



Performance of Thai Banking System In the Third Quarter of 2009



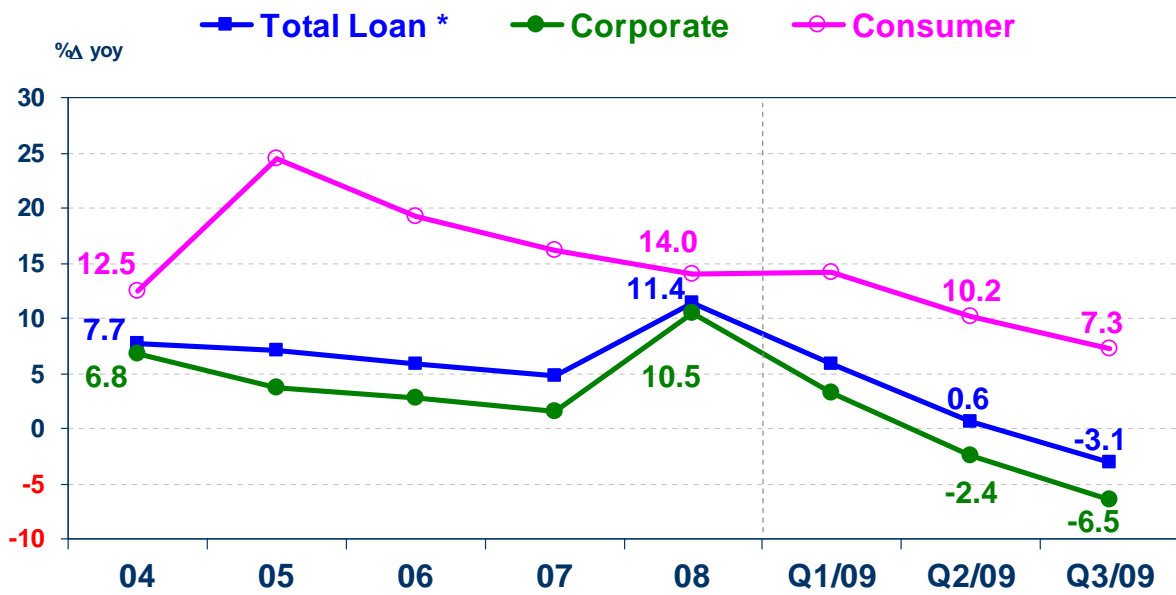
Overall Performance

In Q3/09, the banking system remained resilient with strong capital base, though continued vigilance in monitoring asset quality remains important.

- Loan growth contracted while deposit grew marginally. However, SME loan rose from previous quarter.
- Liquidity remained stable .
- Gross NPL fell slightly to 400 billion baht from the previous quarter, or equivalent to 5.3% of total loan (Net NPL ratio = 2.9%).
- Net profit increased by 6 billion baht from last quarter.
- ROA rose from 0.8% to 1.0%.
- Capital base strengthen further as BIS ratio rose to 16.5% .



