



Performance of the Thai Banking System In the First Quarter of 2010



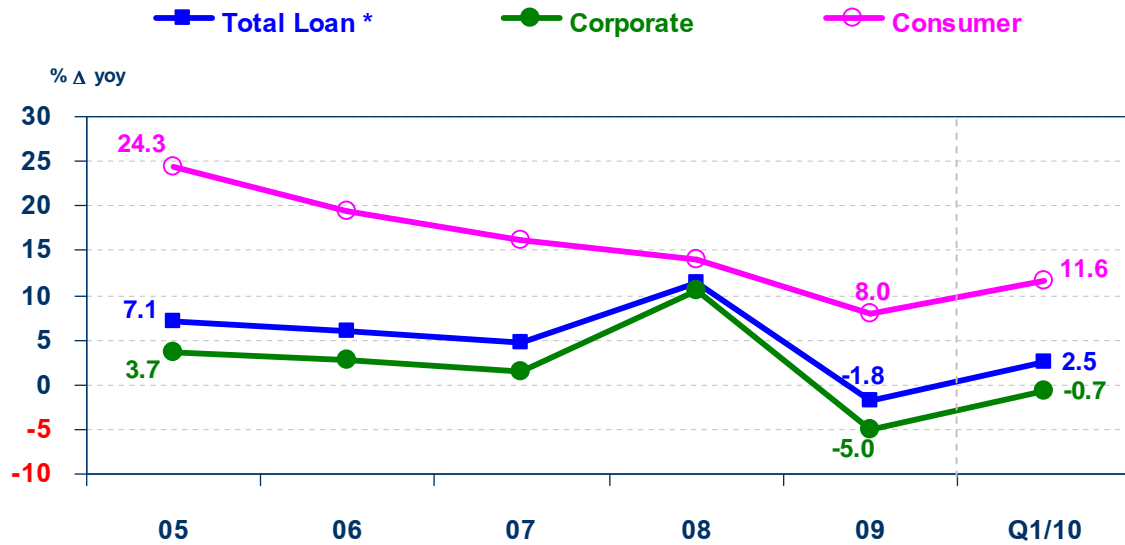
Overall Performance

The Thai banking system remained resilient

- Loan growth expanded as a result of economic recovery. Consumer loan growth accelerated. Corporate loan growth contracted less than last year, due to the increase in large corporate loan. However, SME loan shrank.
- Deposit plus B/E decelerated by 0.7%.
- Liquidity was stable, as the loan to deposit plus B/E ratio stayed at 85.7%.
- Gross NPL decreased by 4.8 billion baht, to register at 371 billion baht or equivalent to 4.6% of total loan (Net NPL ratio = 2.5%).
- Net profit amounted to 27 billion baht, increasing by 2.1 billion baht (8.4%), from the increase of non-interest income. ROA rose to 1.0%.
- Capital base remained strong with BIS ratio = 16.0% and Tier 1 ratio = 12.5%.



Loan Growth



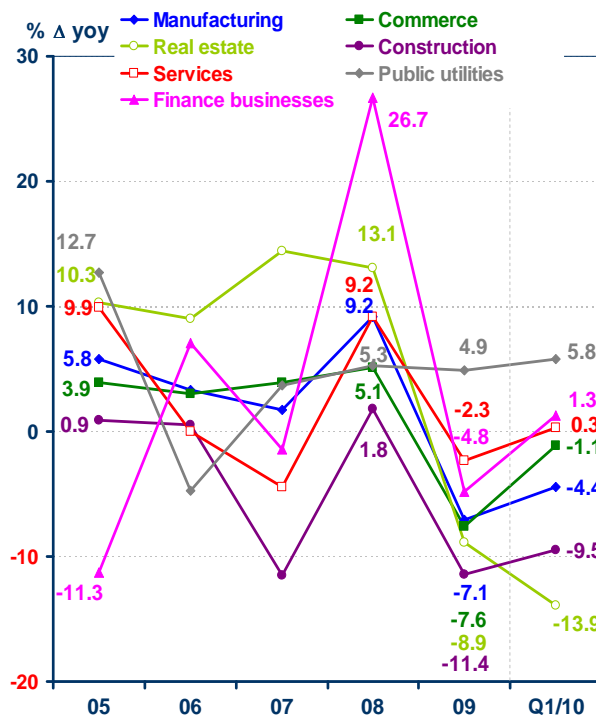
Note : *Exclude interbank, but include KTC and AYC

