



Performance of the Banking System in the Second Quarter of 2011



Overall Performance of the Banking System

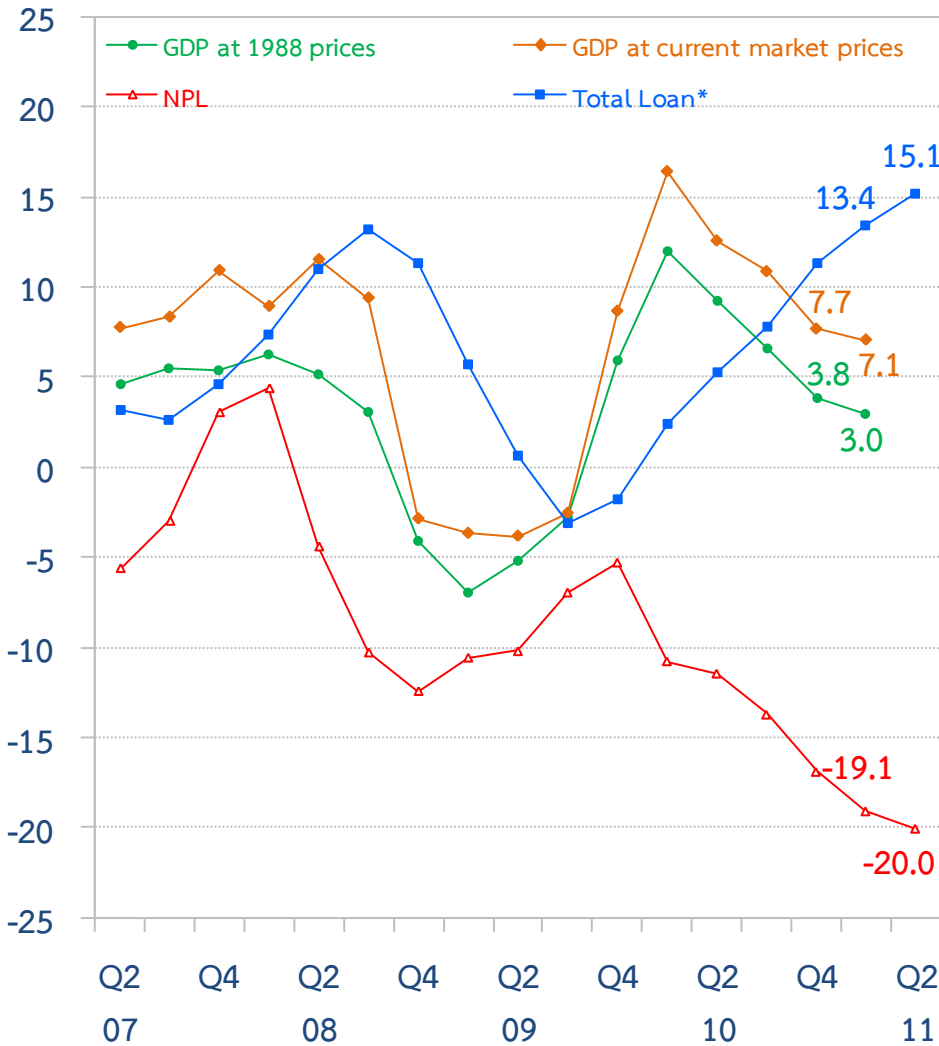
The banking system recorded profit with continued credit growth, while asset quality improved with continued decline in NPL. Thus, bank capital remained robust, adequate to support economic growth. Though fund mobilization via deposit and B/E accelerated, liquidity tightened slightly due to accelerated credit growth.

- Loan expanded by 15.1% yoy, in line with the continued economic expansion.
 - Corporate loan expanded by 14.9% yoy (SME Loan expanded by 12.2% yoy)
 - Consumer loan expanded by 15.7% yoy
- Fund mobilization via Deposit expanded by 6.9% yoy, while Deposit and B/E expanded by 14.0% yoy in support of credit growth.
- Liquidity was tightened.
 - $L / (D + B/E)$ ratio increased to 89.1%
- Gross NPL declined to 285 billion baht due primarily to transfer of debts to AMCs and debt repayment.
 - The ratios of gross NPL and net NPL declined to 3.0% and 1.6%, respectively.
- Operating profit increased to 68.9 billion baht due to higher net interest income and dividend received.
 - NIM rose to 2.6% and ROA to 1.5%.
- Capital increased from rising profit while risk-weighted assets also increased in line with loan expansion. Therefore, BIS ratio and Tier-1 ratio decreased slightly to 15.4% and 12.0%, respectively.

