



BANK OF THAILAND

Performance of the Banking System in the First Quarter of 2012



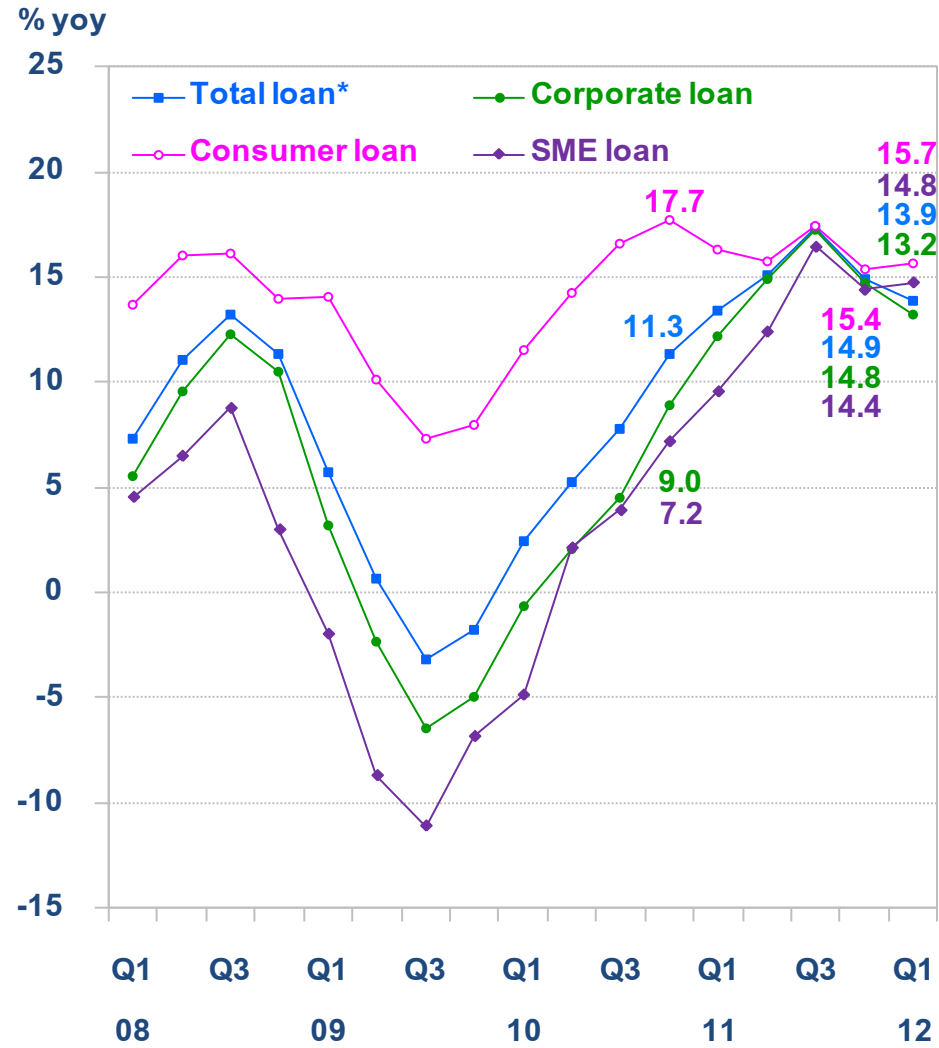
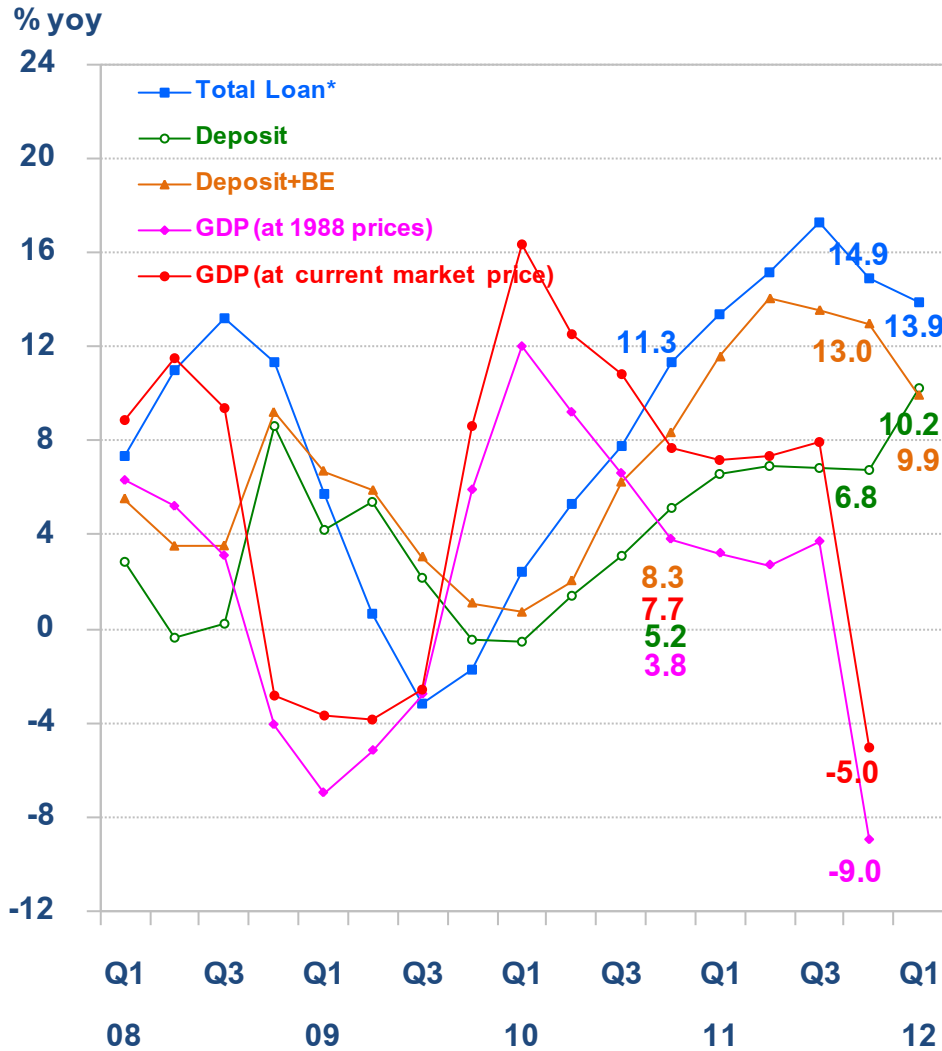
Overall Performance of the Banking System

Thai banking system remained resilient with loan expansion in line with strong economic recovery and slightly tightened liquidity. SME and consumer NPL increased. While Net Interest Margin (NIM) decreased, operating profit was stable; however, net profit increased due to lower provision for loan loss, following large conservative provision in Q4/2011. Capital increased from profit and subordinated debt issuance.

- Loan expanded by 13.9% yoy, decelerated in line with large corporate loan growth.
 - Corporate loan expanded by 13.2% yoy (SME loan expanded by 14.8% yoy)
 - Consumer loan expanded by 15.7% yoy.
- Fund mobilization via deposit and bill of exchange (B/E) expanded by 9.9% yoy, exceeded by loan growth, resulting in slightly tightened liquidity.
 - L / (D + B/E) ratio increased to 90.2%.
- Gross NPL increased by 4.6 billion baht to 270 billion baht.
 - Gross NPL ratio decreased to 2.6%, while net NPL ratio was steady at 1.3%
- Net interest income decreased slightly, while net profit increased due to the decrease in provisioning.
 - NIM decreased to 2.5%, while ROA rose to 1.2%.
- Capital increased from profit and subordinated debt issuance.
 - BIS ratio was at 15.2% and Tier-1 ratio at 11.5%.



