



BANK OF THAILAND

# **Performance of the Banking System in 2012**



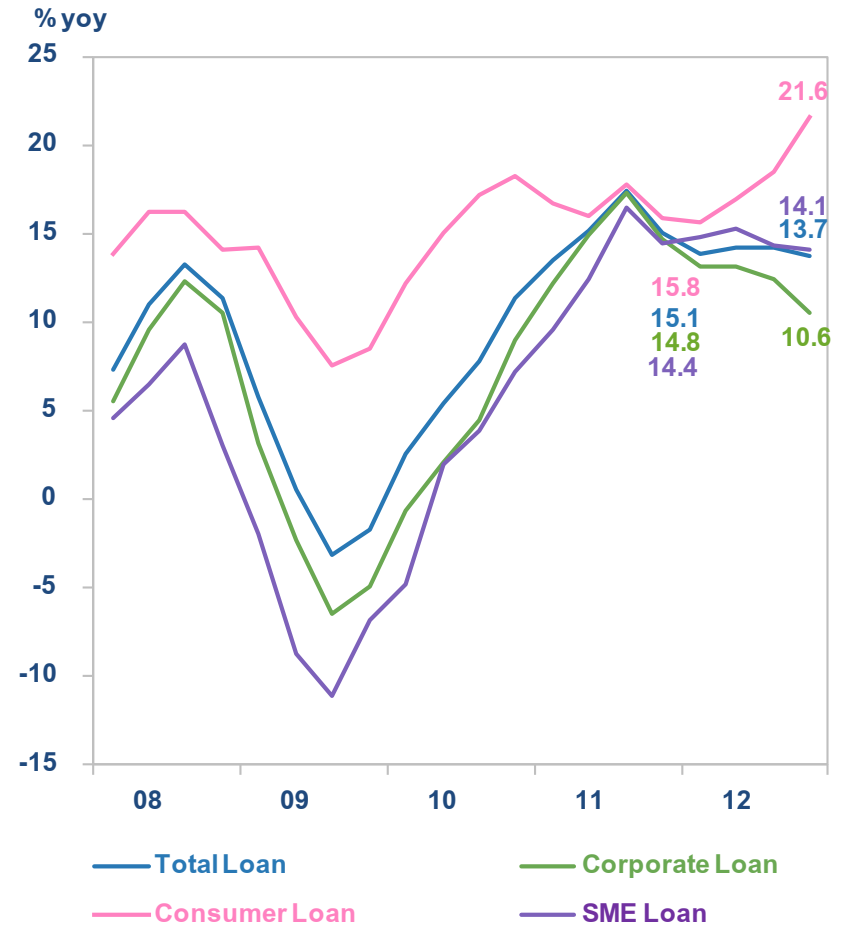
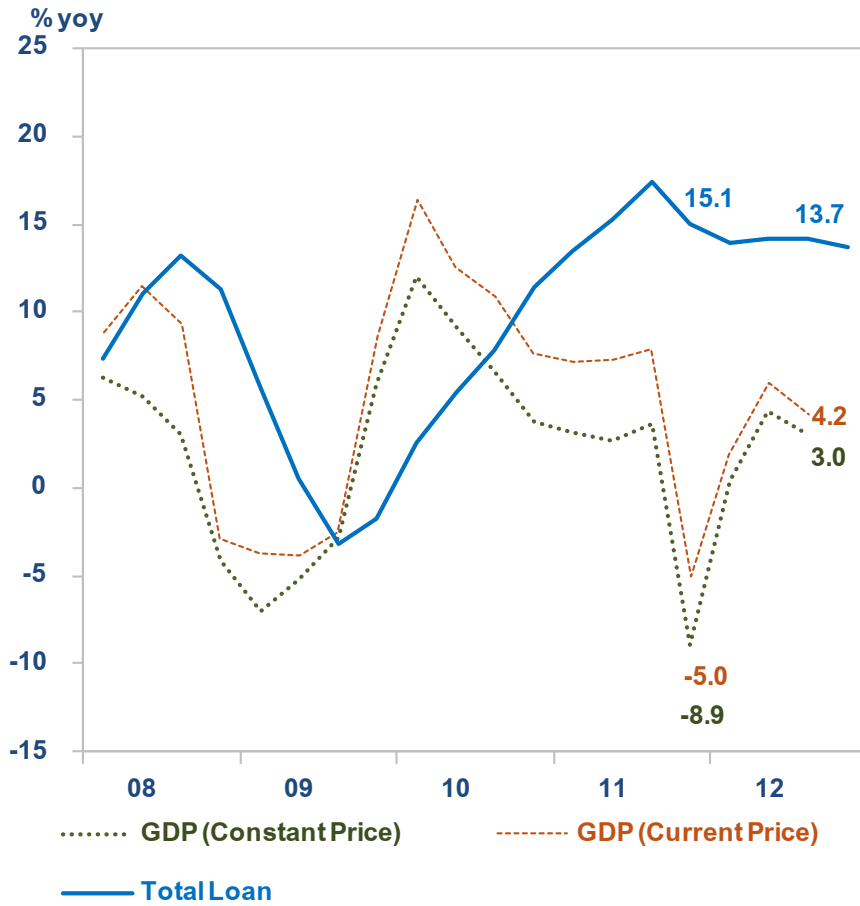
## Overall Performance of the Banking System