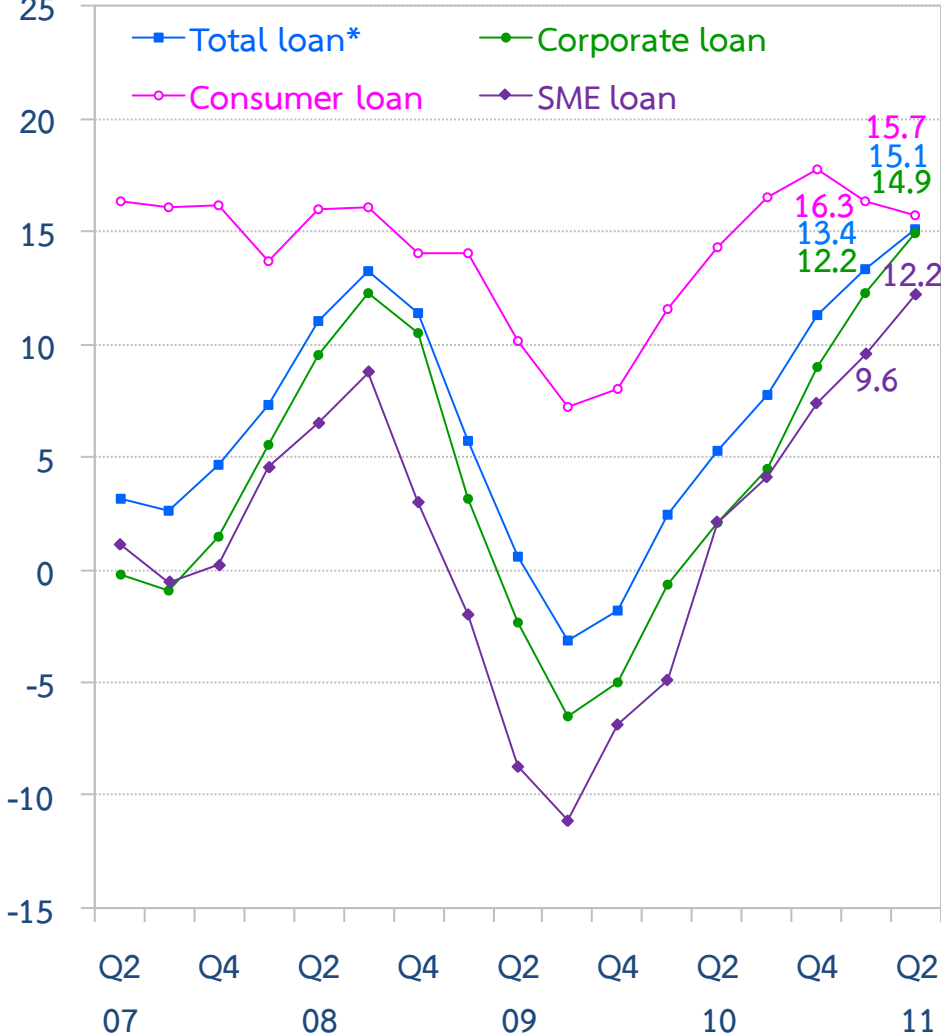


Loan Growth

% yoy



% yoy

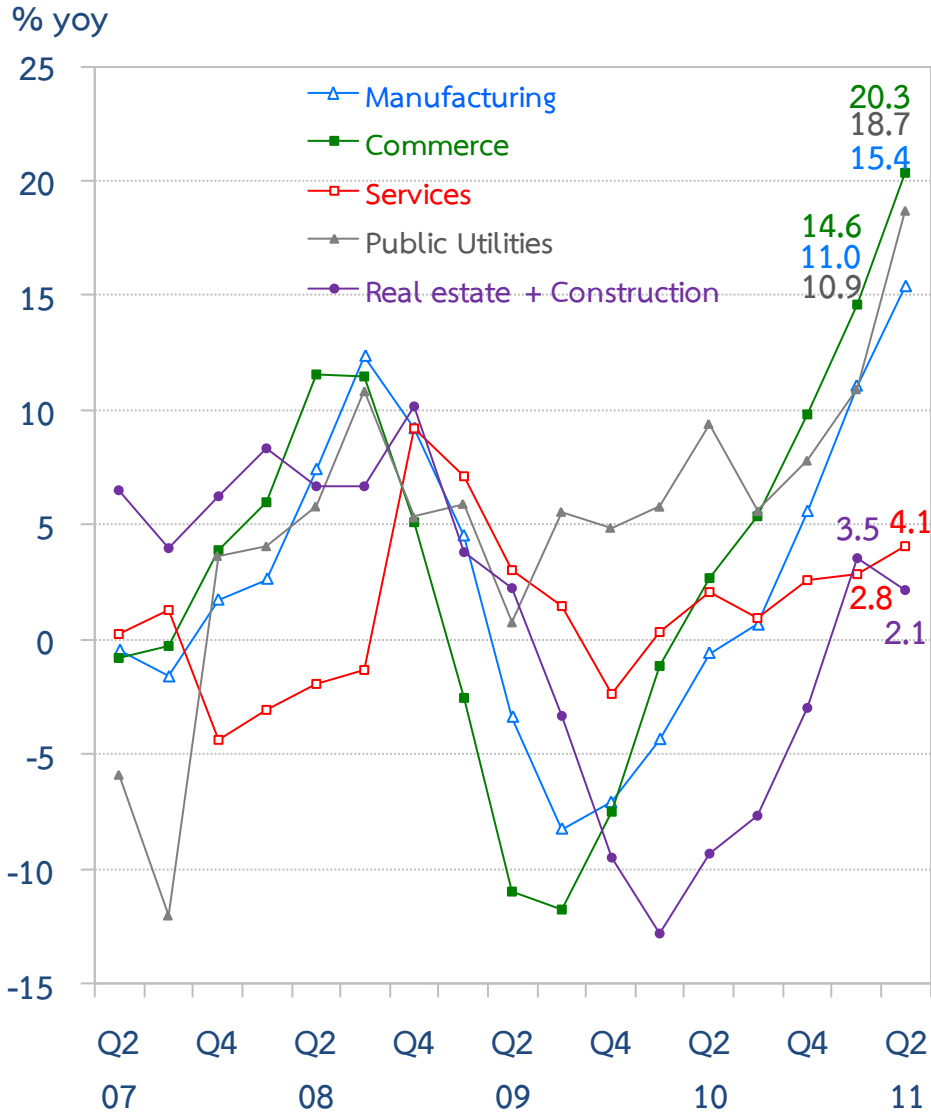


* Excluding interbank, but including KTC and AYC