Loan Growth

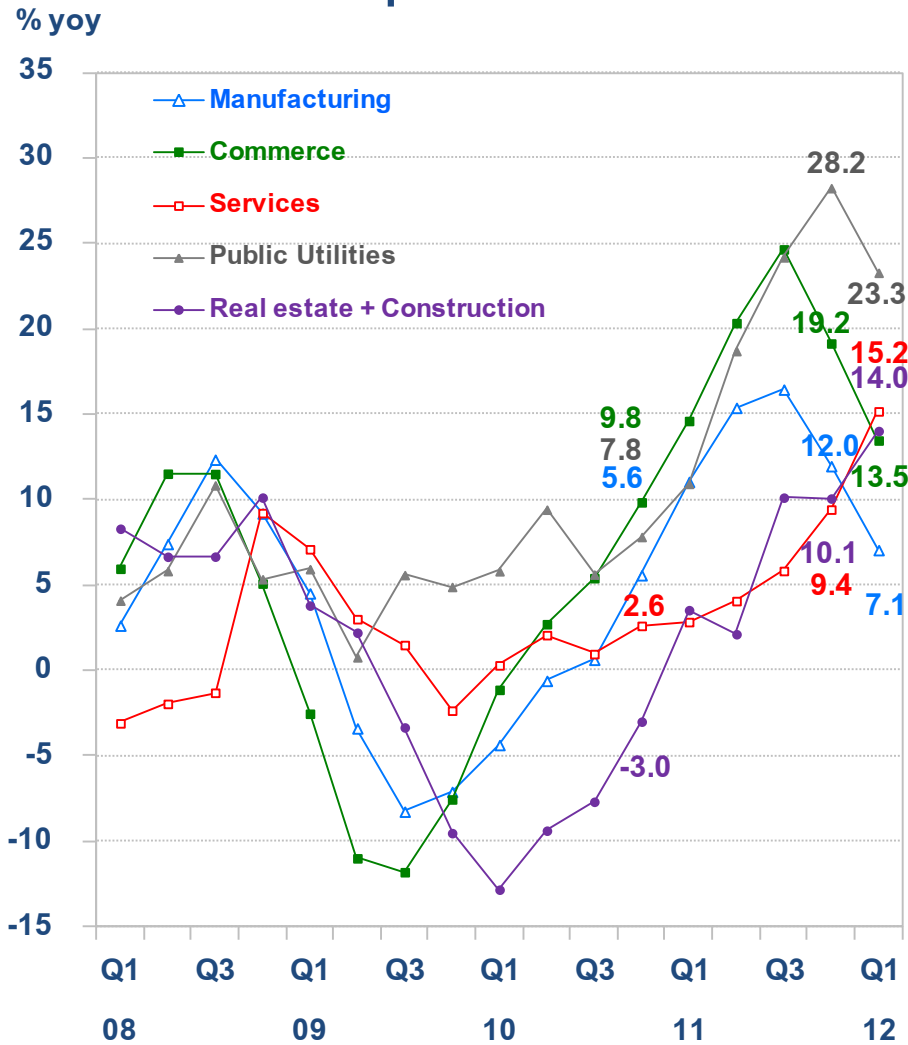


* Excluding interbank, but including KTC and AYC

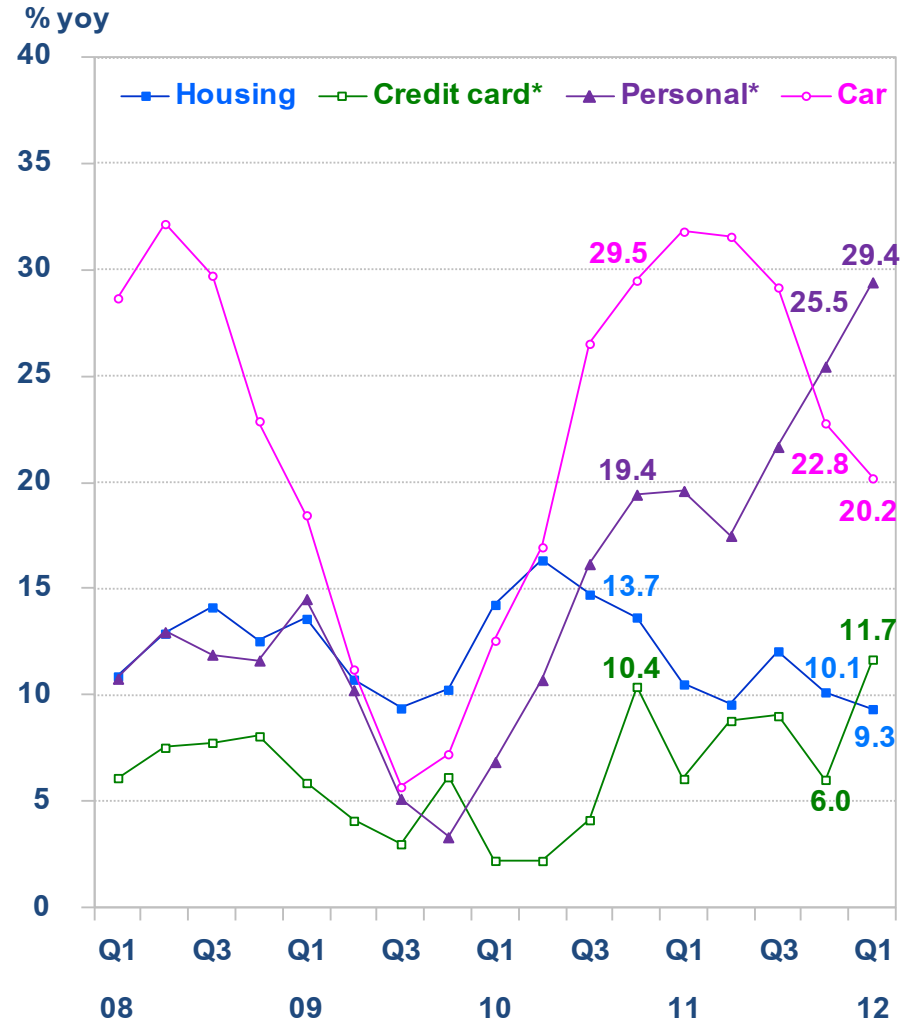