The banking system was resilient with continuous credit growth. Liquidity tightened slightly in line with credit expansion. Loan quality remained sound, while net profit and capital position continued to improve.

- **Loan grew by 13.7 %yoy from strong domestic demand and government's stimulus packages**
  - **Corporate loan expanded by 10.6 %yoy (SME loan expanded by 14.1 %yoy)**
  - **Consumer loan expanded by 21.6 %yoy**
- **Liquidity tightened slightly due to continuous credit expansion**
  - **Loan / (Deposit + Borrowing) ratio increased to 87.9%**
- **Gross NPL decreased by 11.9 billion baht to 254.2 billion baht**
  - **Gross NPL ratio decreased to 2.3% and net NPL ratio decreased to 1.1%**
- **Net profit increased from both net interest income and fee income mainly from bancassurance**
  - **ROA increased to 1.2% while NIM remained stable at 2.5%**
- **Capital increased from both long-term subordinated debt issuance and profit allocation**
  - **BIS ratio was at 16.3% and Tier-1 ratio was at 11.8 %**



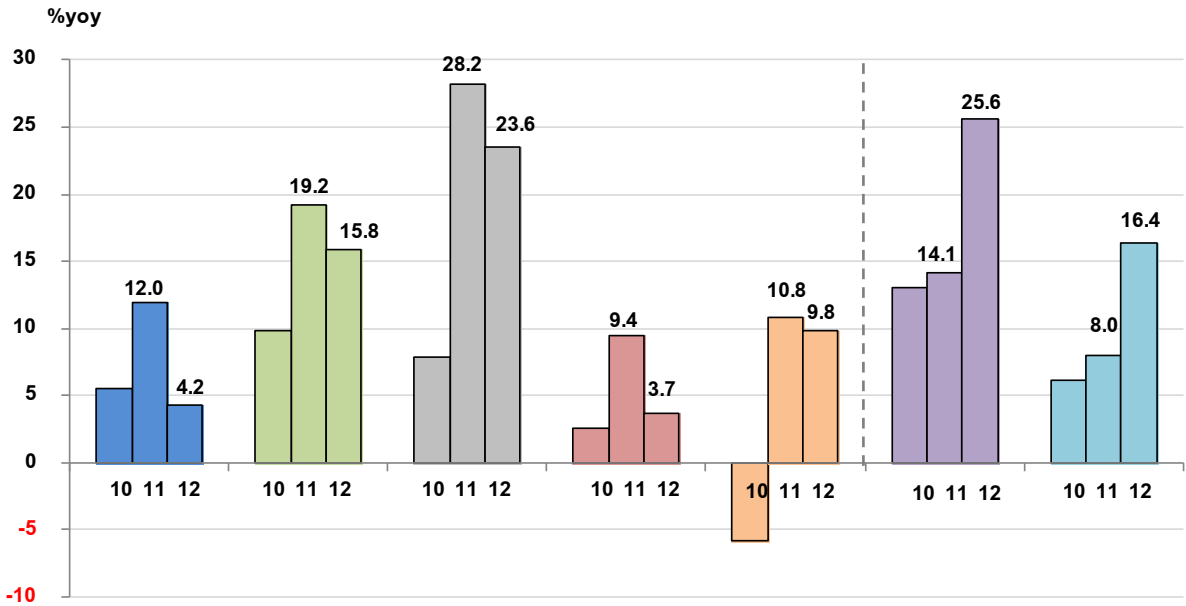
# Loan Growth





# Corporate Loan

### Corporate Loan Growth

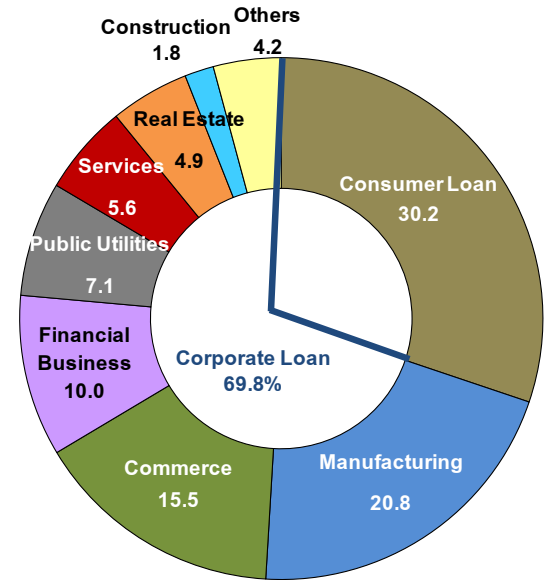


Manufacturing    Commerce    Public Utilities    Services    Real Estate    Financial Business    Construction

Sectors with slower growth

Sectors with higher growth

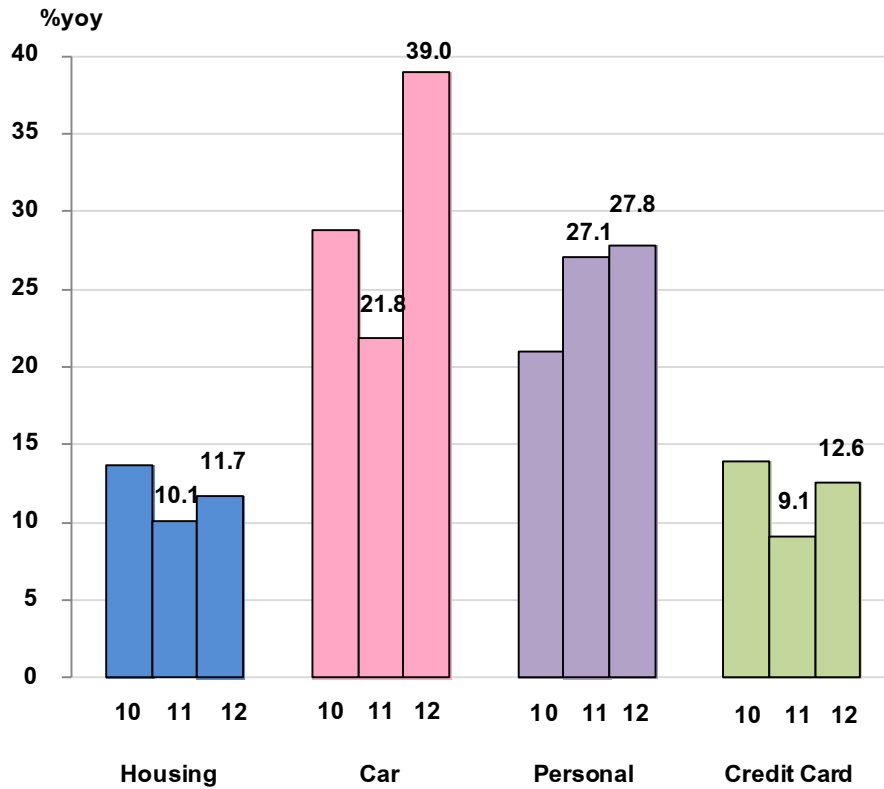
### Structure of Corporate Loan as of December 2012