Loan Growth

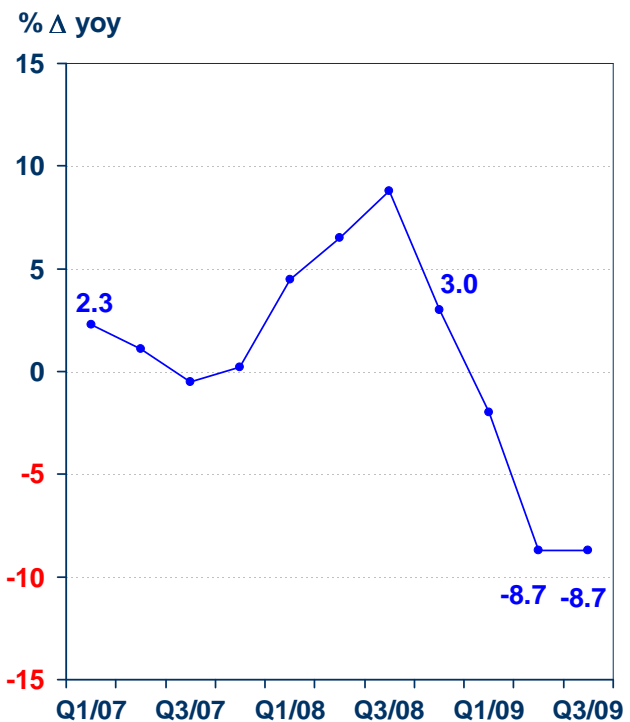
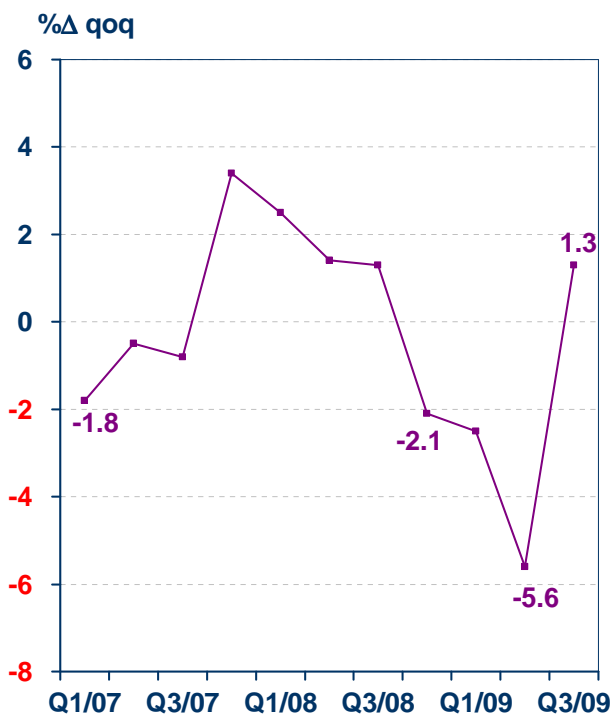