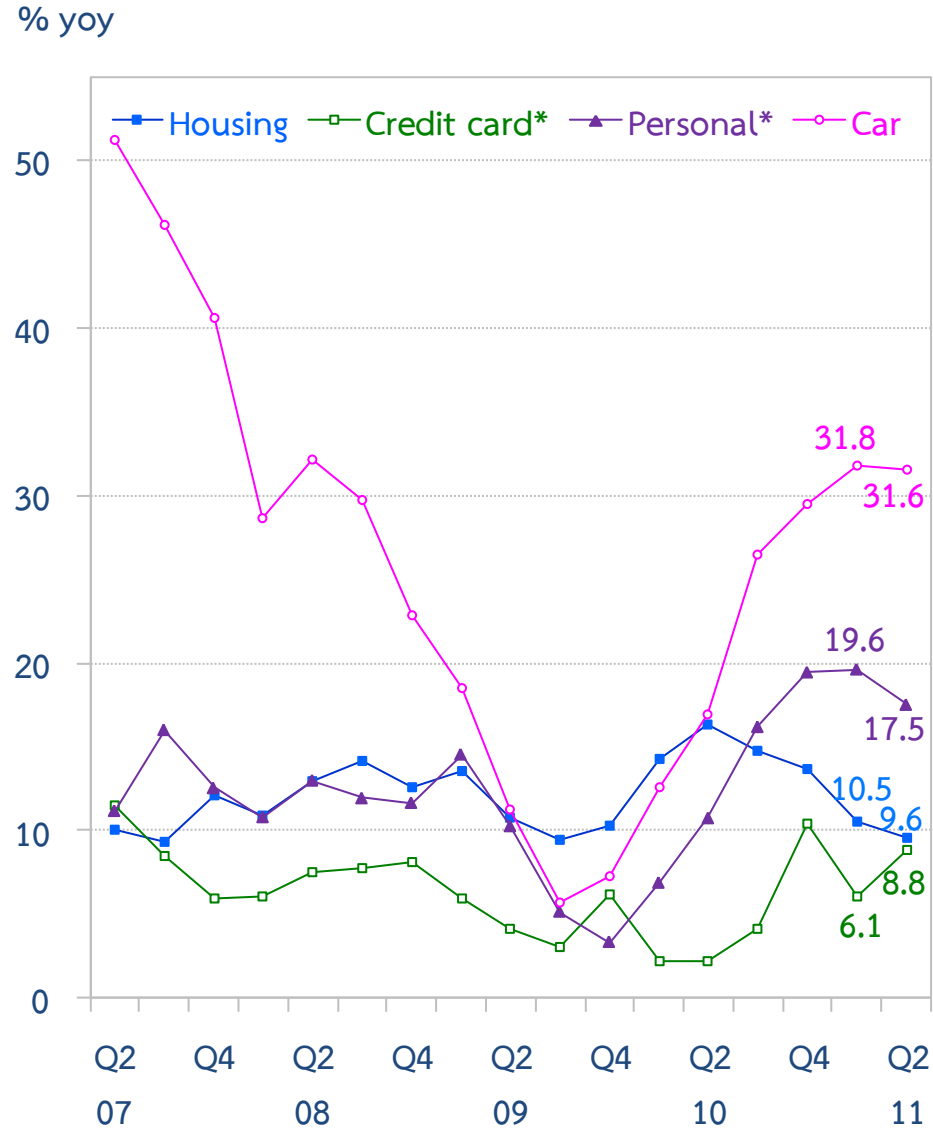


Loan

Corporate Loan



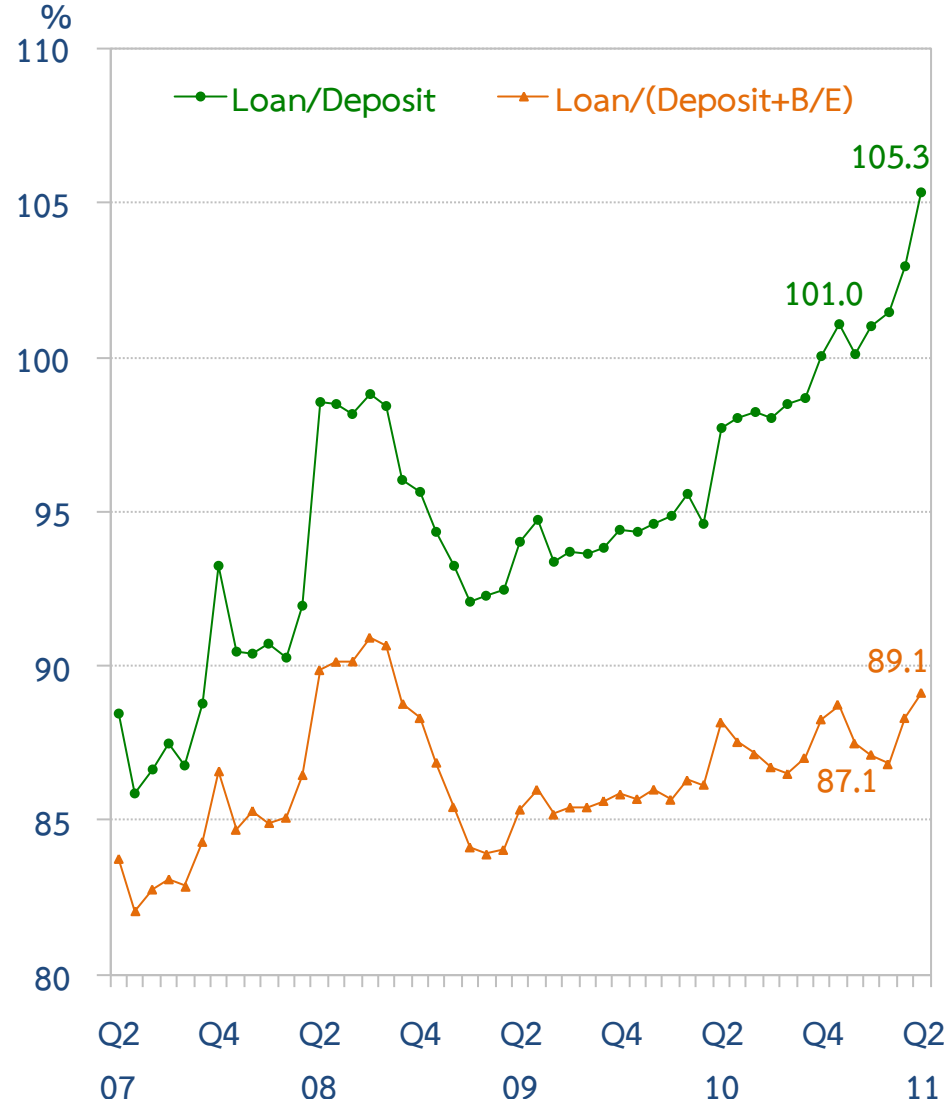
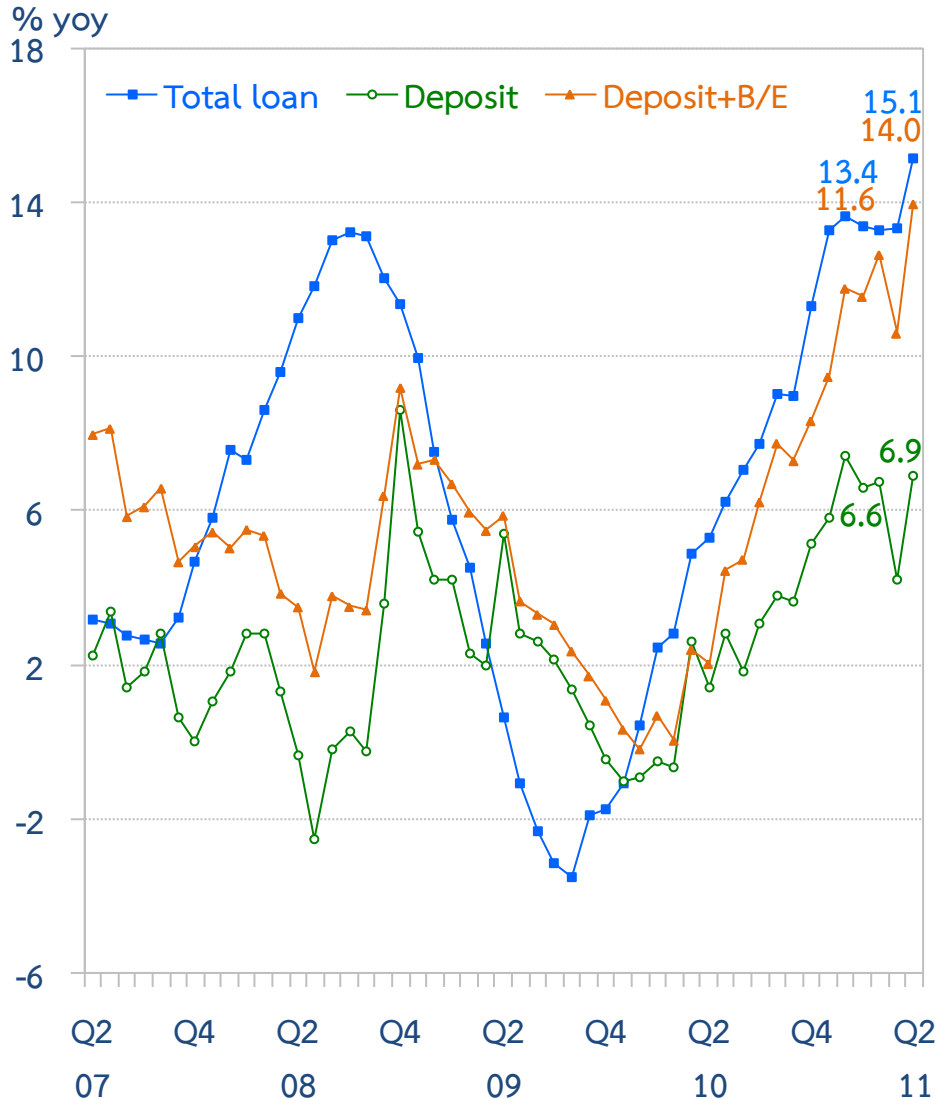
Consumer Loan



