



BANK OF THAILAND

Performance of the Banking System in the Third Quarter of 2012



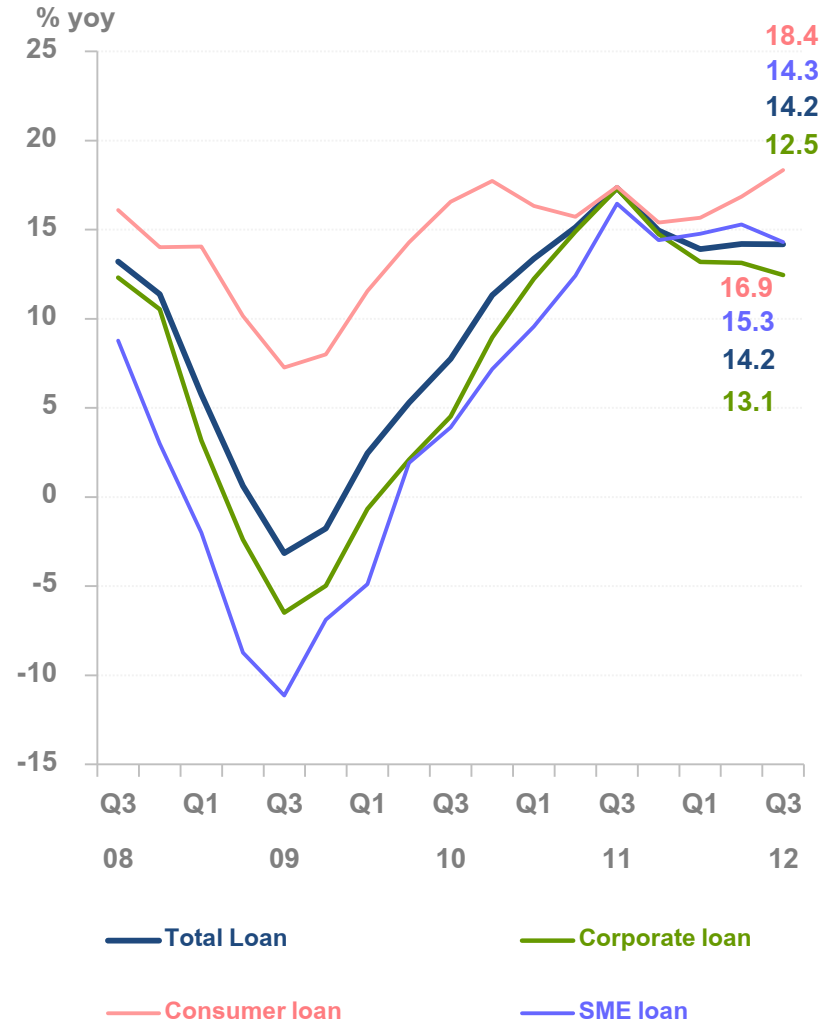
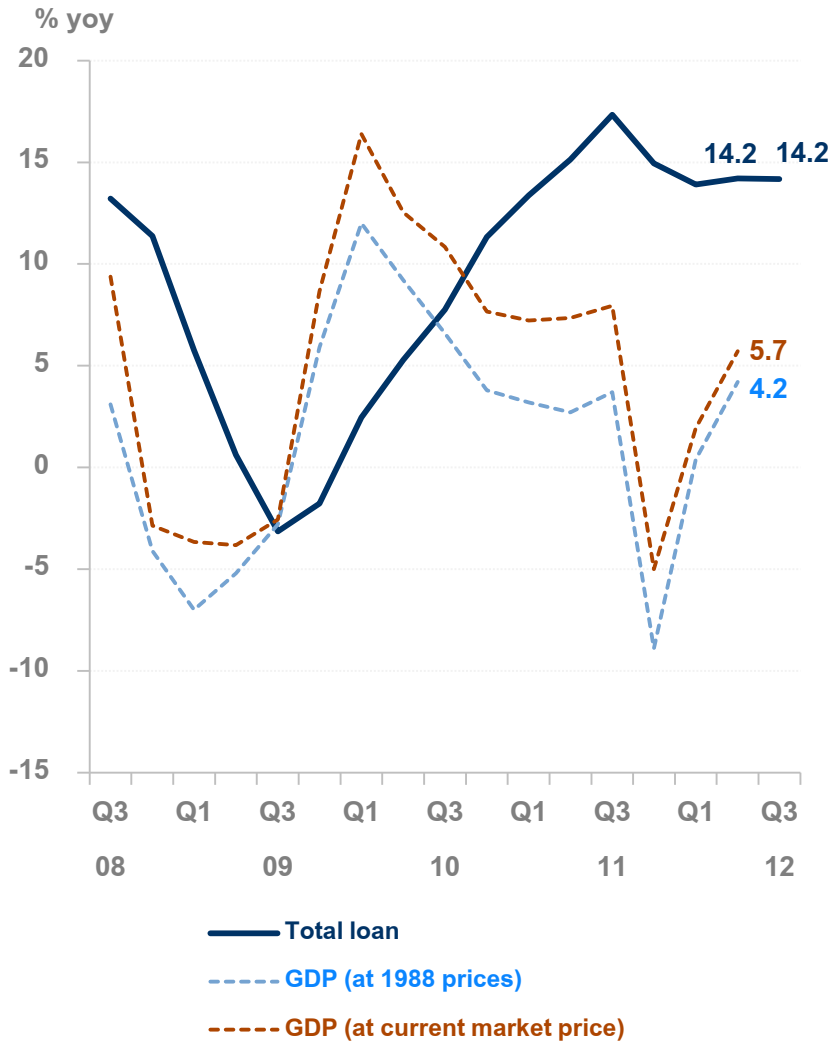
Overall Performance of the Banking System

The banking system remained resilient. Despite strong credit growths, liquidity improved due to banks' effort to raise deposit for loan expansion and replacement of matured Bill of Exchange (B/E), and issuance of domestic and foreign debentures. Gross NPL ratio decreased while loan loss provision increased continually, and net profit decreased. Capital increased from profit allocation and issuance of subordinated debt.