Loan

Corporate Loan



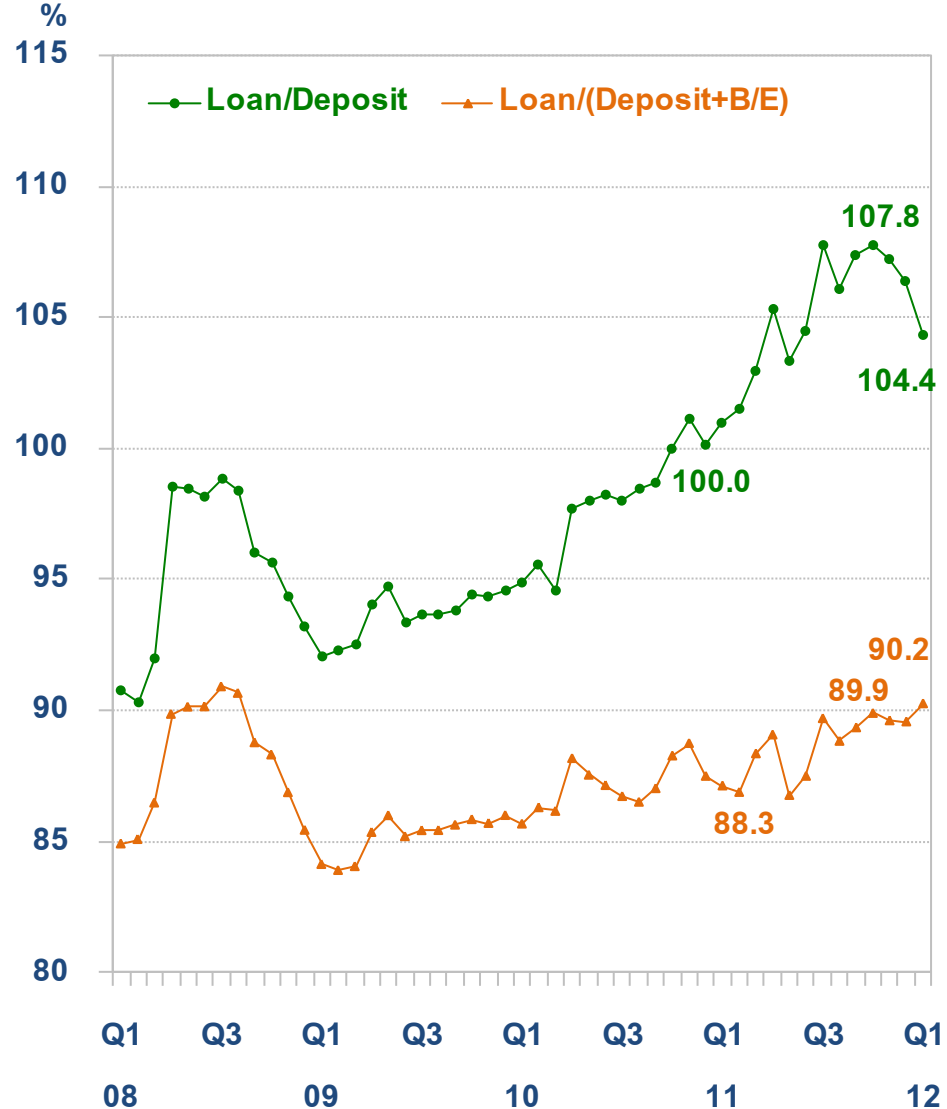
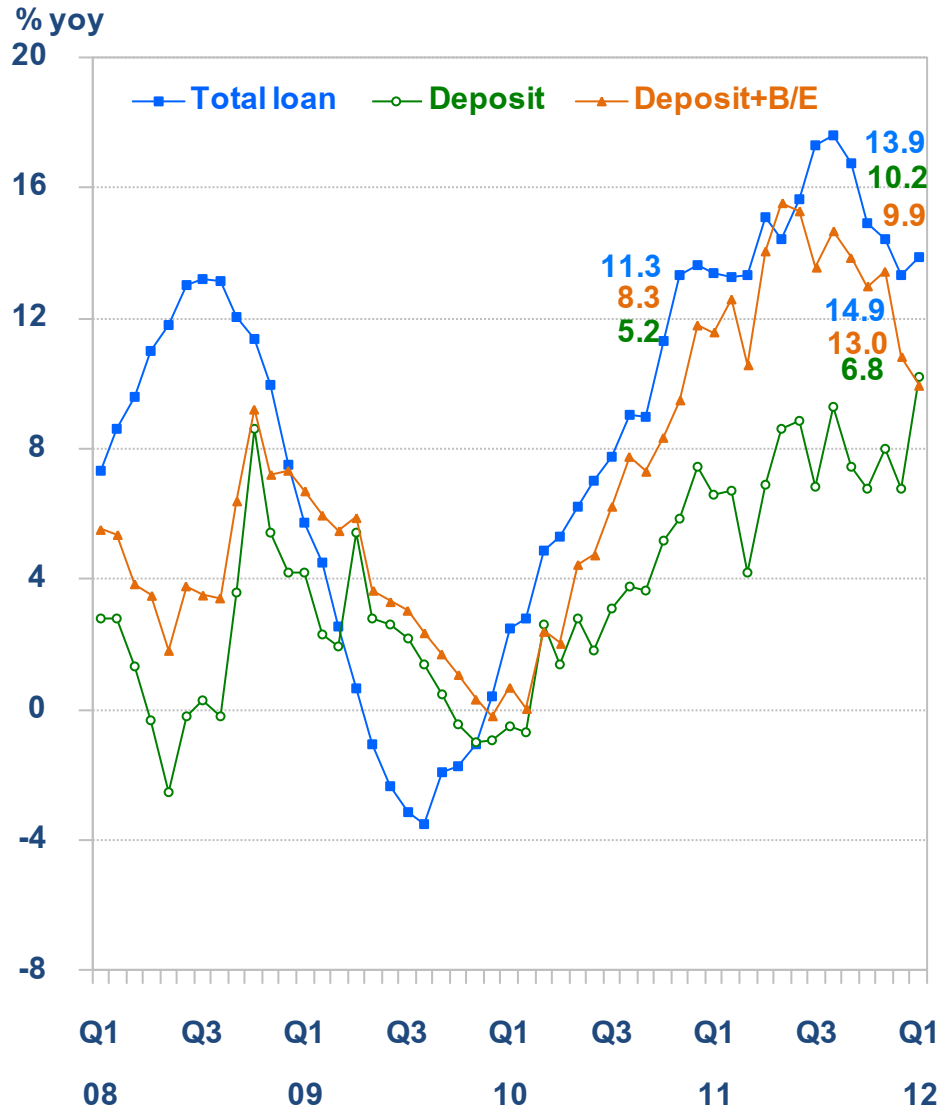
Consumer Loan