Note : *Exclude interbank, but include KTC and AYC

Consumer loan / Total loan = 26.9%
 Corporate loan / Total loan = 73.1%



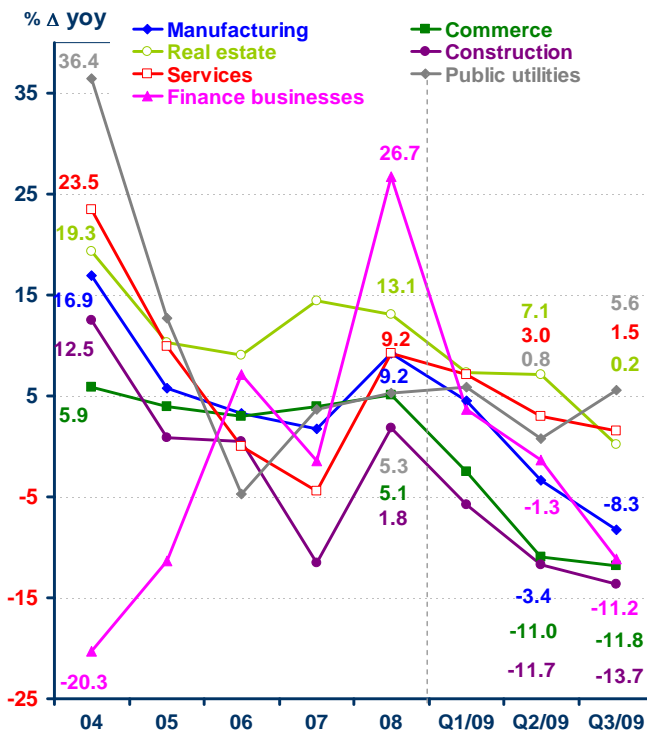
SMEs Loan



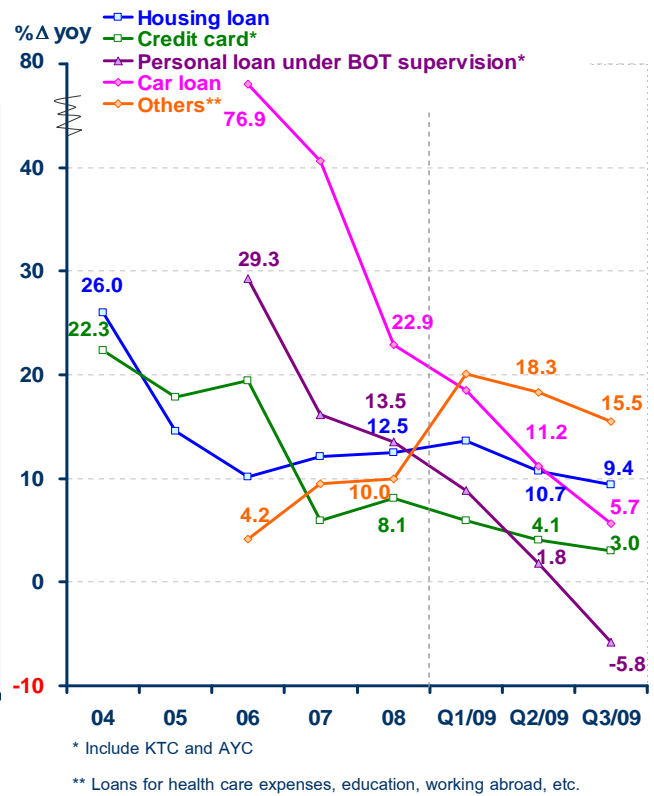


Loans

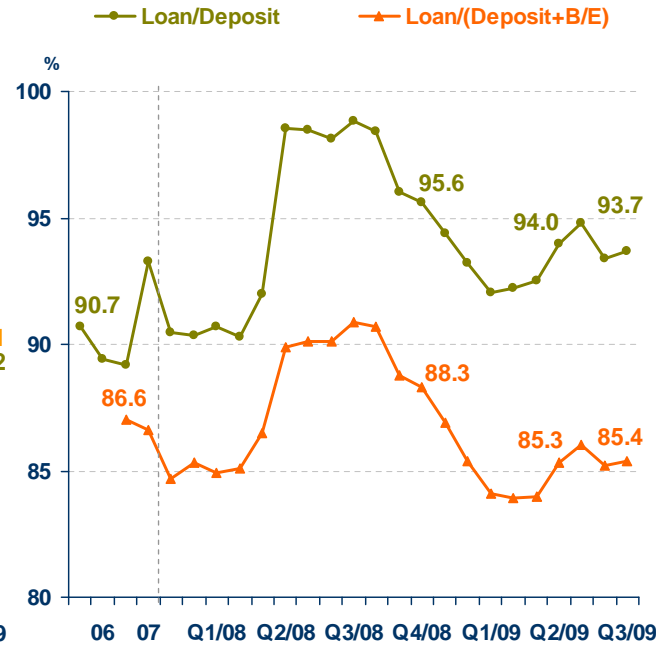
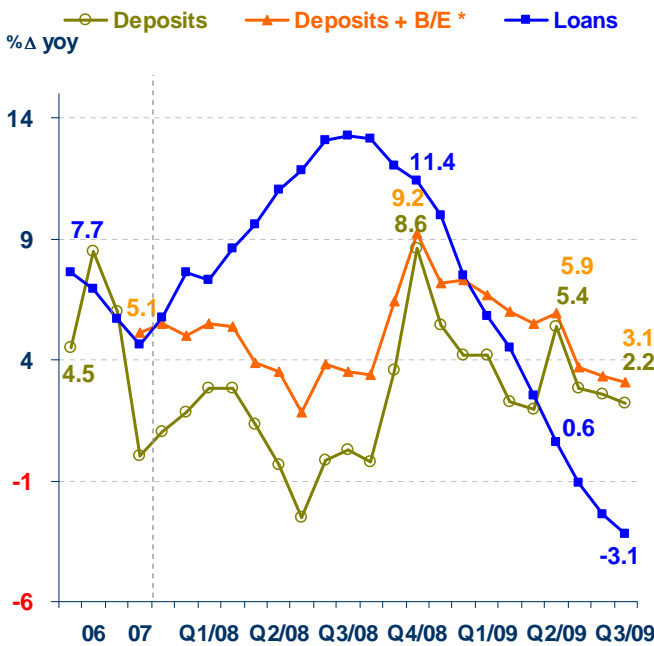
Corporate loans