Consumer loan / Total loan = 27.8%
 Corporate loan / Total loan = 72.2%

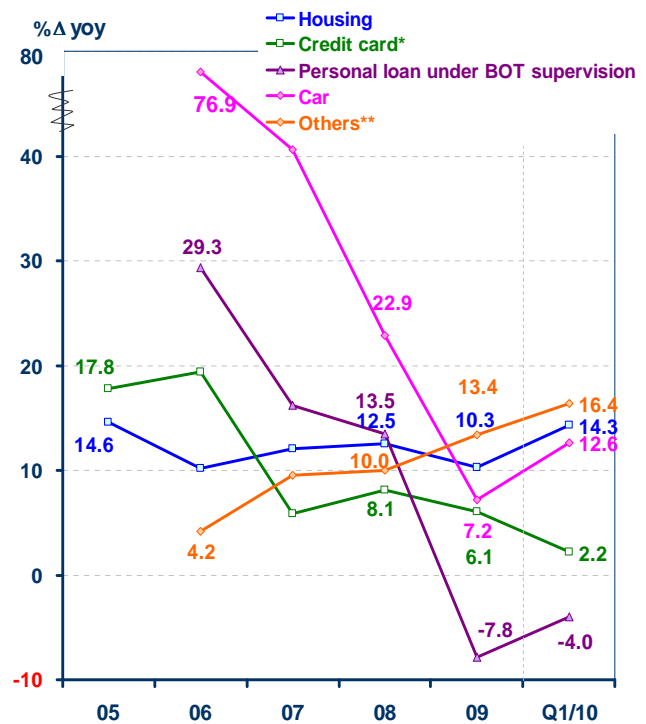


Loan

Corporate Loan



Consumer Loan

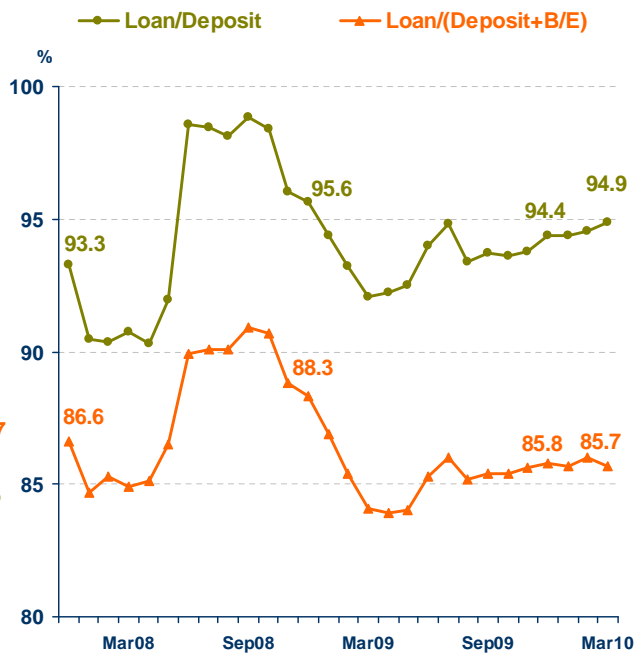
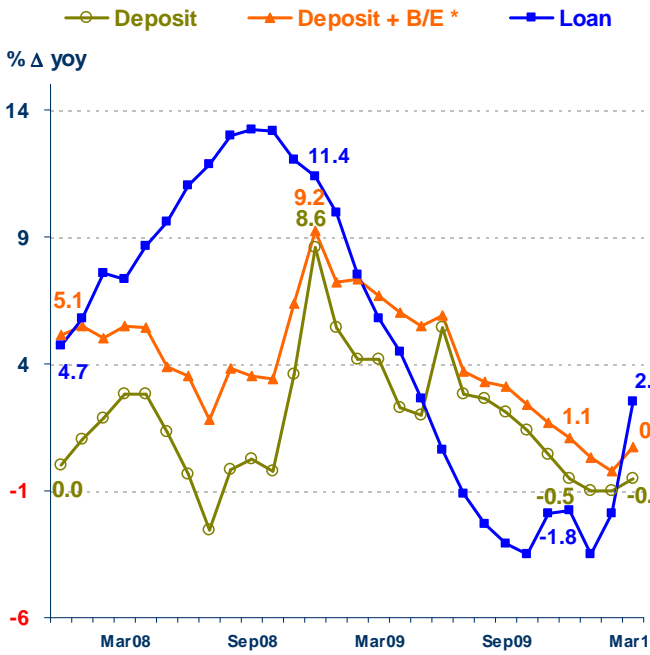