* Including KTC and AYC



Loan, Deposit and Liquidity



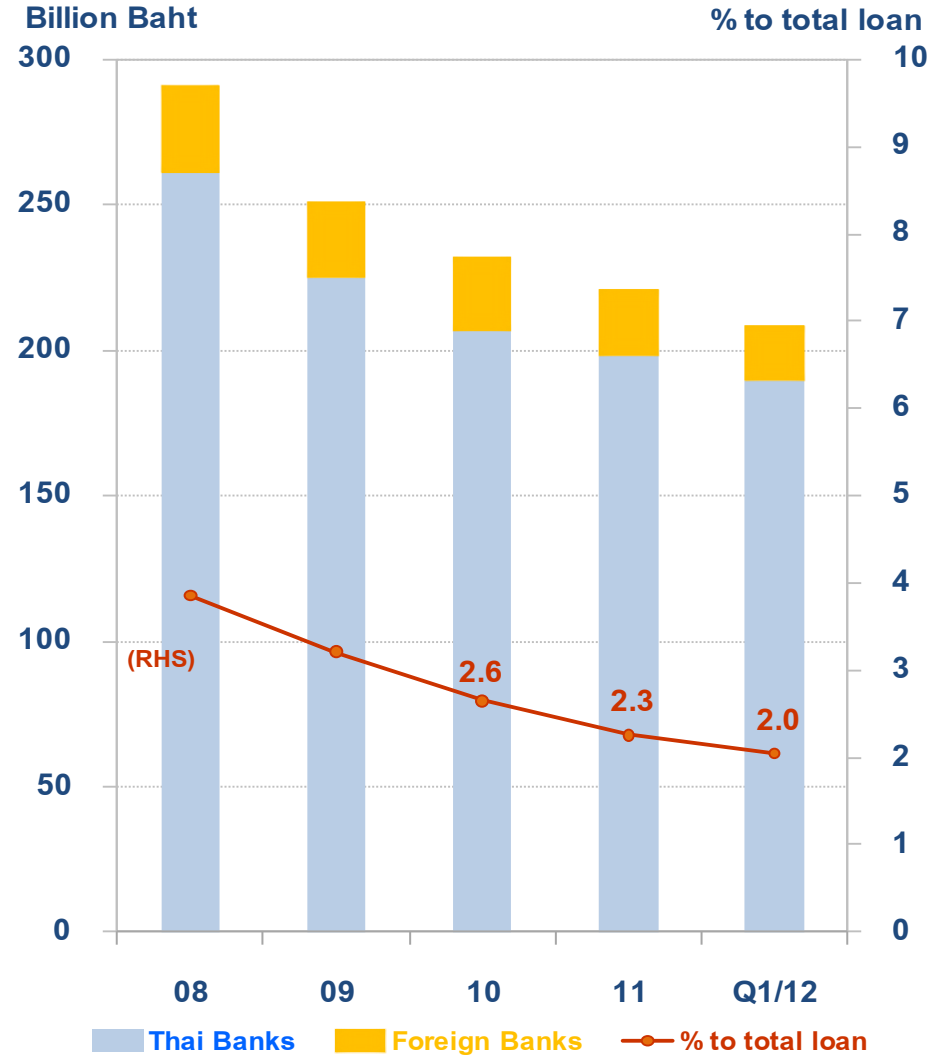
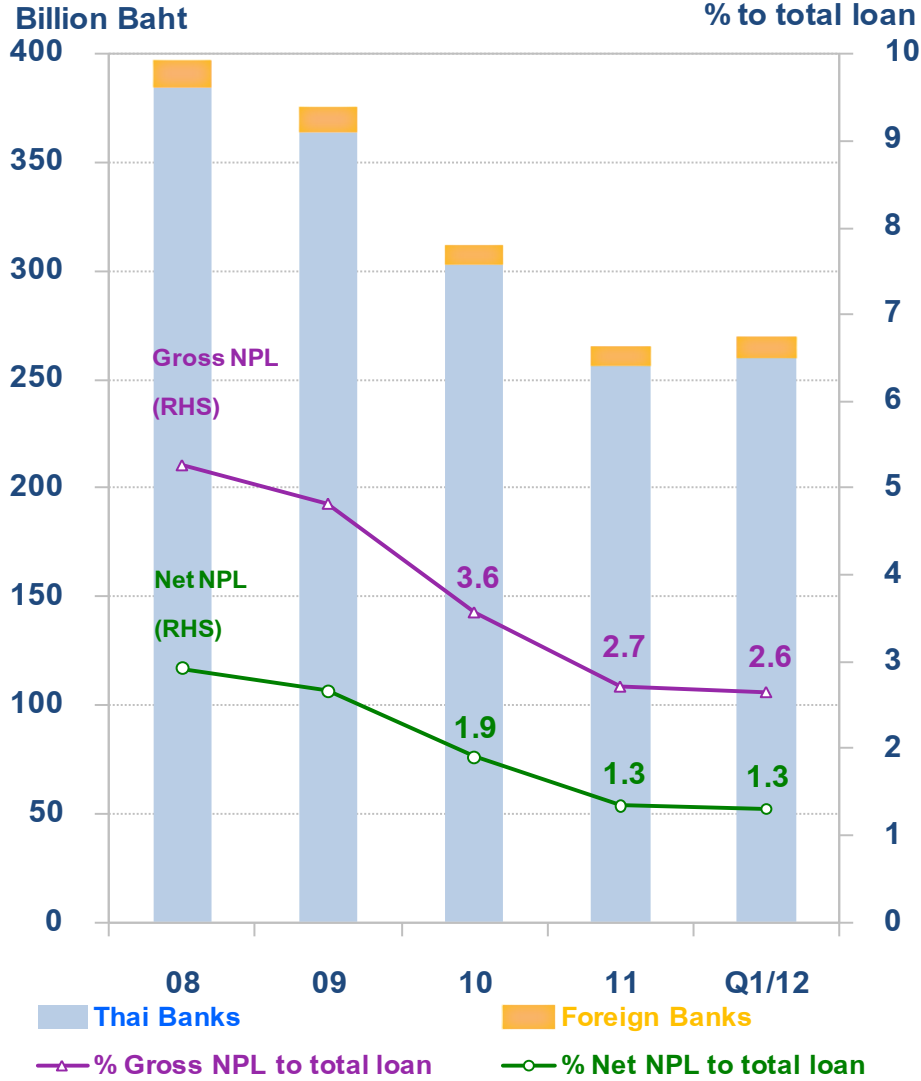
Note : Excluding interbank transactions