- **Loan grew by 14.2 %yoy from the accelerated increase of consumer loan, partly supported by the Soft Loan program, whereas corporate loan decelerated**
 - **Corporate loan expanded by 12.5 %yoy (SME loan expanded by 14.3 %yoy)**
 - **Consumer loan expanded by 18.4 %yoy**
- **Fund mobilization via deposit and B/E expanded by 12.0 %yoy, resulting in relaxing liquidity**
 - **L / (D + B/E) ratio decreased to 91.4 %**
 - **Subordinated debt of 28.5 billion baht and foreign debenture of 2.2 billion USD were issued**
- **Gross NPL increased by 1.8 billion baht to 264.6 billion baht**
 - **Gross NPL ratio decreased to 2.4 %, while Net NPL ratio remained at 1.2 %**
- **Operating profit remained stable while net profit decreased due to an increase in loan loss provision and corporate income tax**
 - **NIM and ROA decreased to 2.54 % and 1.28 %, respectively**
- **Capital increased from profit allocation and long-term subordinated debt issuance to support loan expansion and Basel III implementation in 2013**
 - **BIS ratio was at 15.9 % whereas Tier-1 ratio was at 11.9 %**

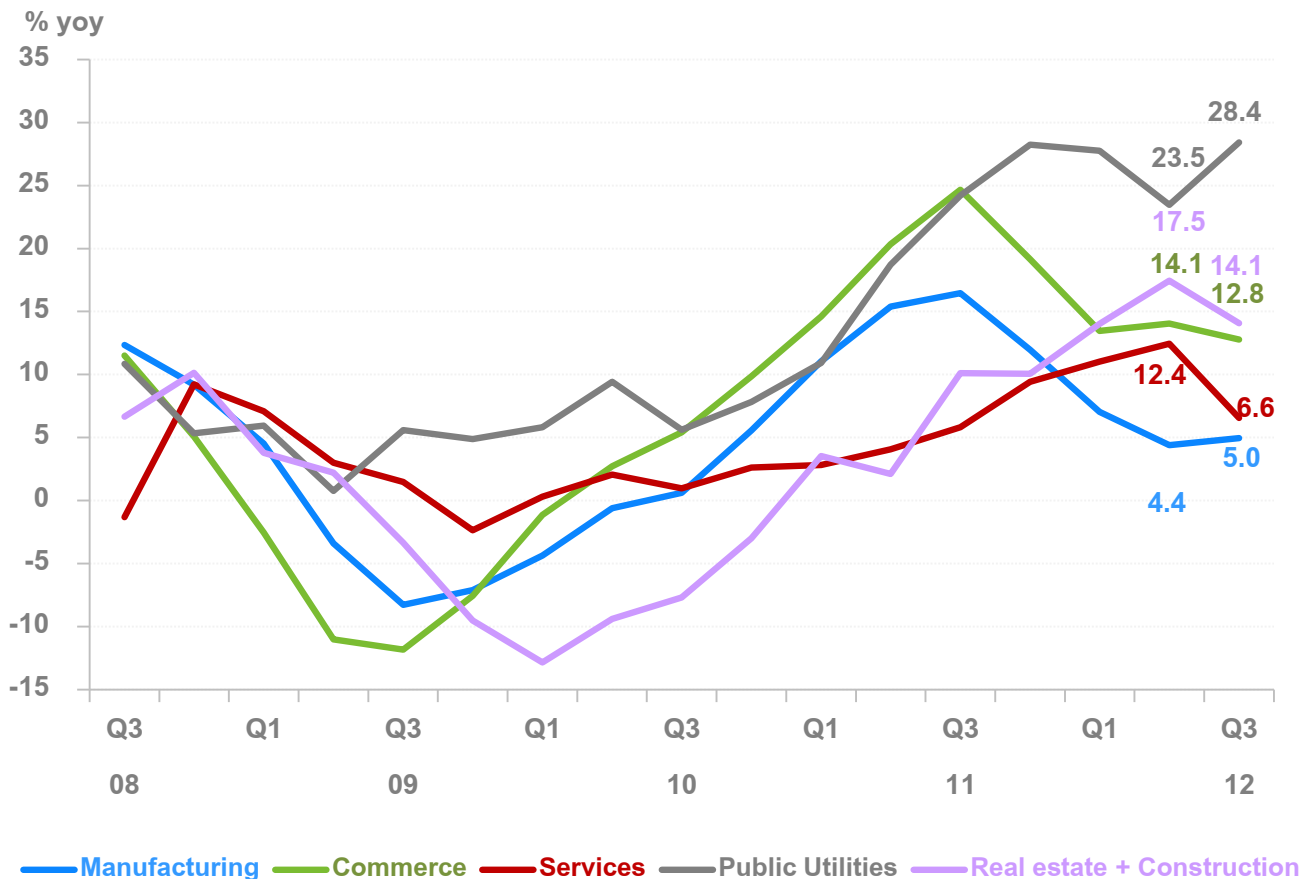


Loan Growth



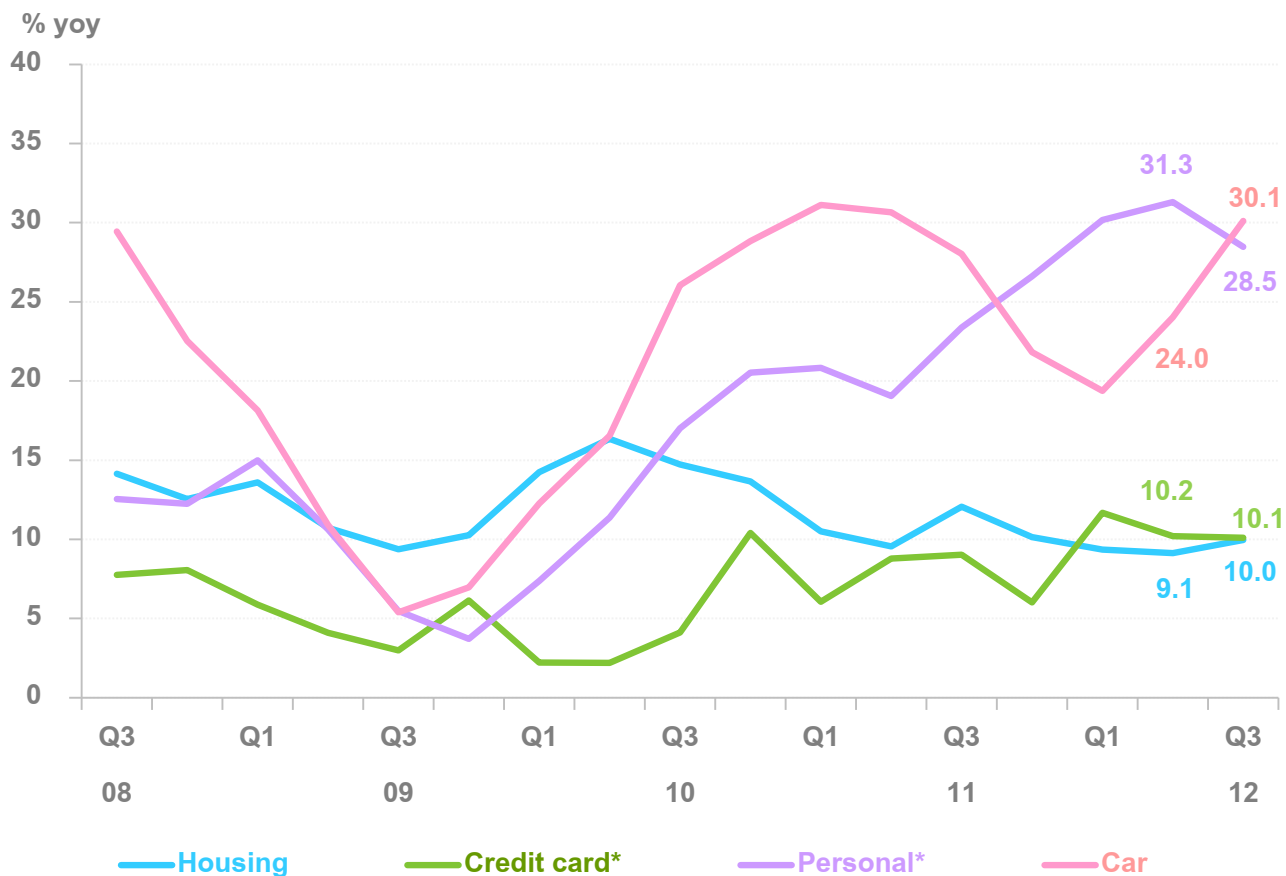


Corporate Loan





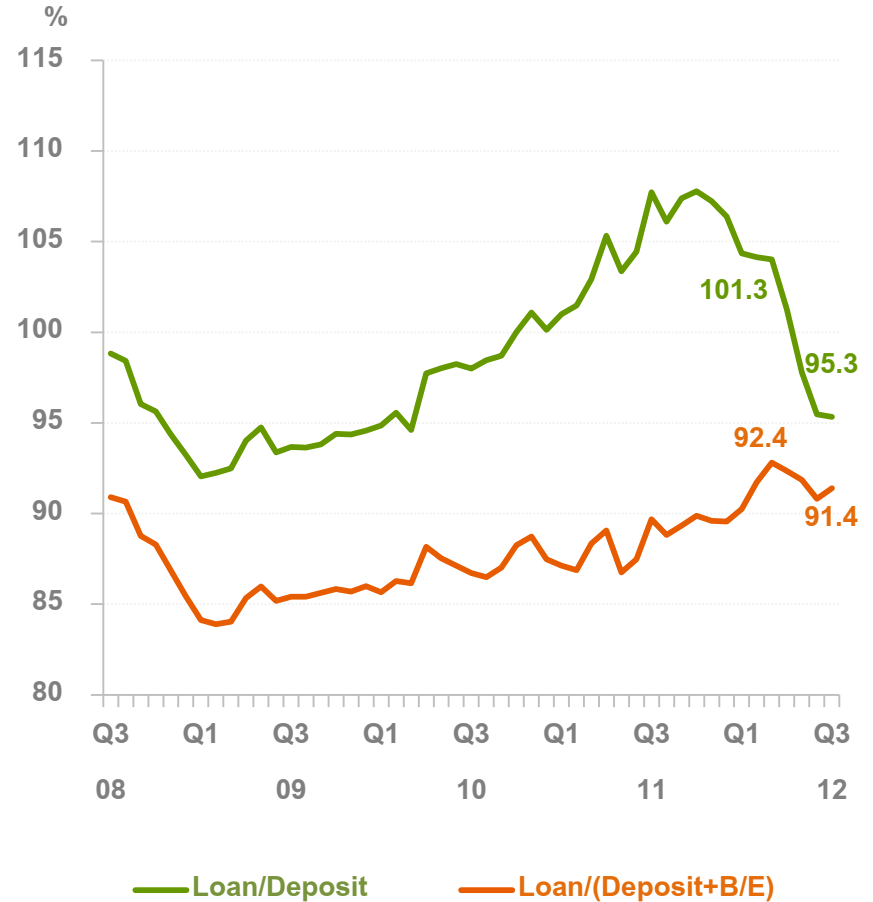
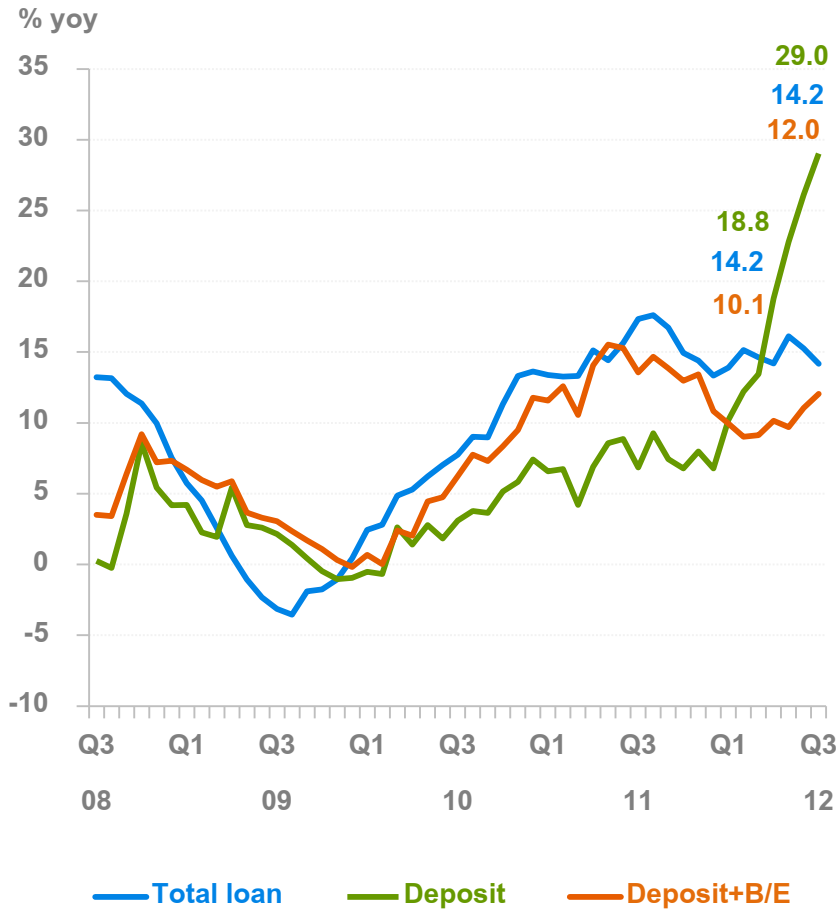
Consumer Loan