* Including KTC and AYC



Loan, Deposit and Liquidity



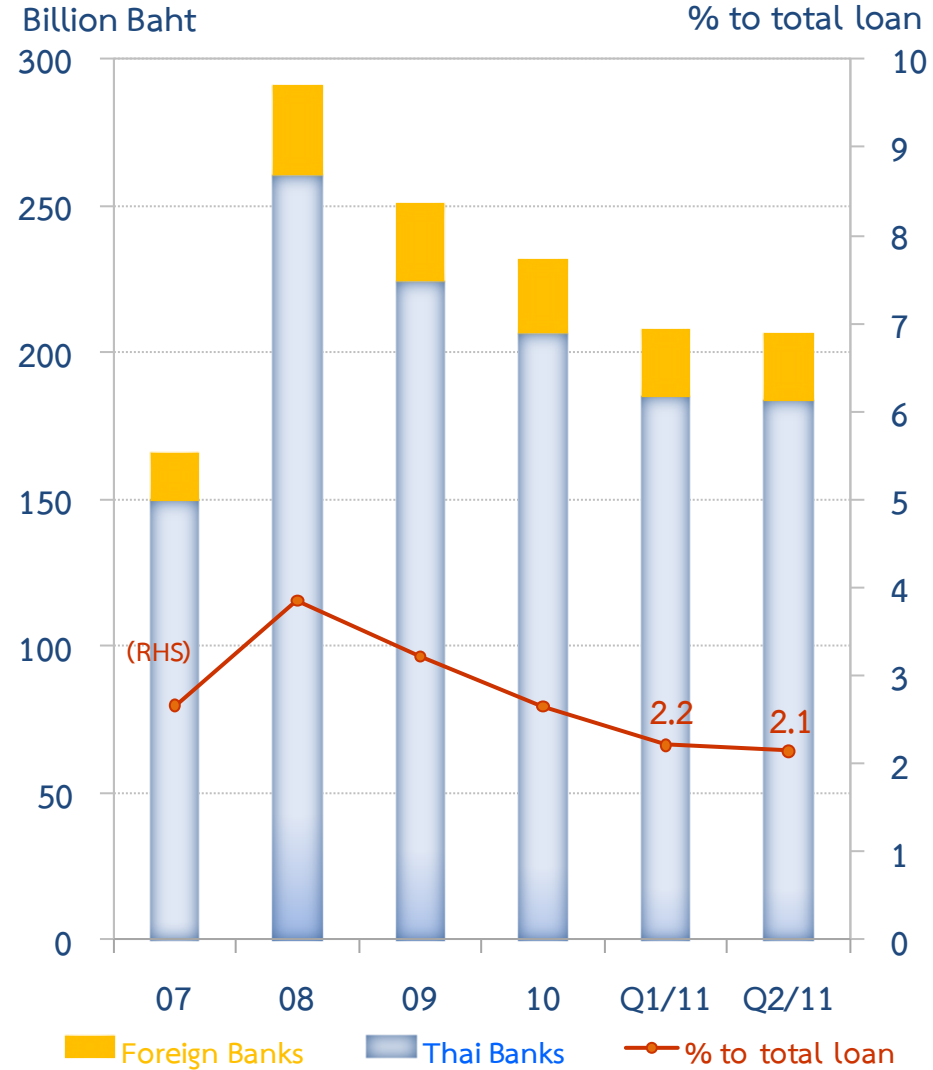
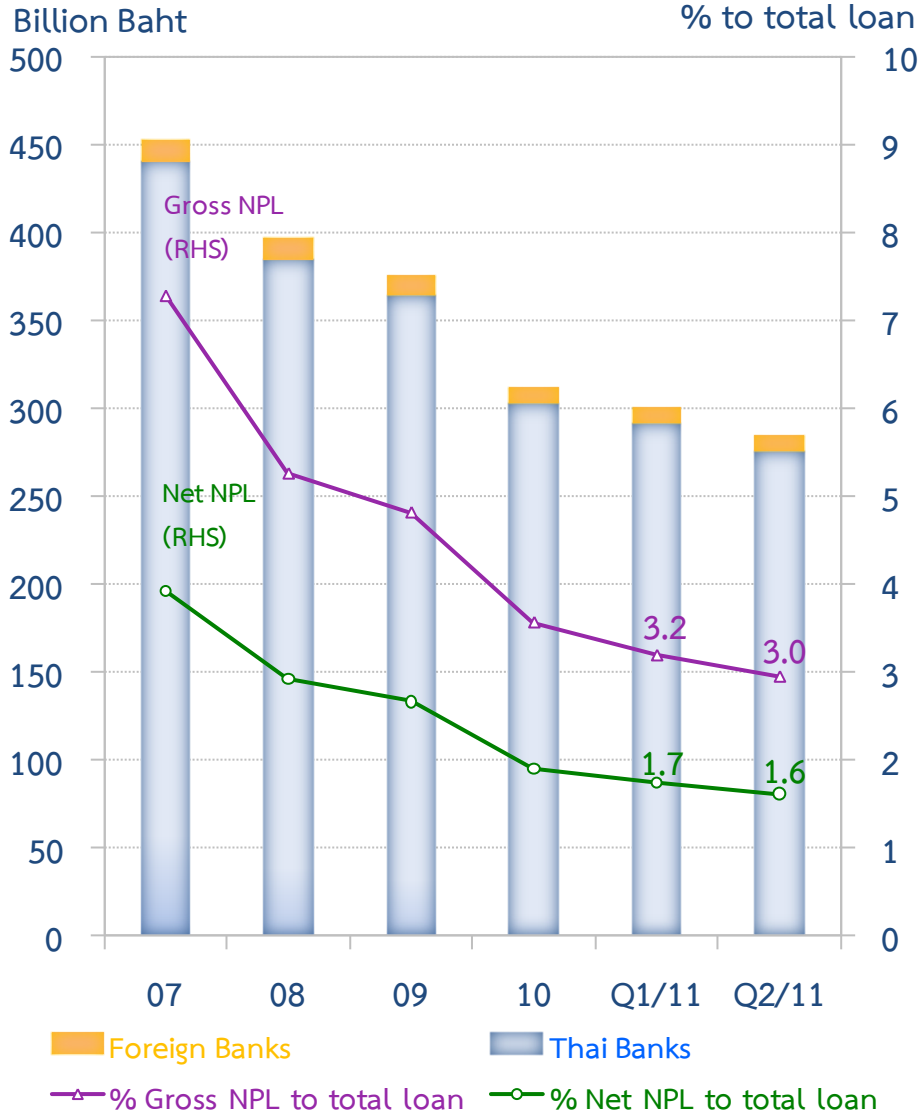
Note : Excluding interbank transactions