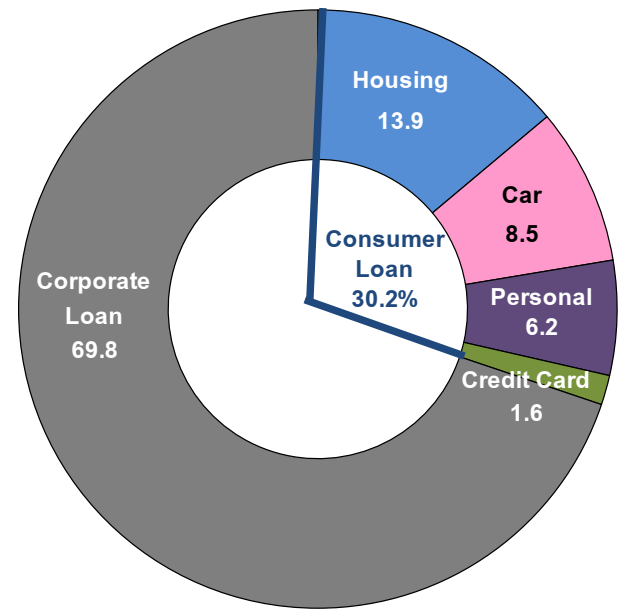


# Consumer Loan

Consumer Loan Growth