Asset Quality

NPL

Delinquency *



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

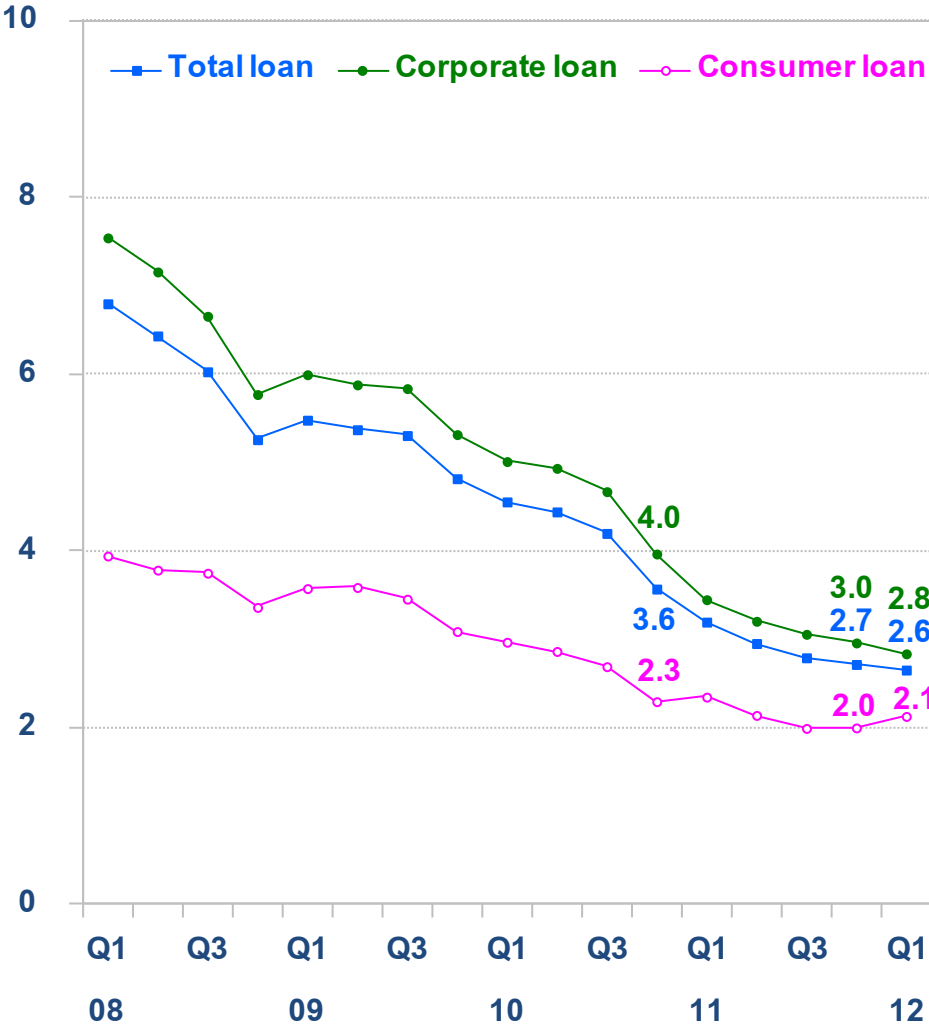


Asset Quality

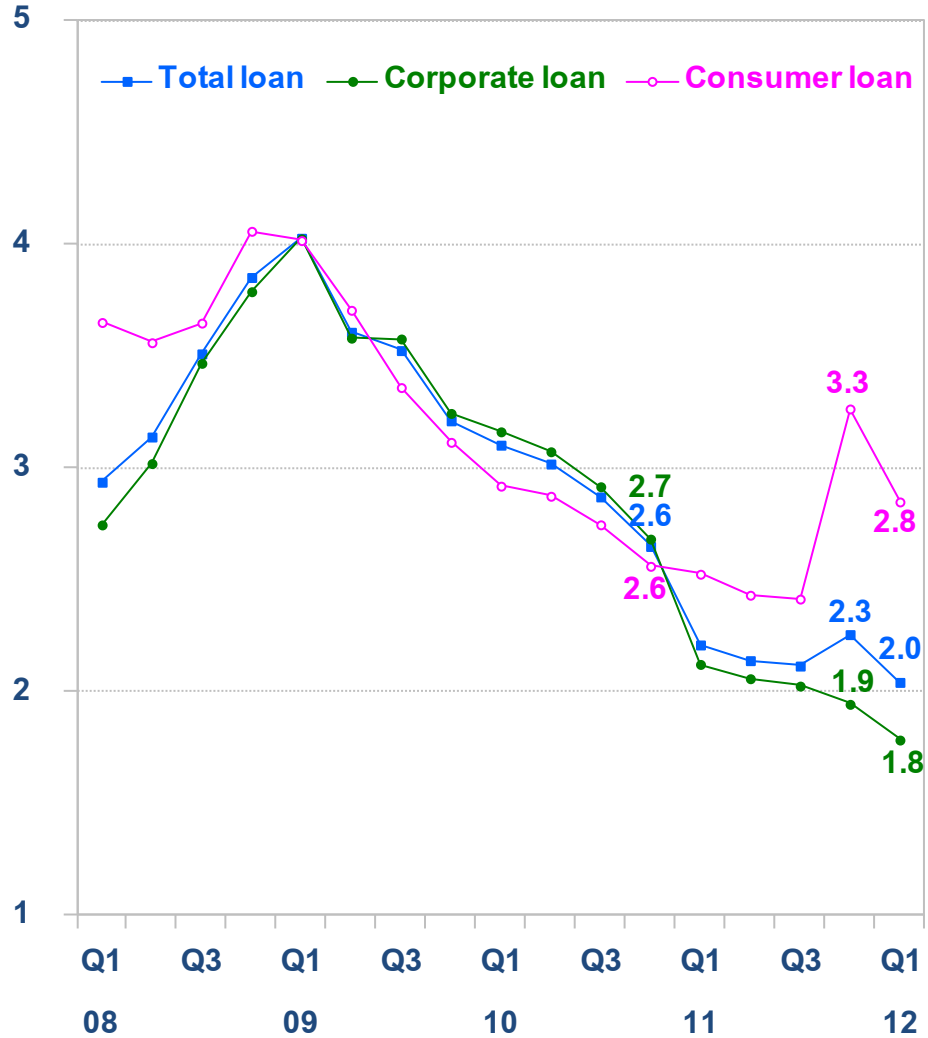
NPL

Delinquency