Consumer loans



Loan, Deposit and Liquidity

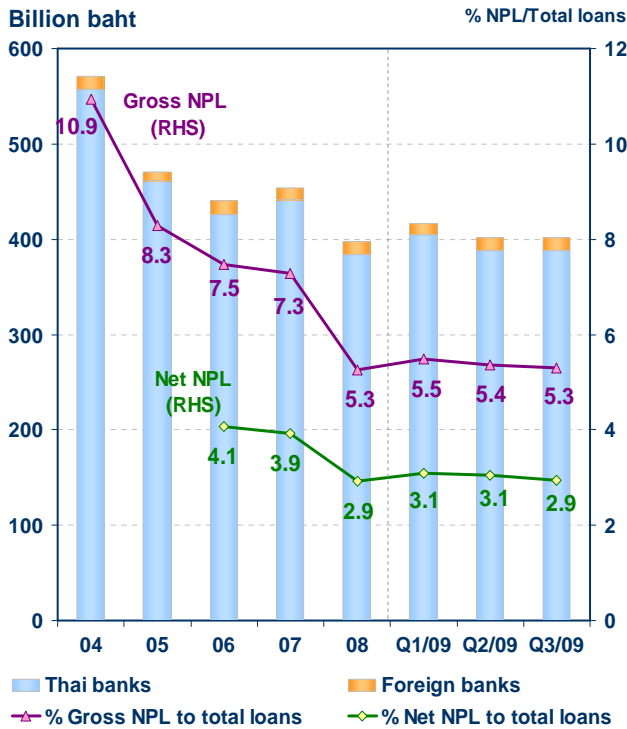


• Data available since August 2006

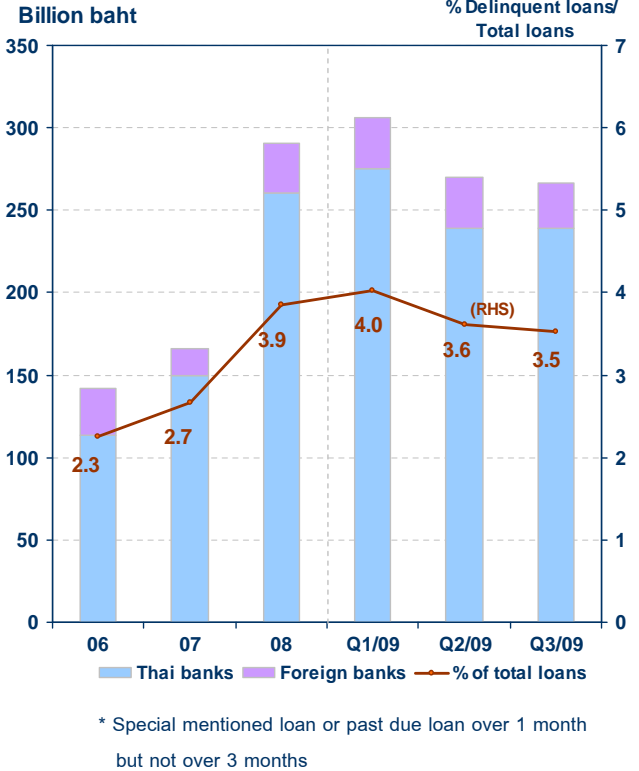
Exclude interbank



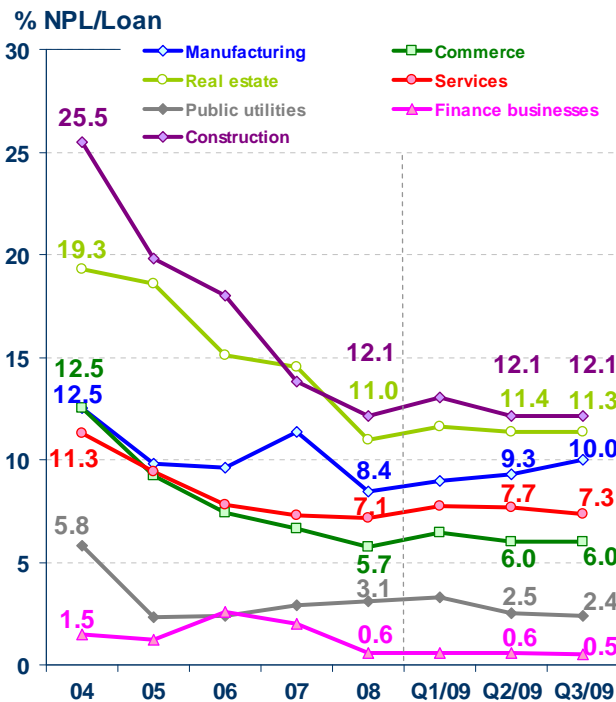
NPL



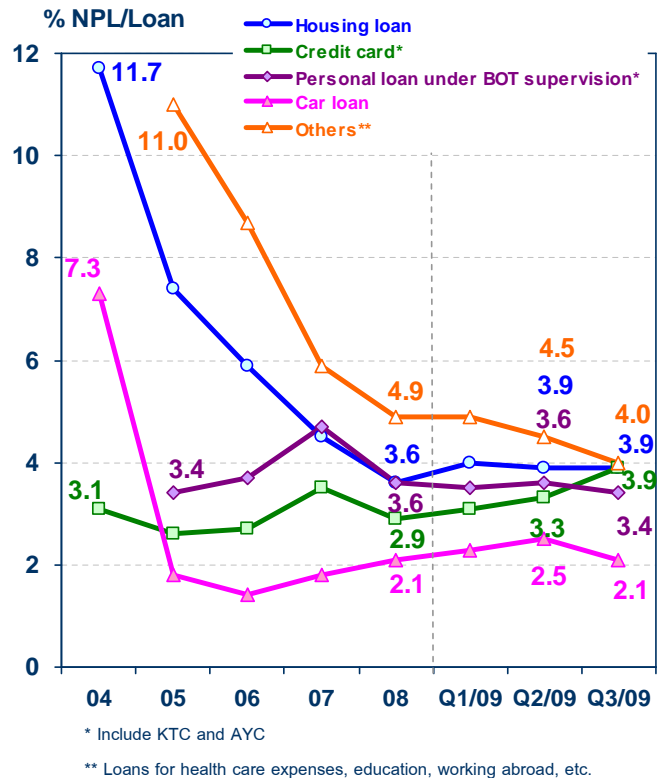
Delinquency *



Corporate NPLs