* Including KTC and AYC



Loan, Deposit and Liquidity*

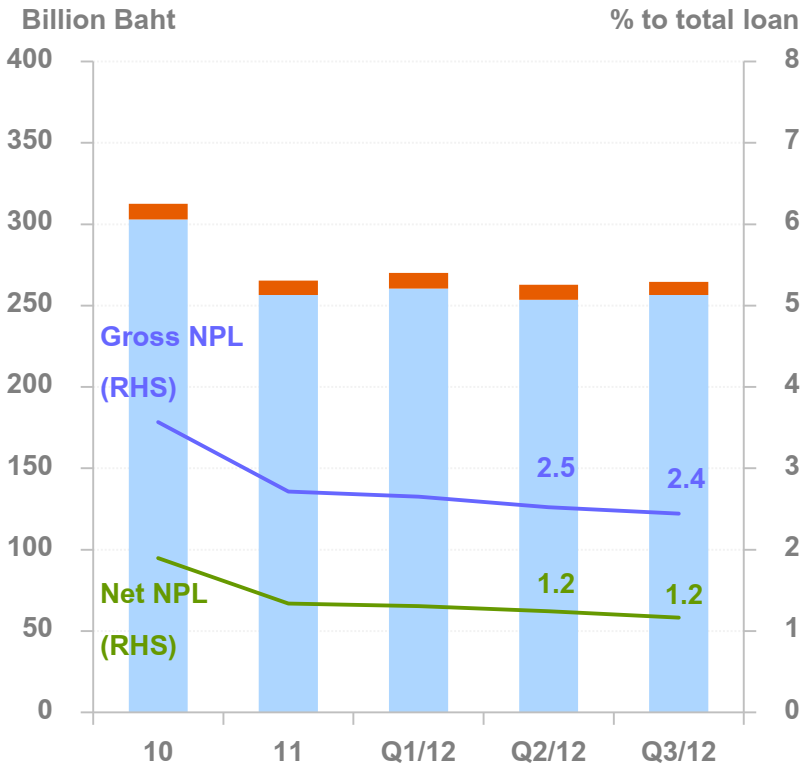


* Excluding interbank transactions

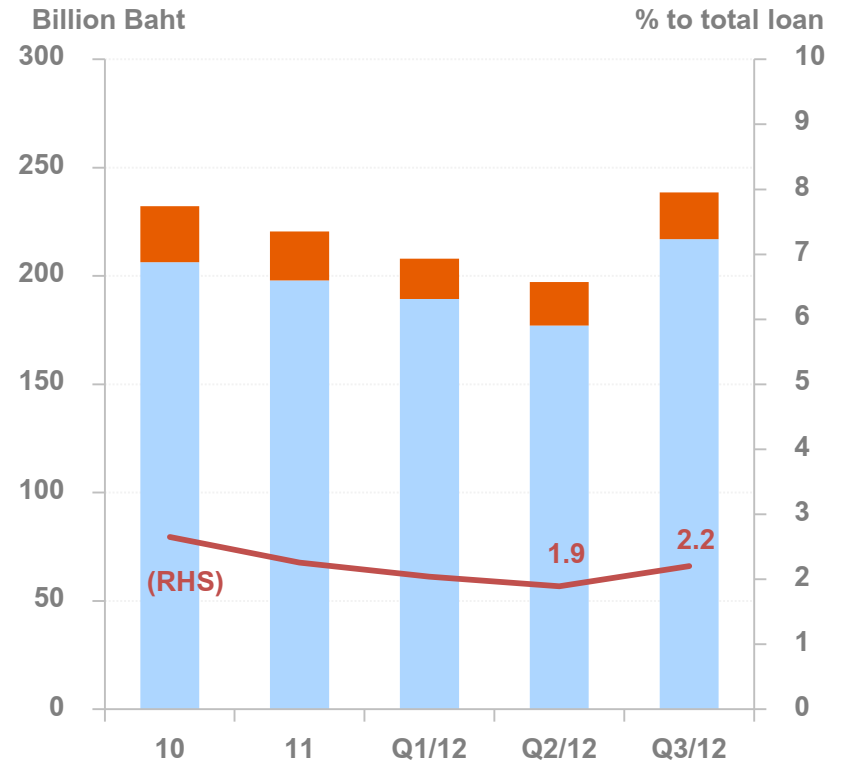


Asset Quality

NPL



Delinquency*



■ Thai Banks ■ Foreign Banks
— % Gross NPL to total loan — % Net NPL to total loan

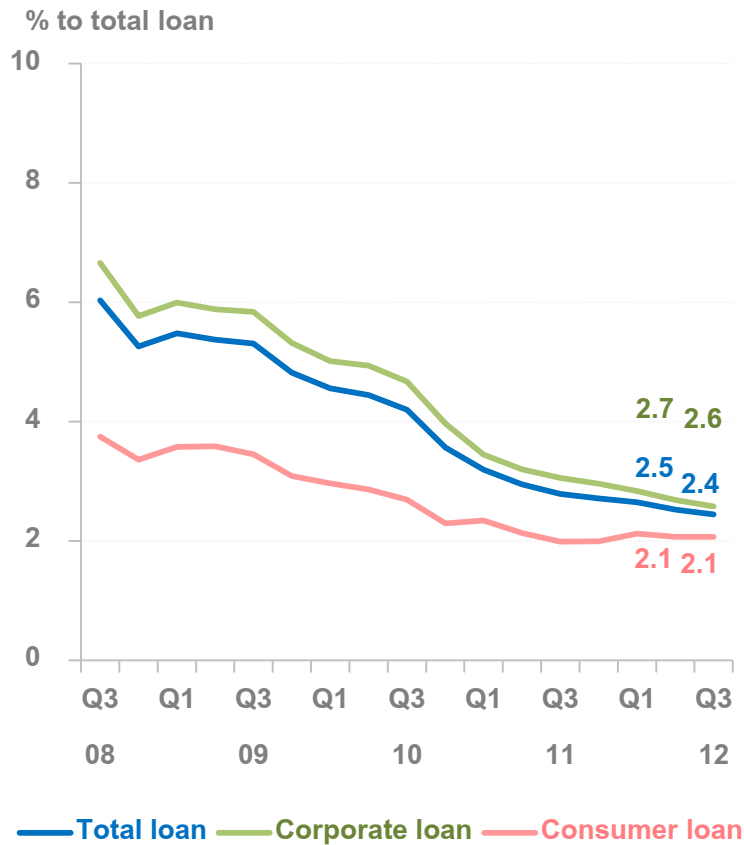
■ Thai Banks ■ Foreign Banks — % to total loan