% to total loan



% to total loan

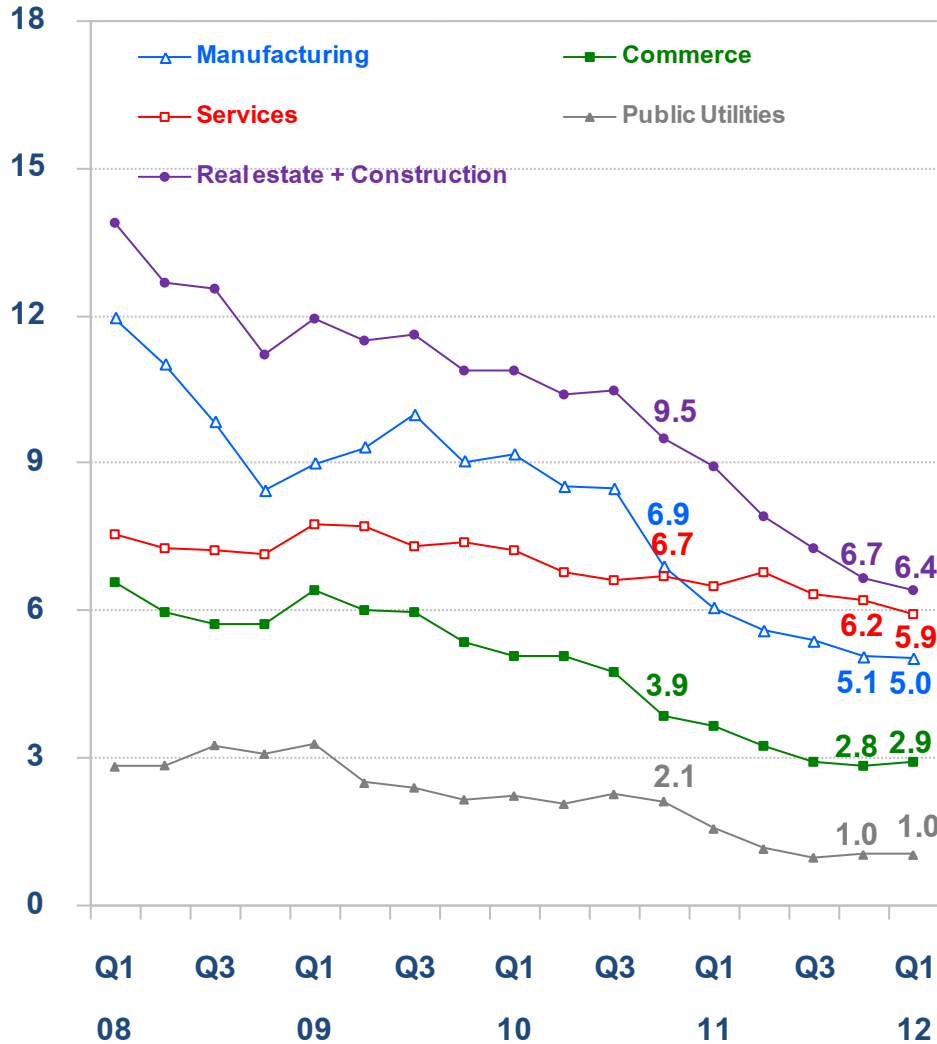




Corporate Loan

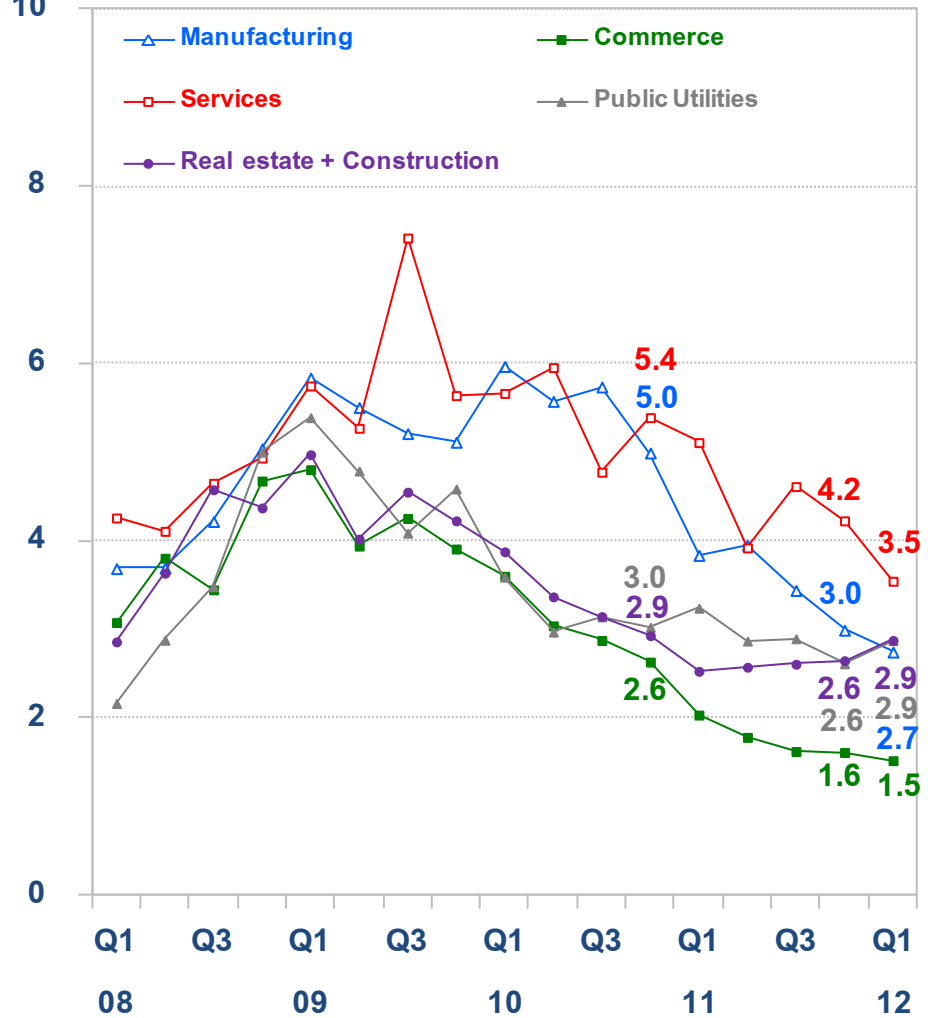
NPL

% to loan



Delinquency

% to loan

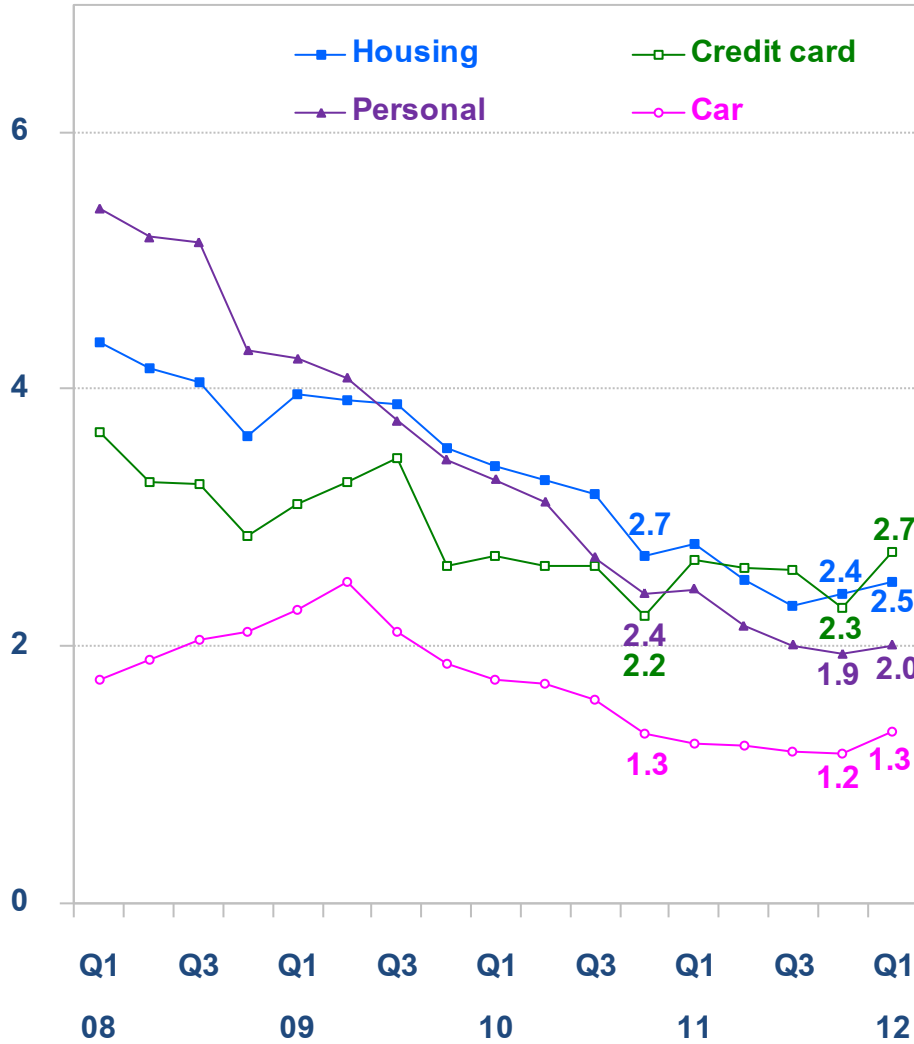