NPL and Delinquency

NPL

Delinquency*



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



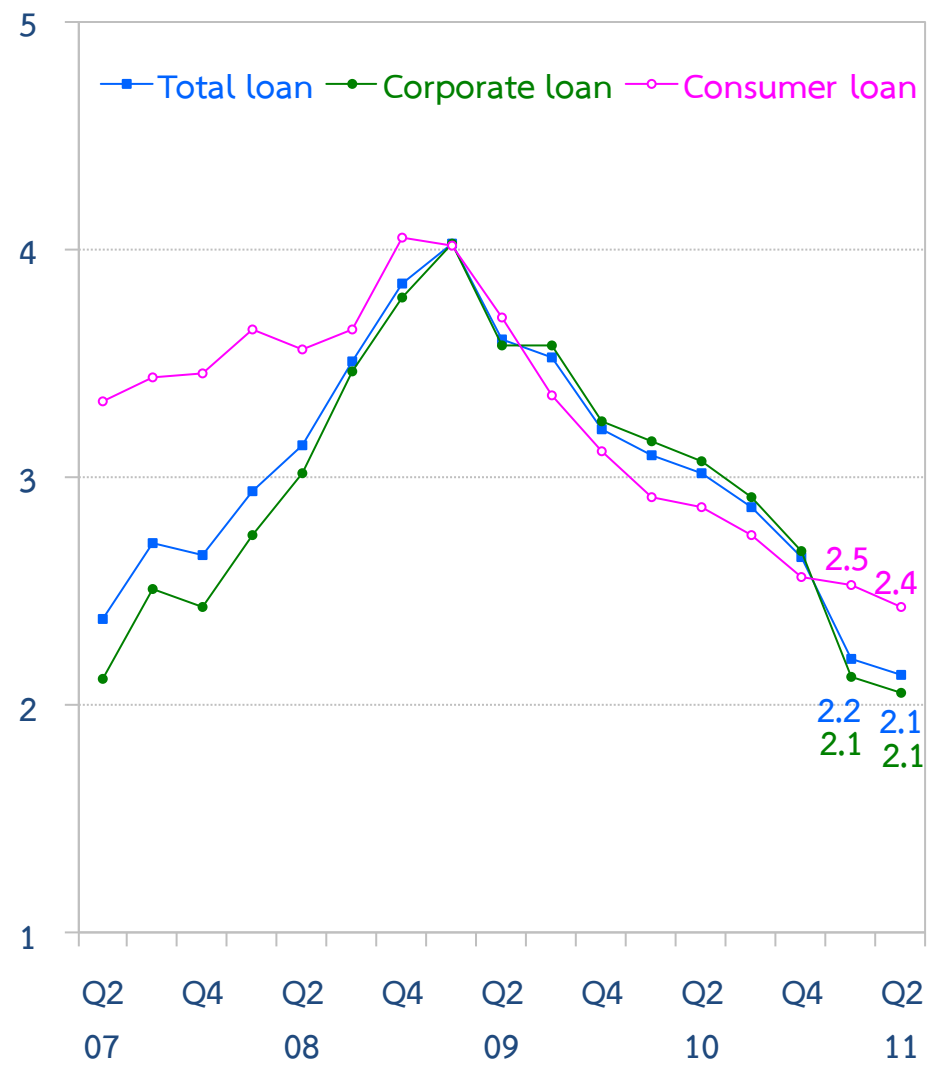
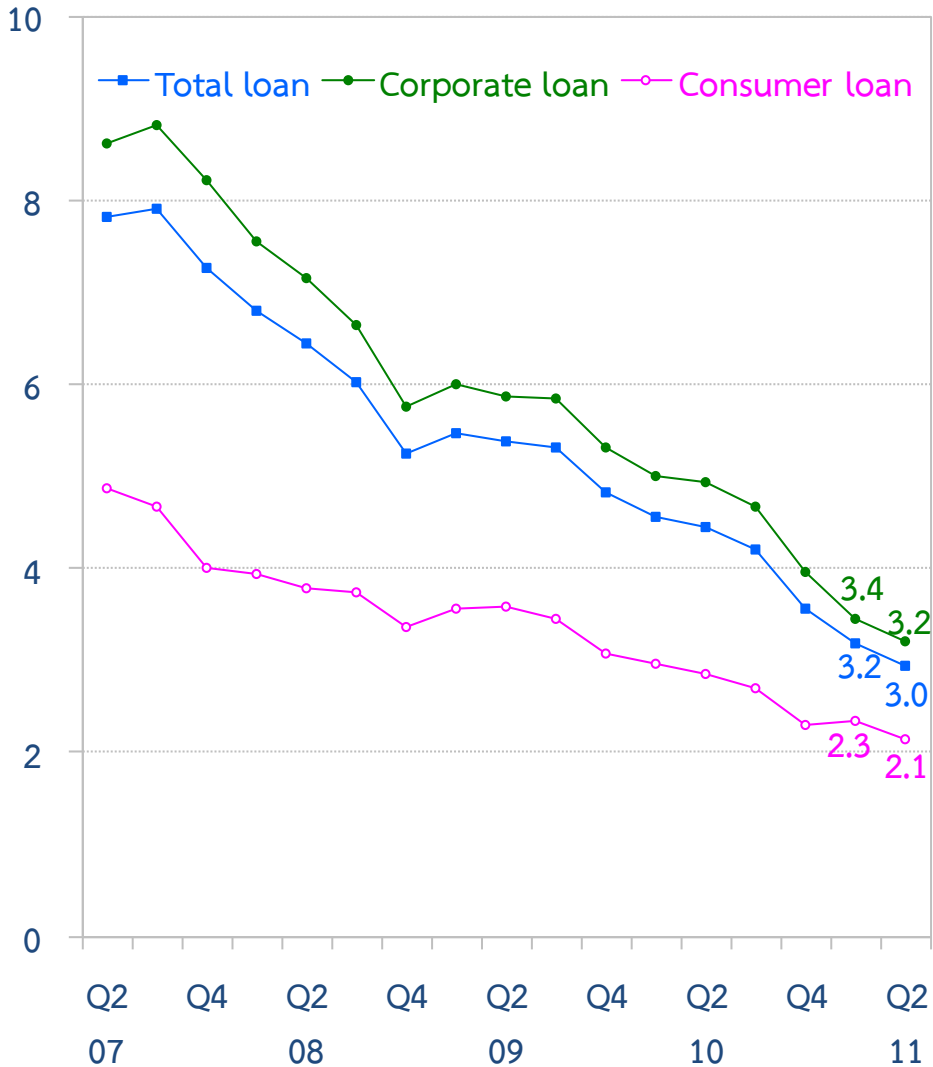
Asset Quality