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

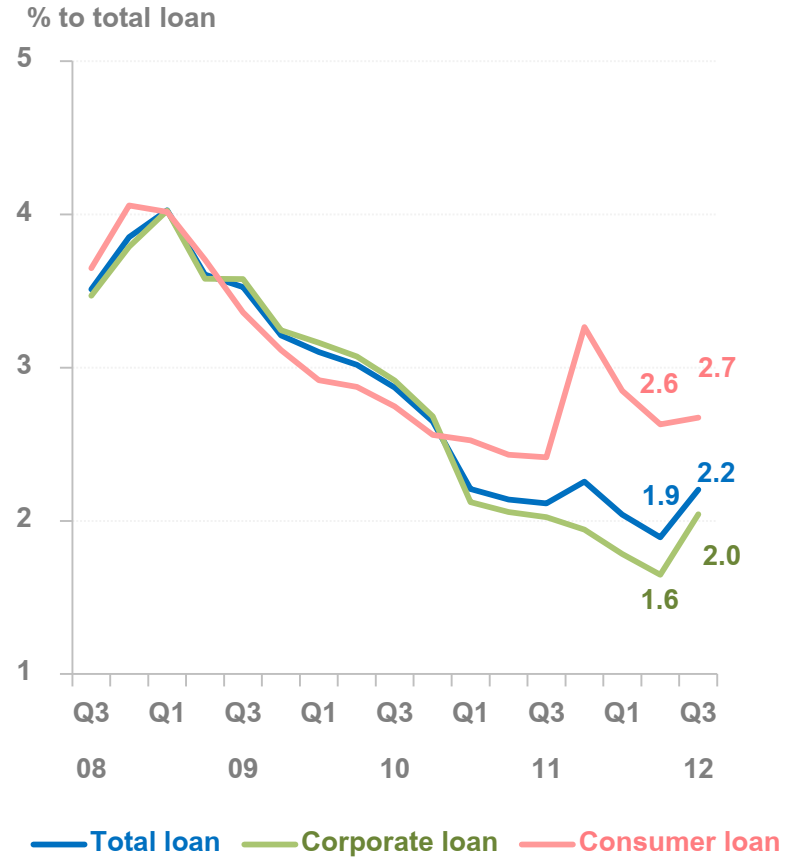


Asset Quality

NPL



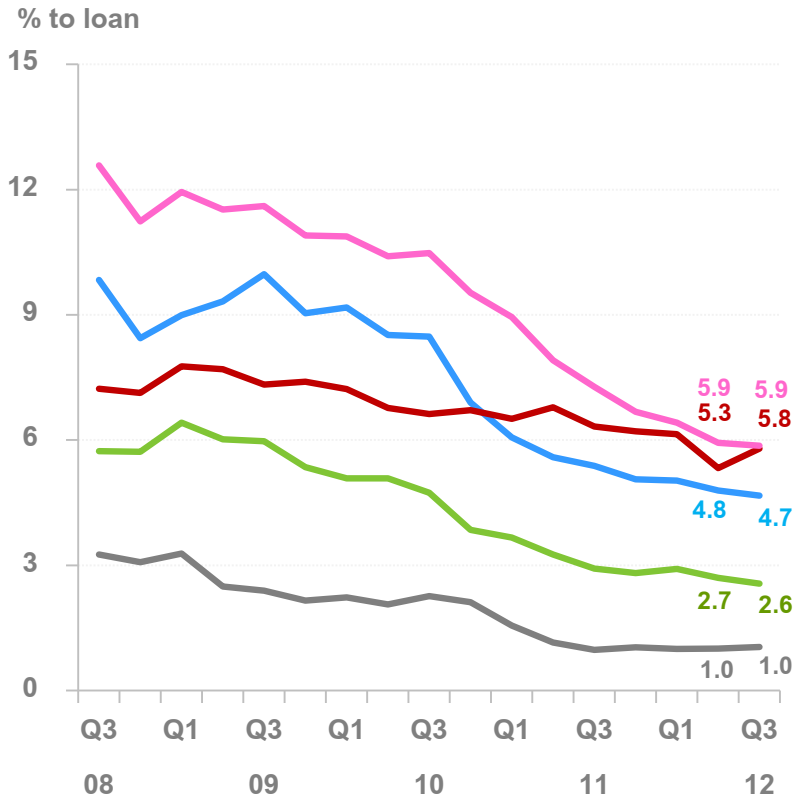
Delinquency





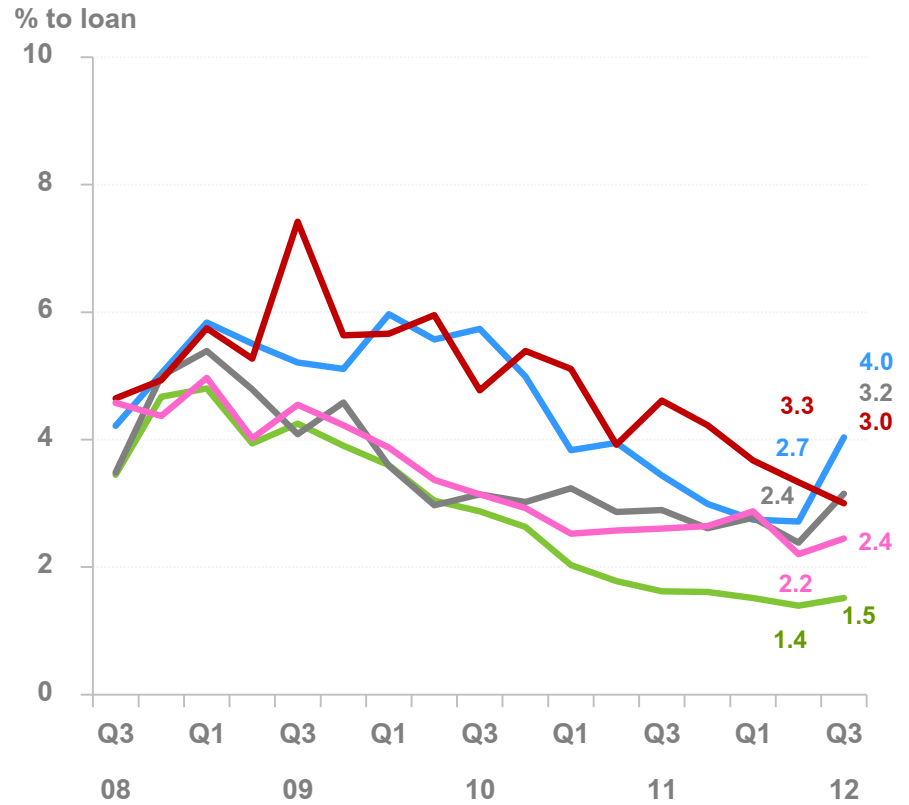
Corporate Loan

NPL



- Manufacturing
- Commerce