Consumer Loan

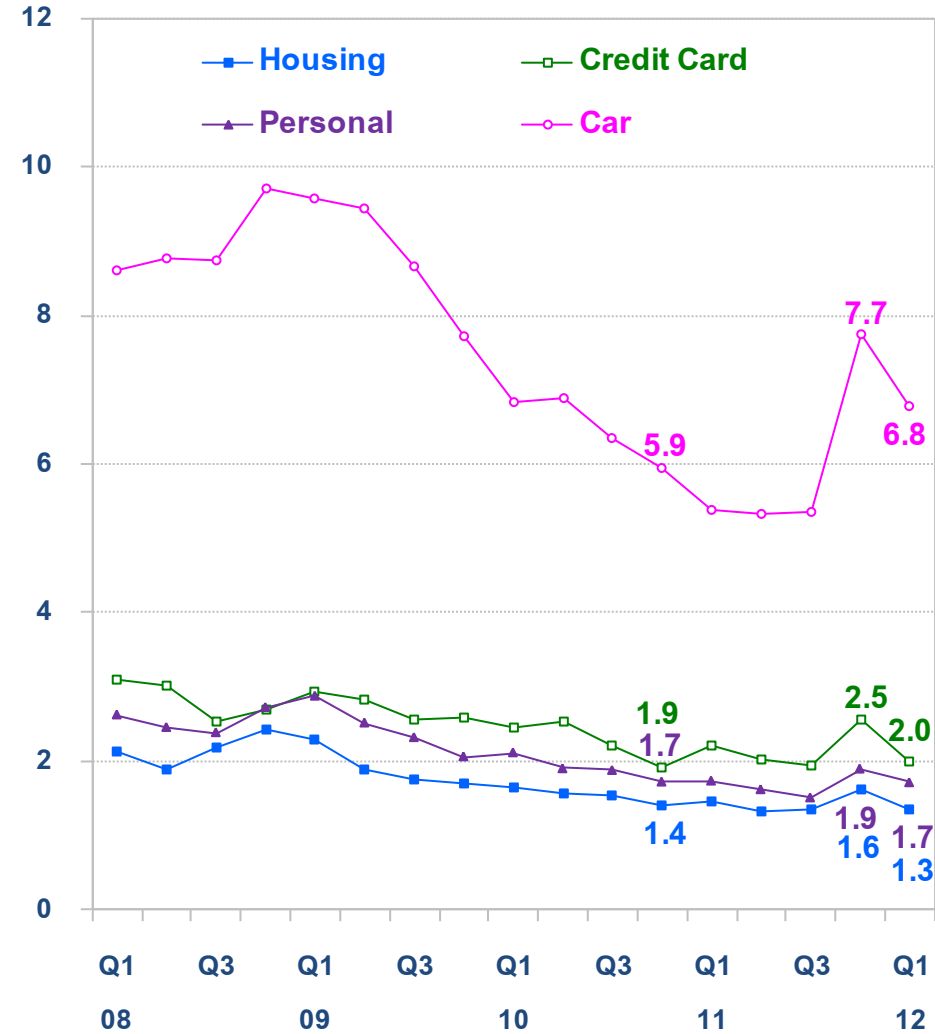
NPL

% to loan



Delinquency

% to loan

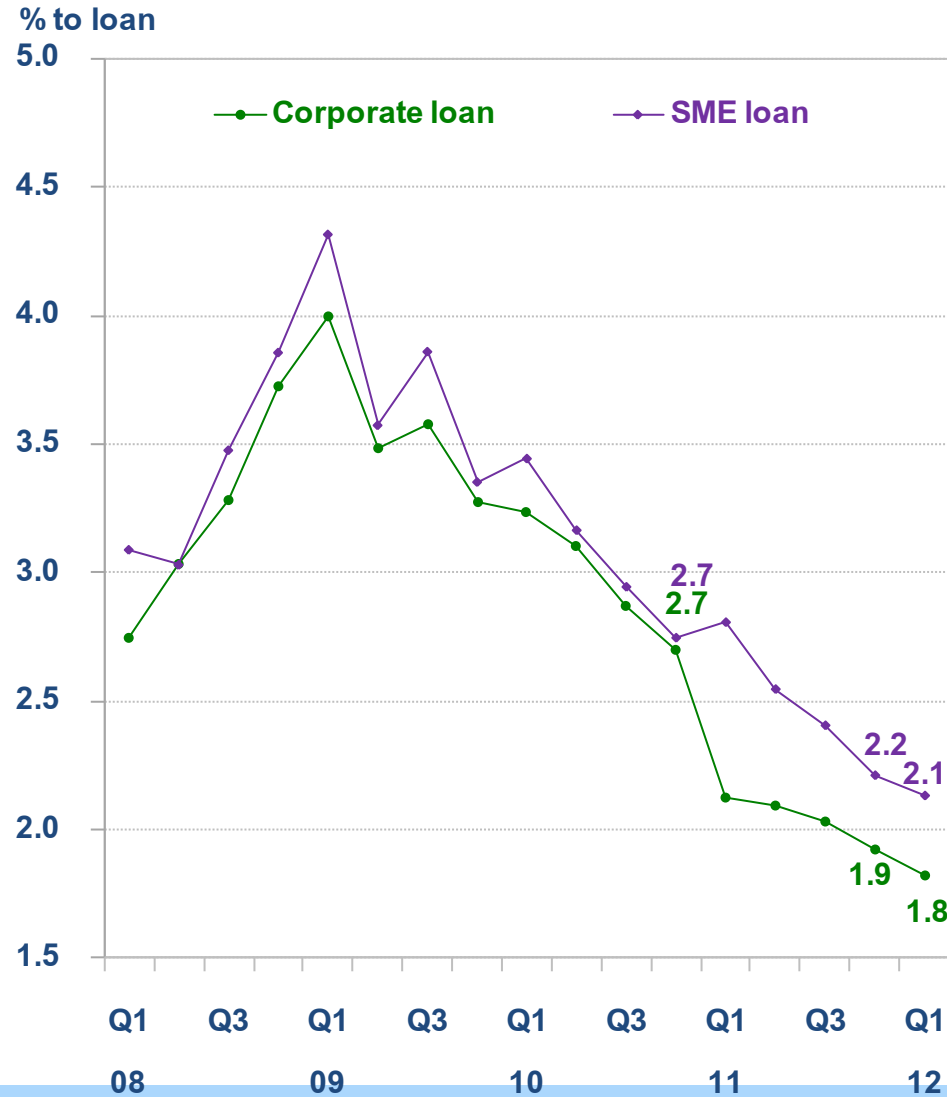
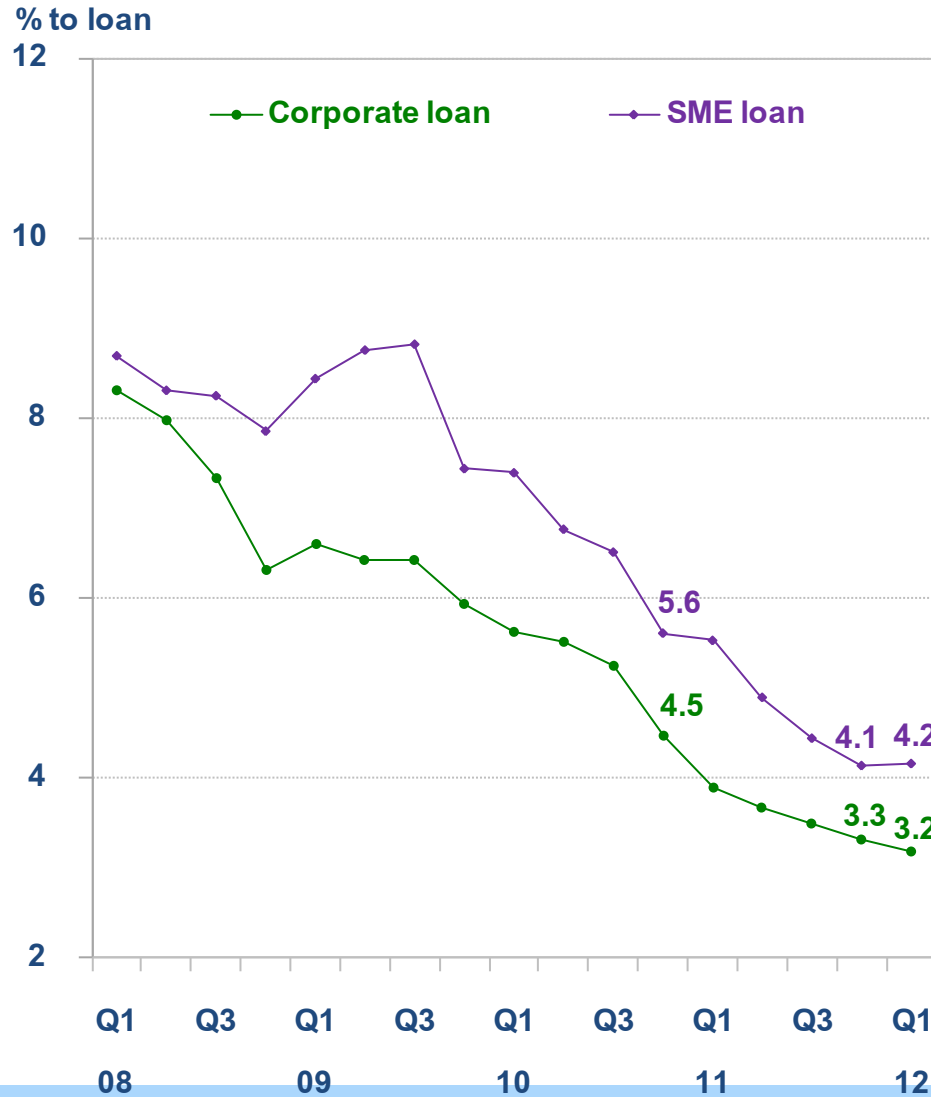