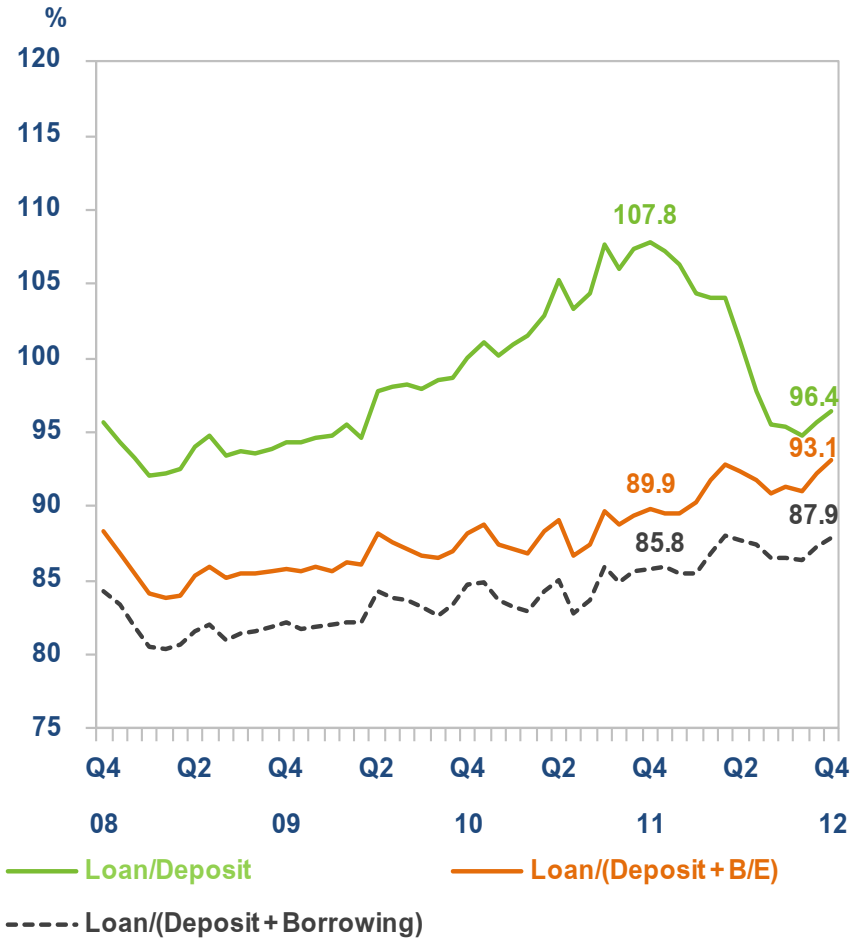
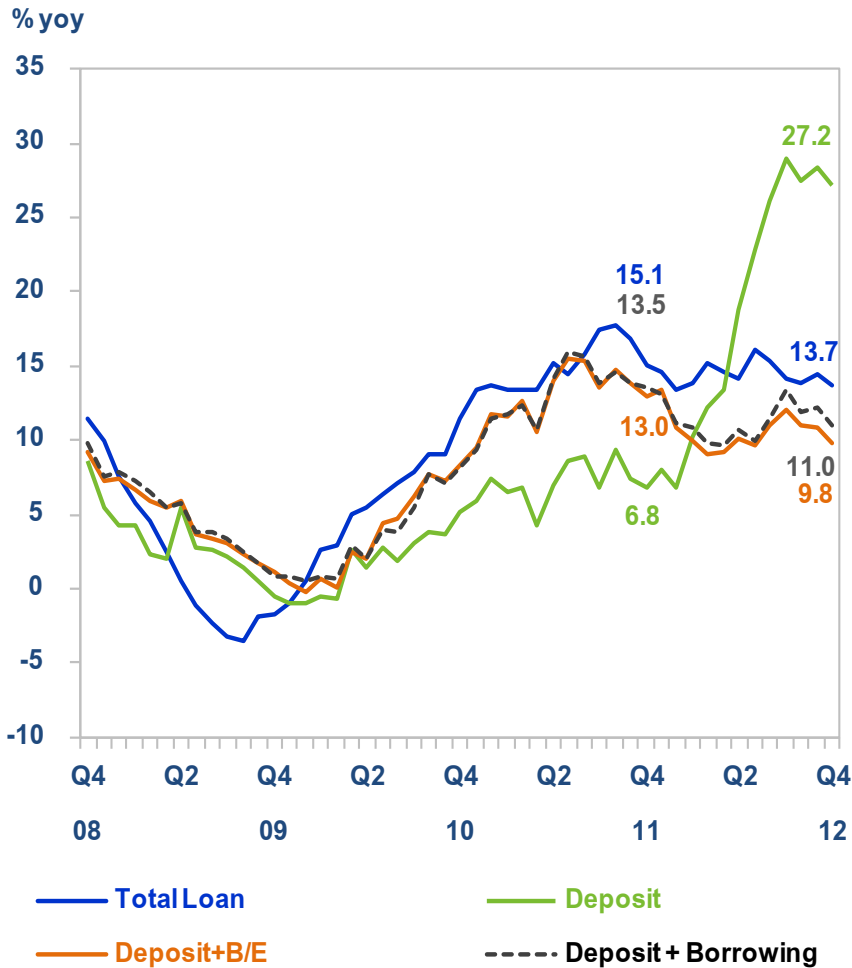