NPL

Delinquency

% to total loan

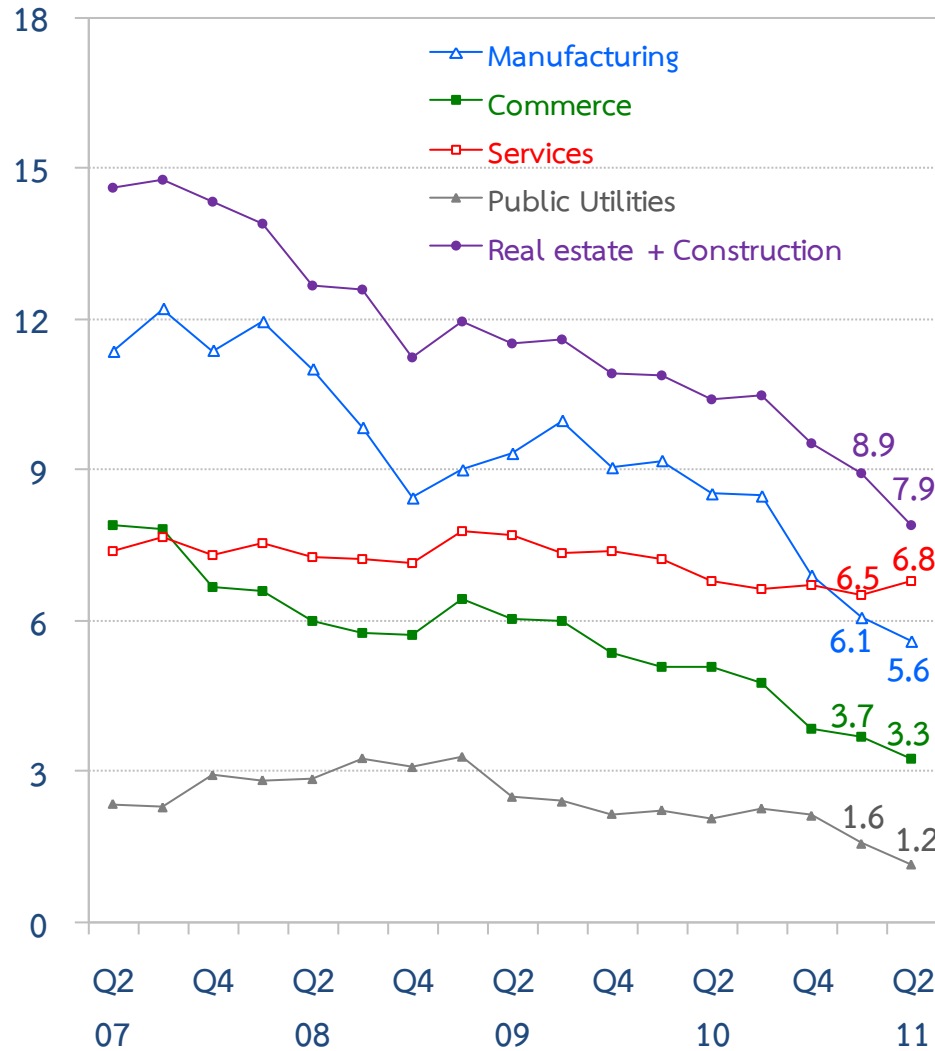
% to total loan





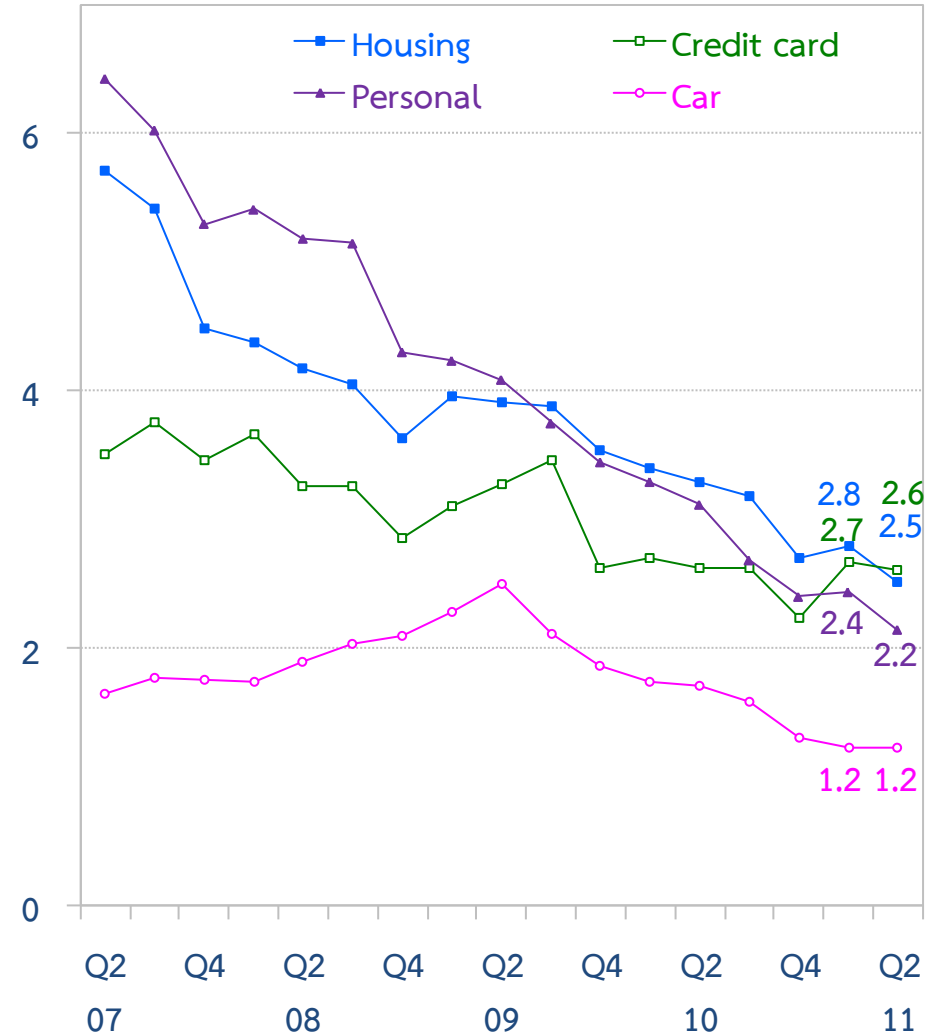
Corporate Loan

% to loan



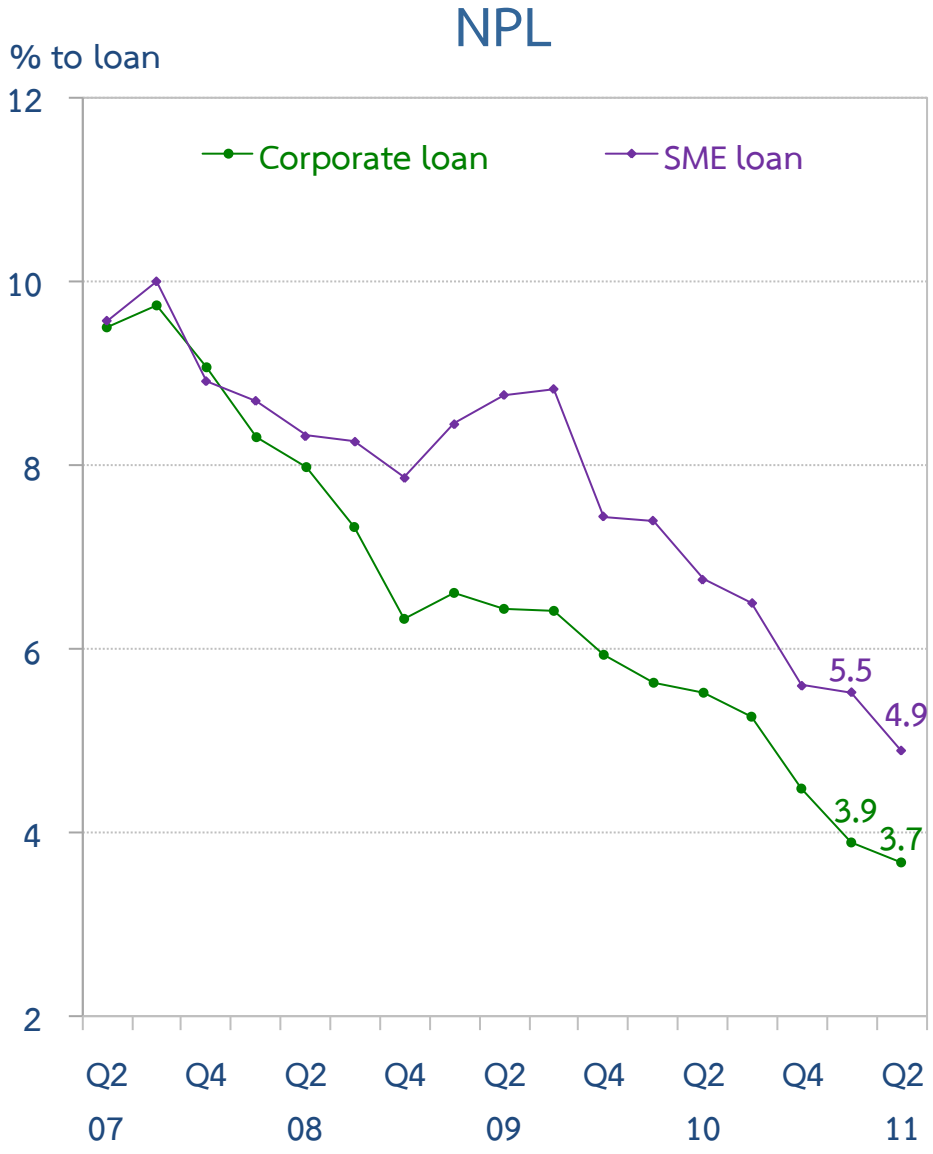
Consumer Loan