* Including KTC and AYC

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



Loan, Deposit and Liquidity



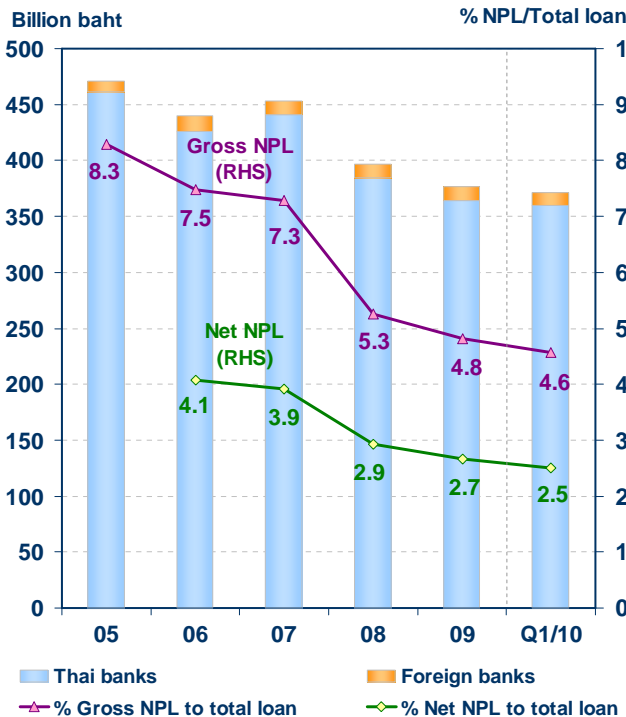
* Data available since August 2006

Exclude interbank transactions

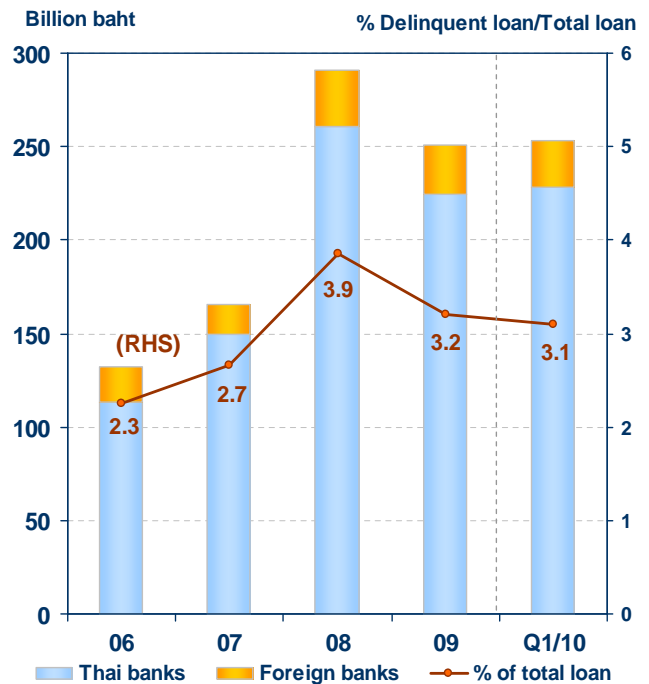


NPL and Delinquency

NPL



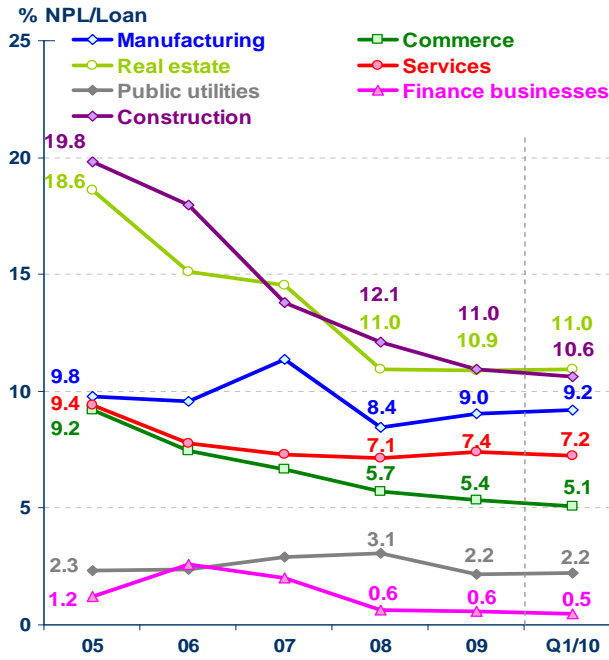
Delinquency *



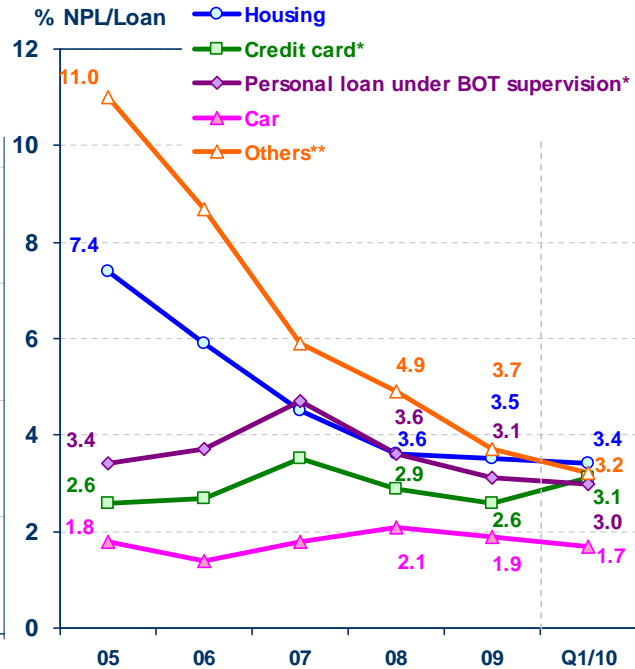
* Special mentioned loan or past due loan over 1 month but not over 3 months



