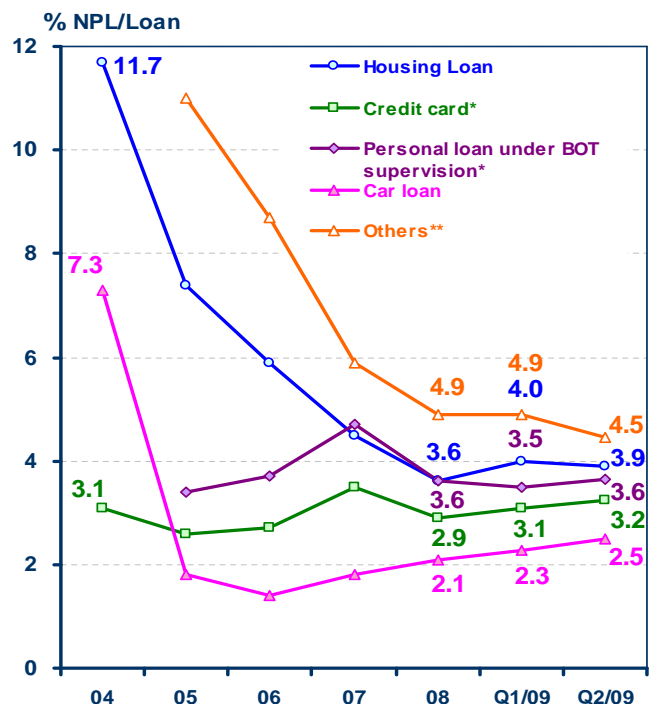
* Special mentioned loan or past due loan over 1 month but not over 3 months



Corporate NPLs



Consumer NPLs



* Including KTC and AYC

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