% to loan



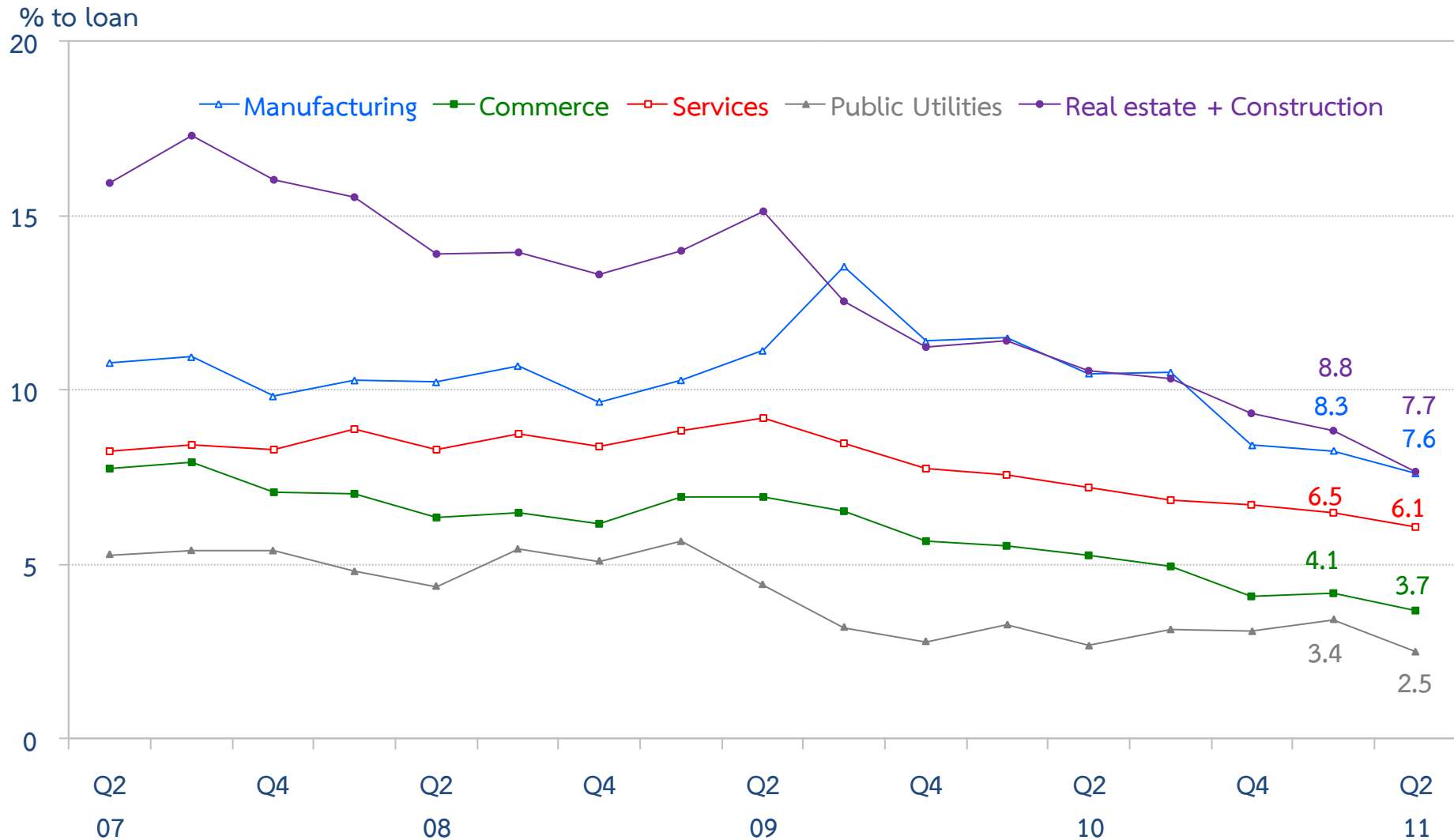


NPL and Delinquency Ratios : Thai Banks' Corporate Loan*



* Note : These are ratios for 16 Thai banks, other figures in this presentation apply to the whole banking system.