Corporate NPL



Consumer NPL



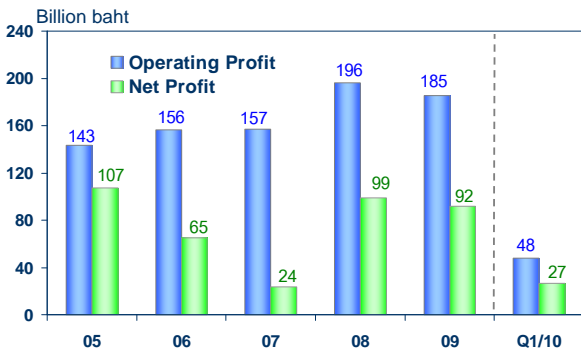
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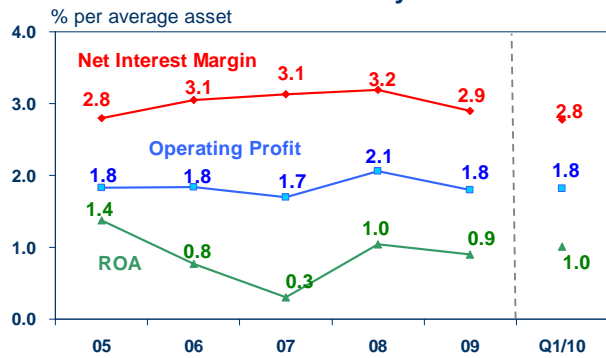


Overall Performance

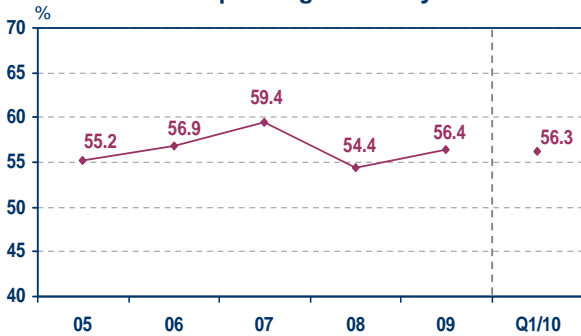
Profit



Profitability

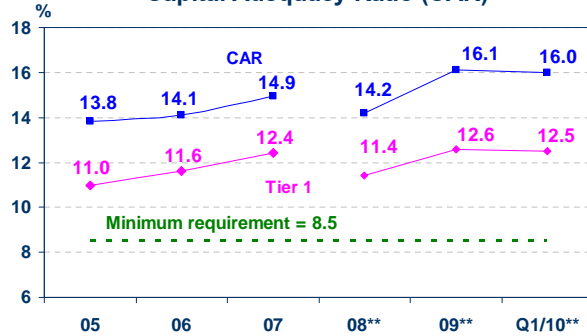


Operating Efficiency*



*Operating Expenses/Total Income

Capital Adequacy Ratio (CAR)



**According to Basel II