- Public Utilities
- Services
- Real estate + Construction

Delinquency



- Manufacturing
- Commerce
- Public Utilities
- Services
- Real estate + Construction



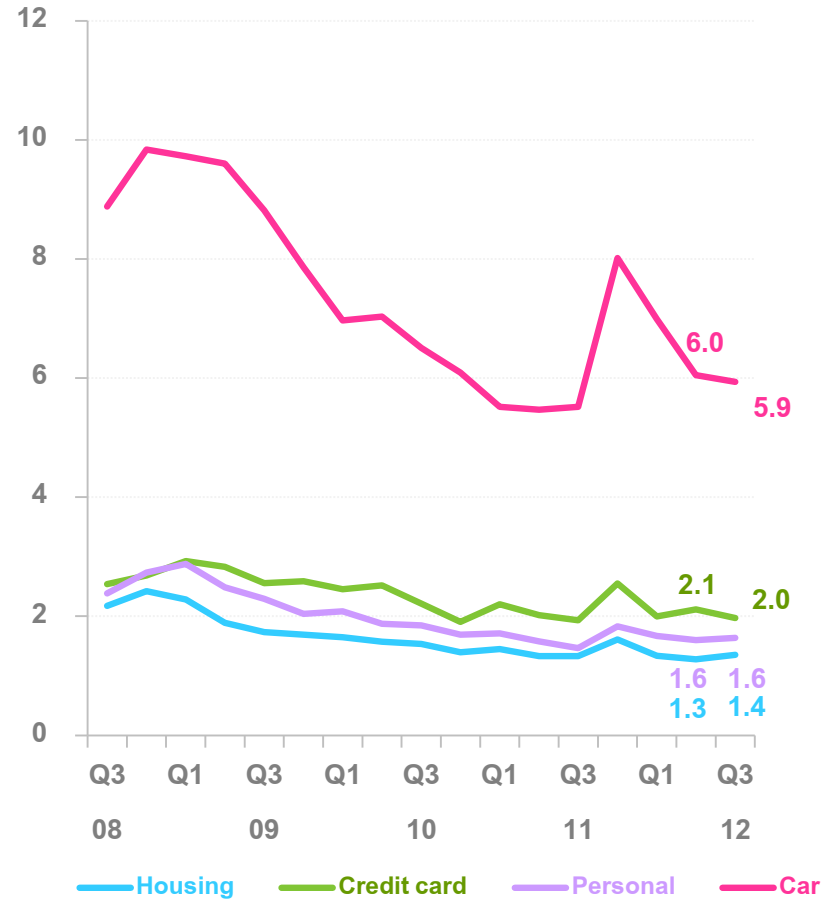
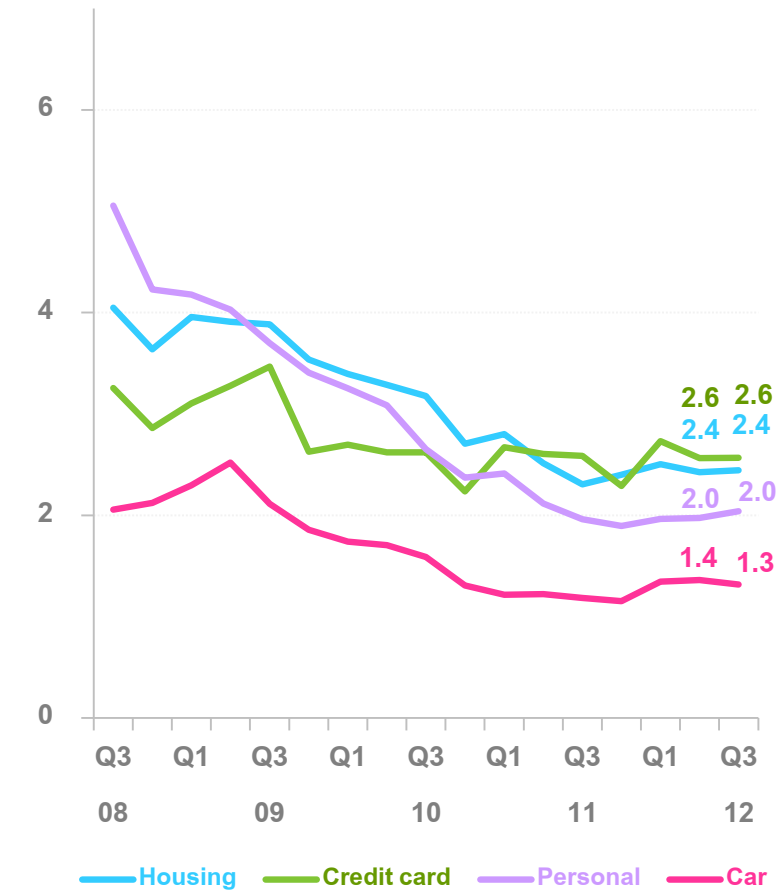
Consumer Loan