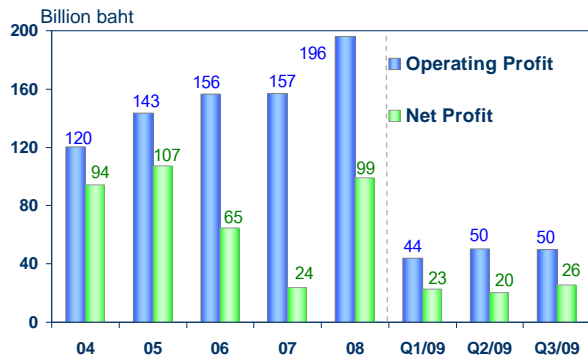


Consumer NPLs

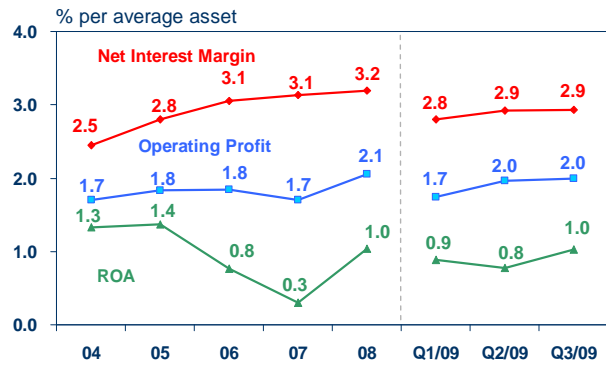




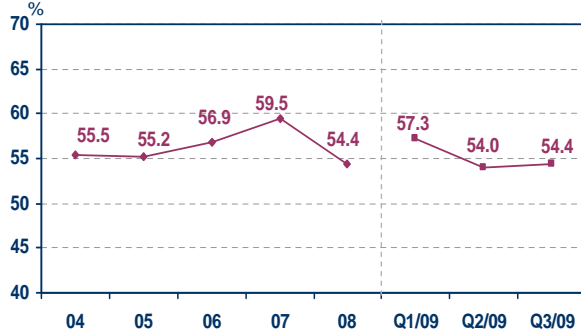
Profit



Profitability

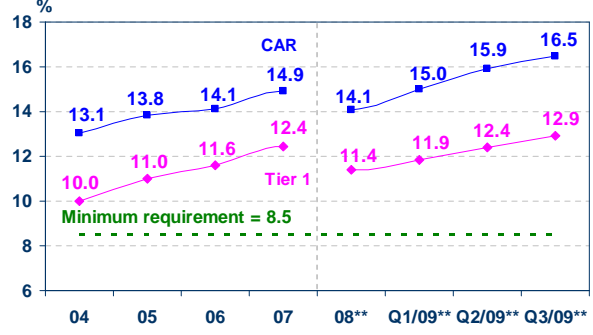


Operating Efficiency*



*Operating Expense/Total Income

Capital Adequacy Ratio (CAR)



** According to Basel II