Asset Quality : Thai Banks' Corporate Loan

NPL

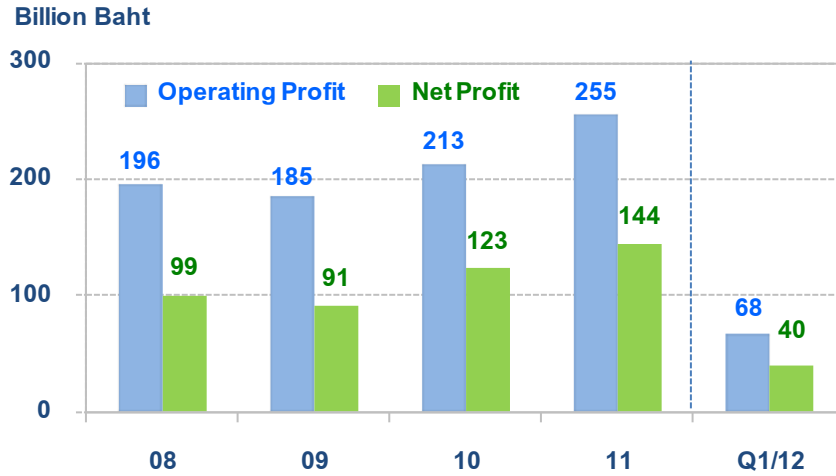
Delinquency



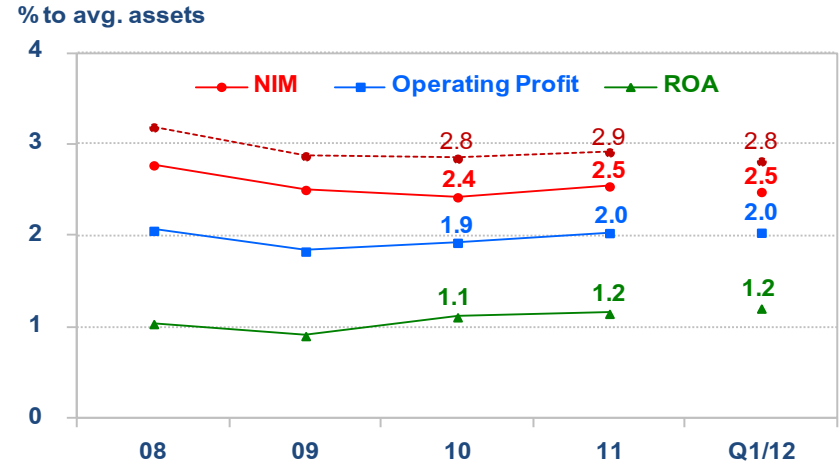


Overall Performance

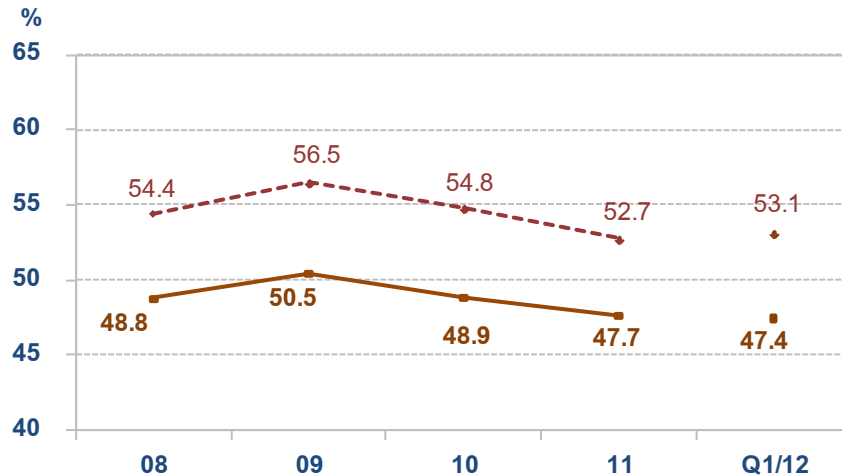
Profit



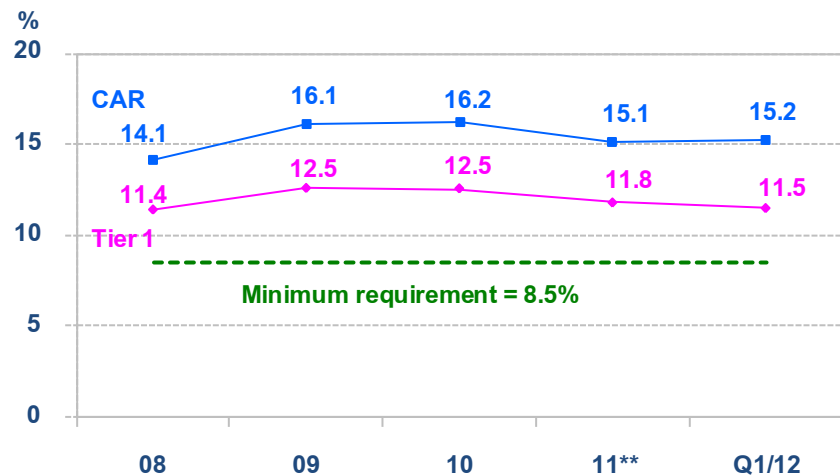
Profitability*



Operating Efficiency ^{1/ *}



Capital Adequacy Ratio (CAR)



1/ Operating expense / Total income

** Adopt new accounting standard, employee benefits. Q1/11

* Dot lines exhibit the ratios before the adoption of new reporting standard in 2011