NPL

Delinquency

% to loan

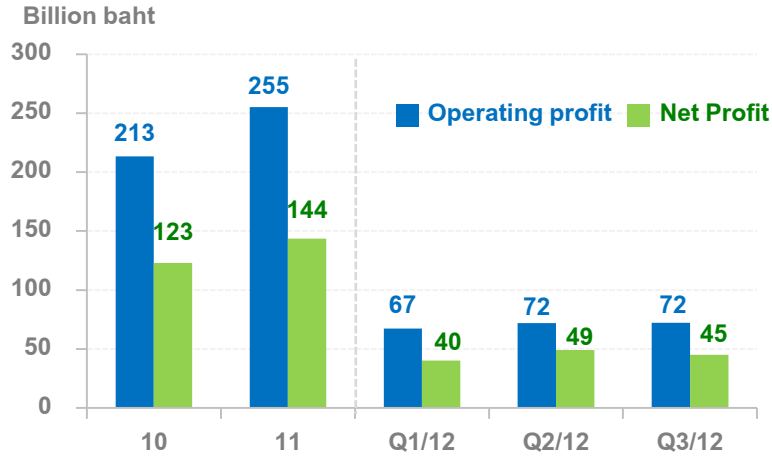
% to loan



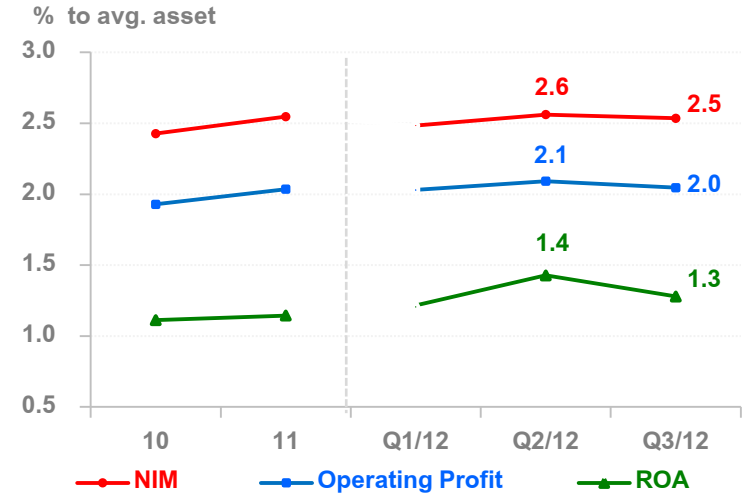


Overall Performance

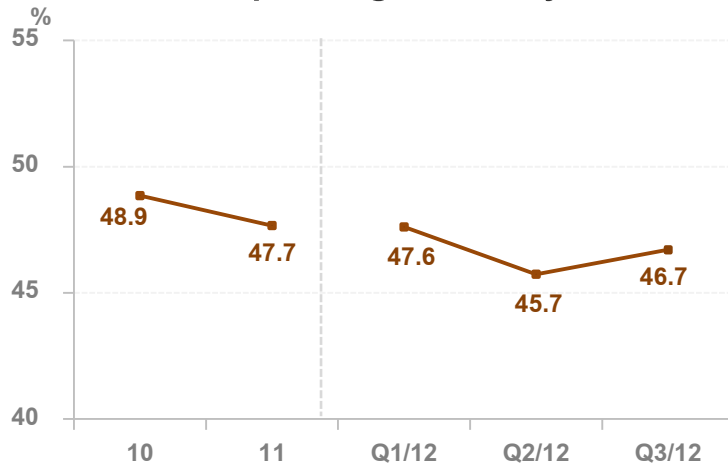
Profit



Profitability

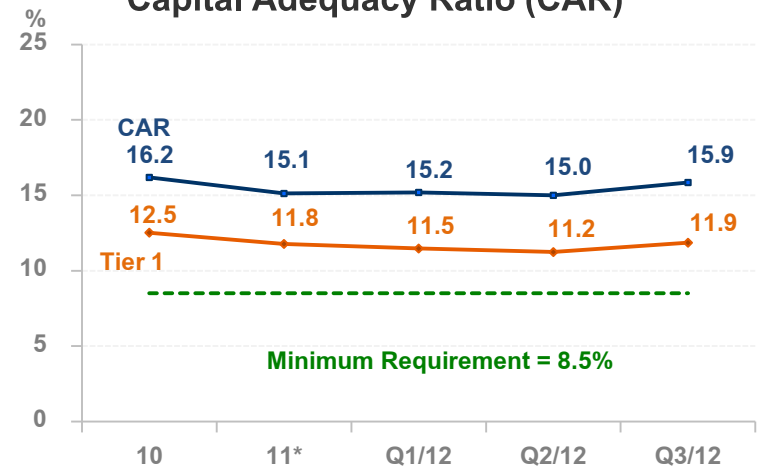


Operating Efficiency ^{1/}



^{1/} Operating expense / Total income

Capital Adequacy Ratio (CAR)



* Adopt new accounting standard, employee benefits.