NPL Ratio : Thai Banks' SME Loan*

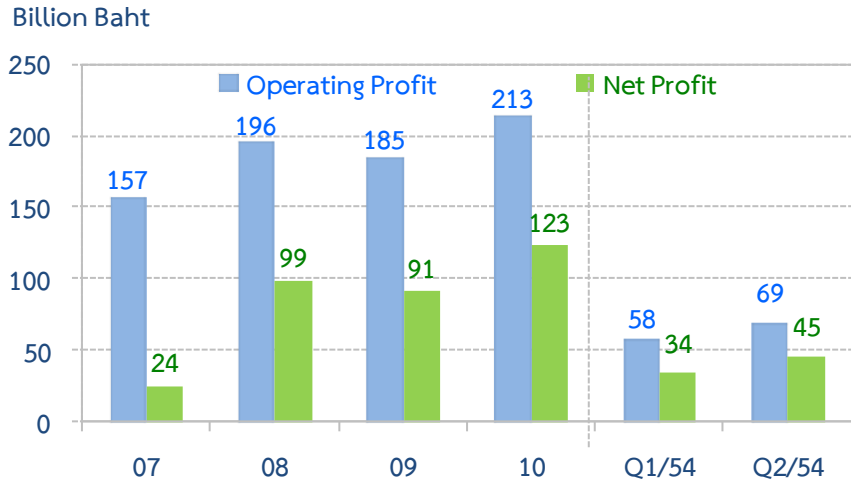


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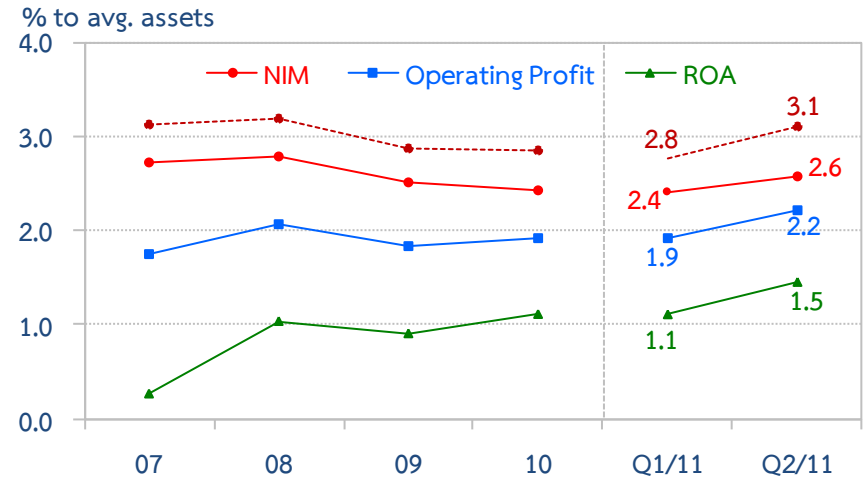
Overall Performance



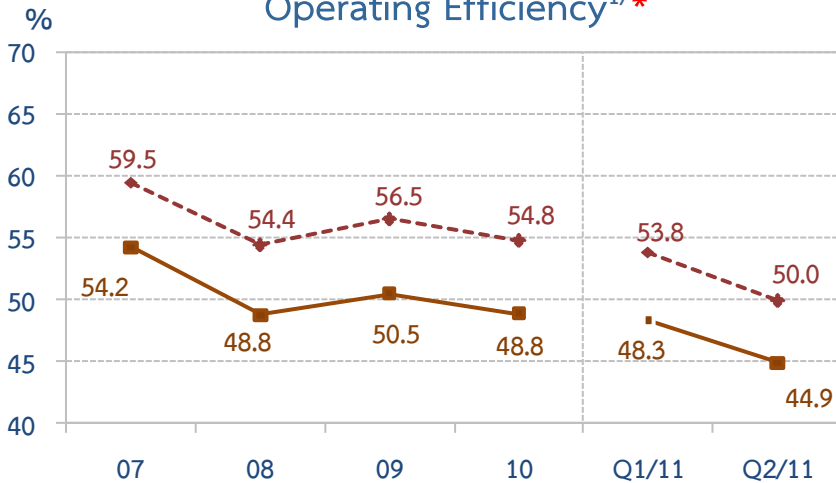
Profit



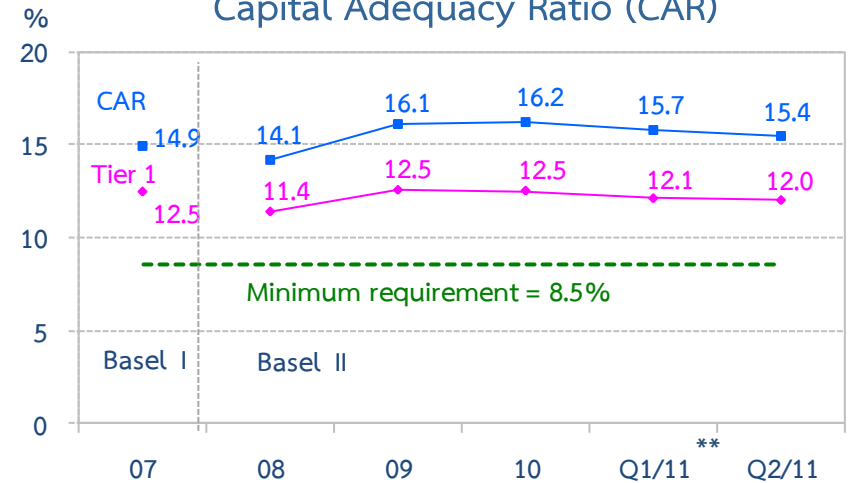
Profitability*



Operating Efficiency^{1/*}



Capital Adequacy Ratio (CAR)



1/ Operating expense / Total income

* Dotted lines exhibit the ratios before the adoption of new reporting standard in

** Adopt new accounting standard on employee benefits.