Structure of Consumer Loan as of December 2012





# Loan, Deposit and Liquidity

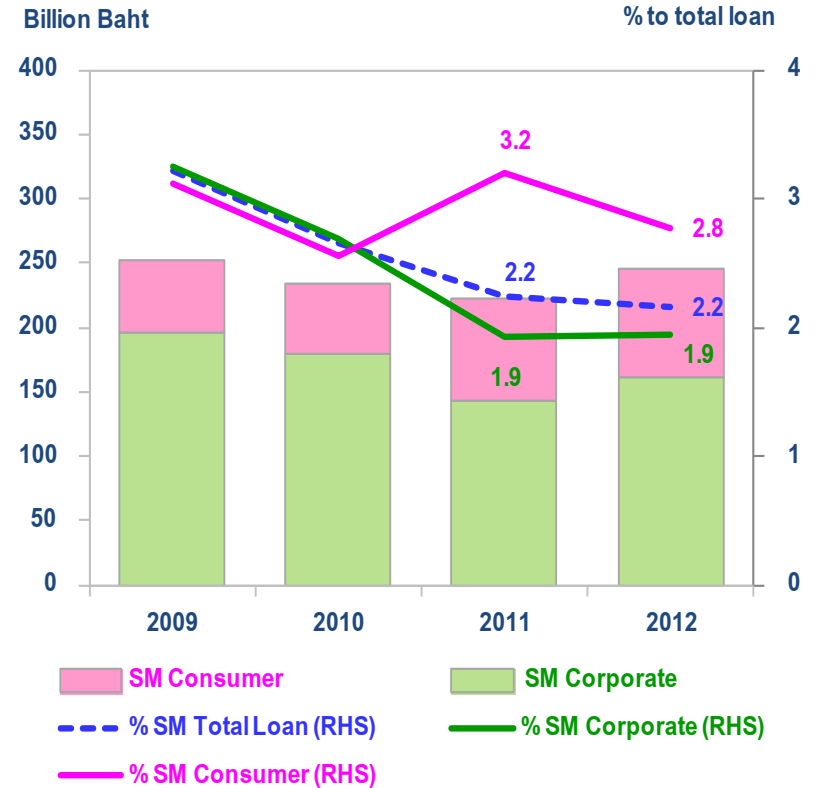
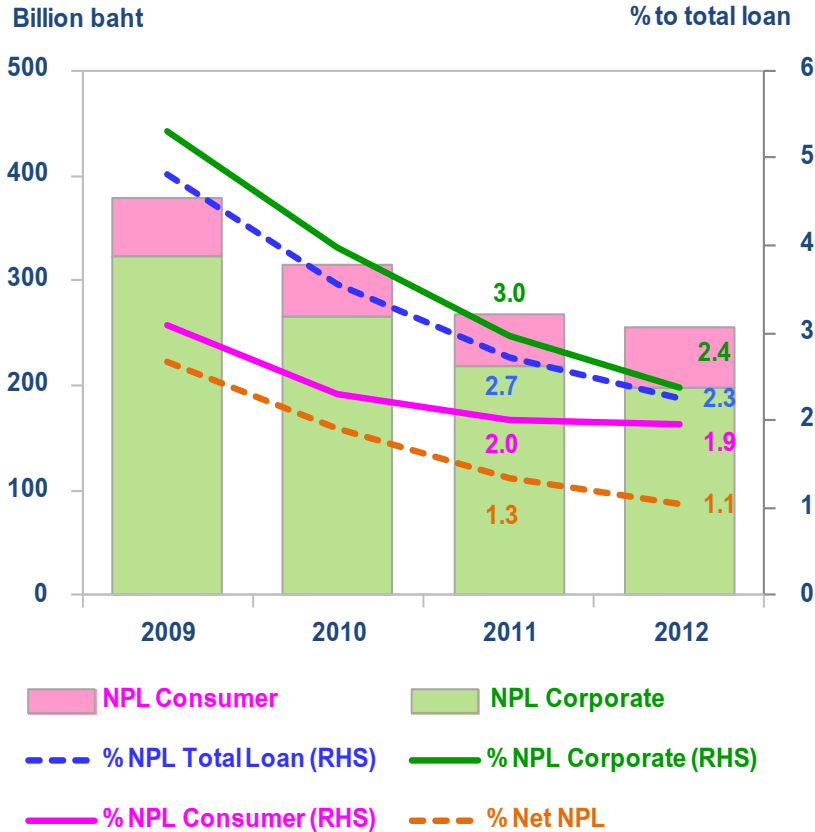




# Asset Quality

## NPL

## Delinquency\*



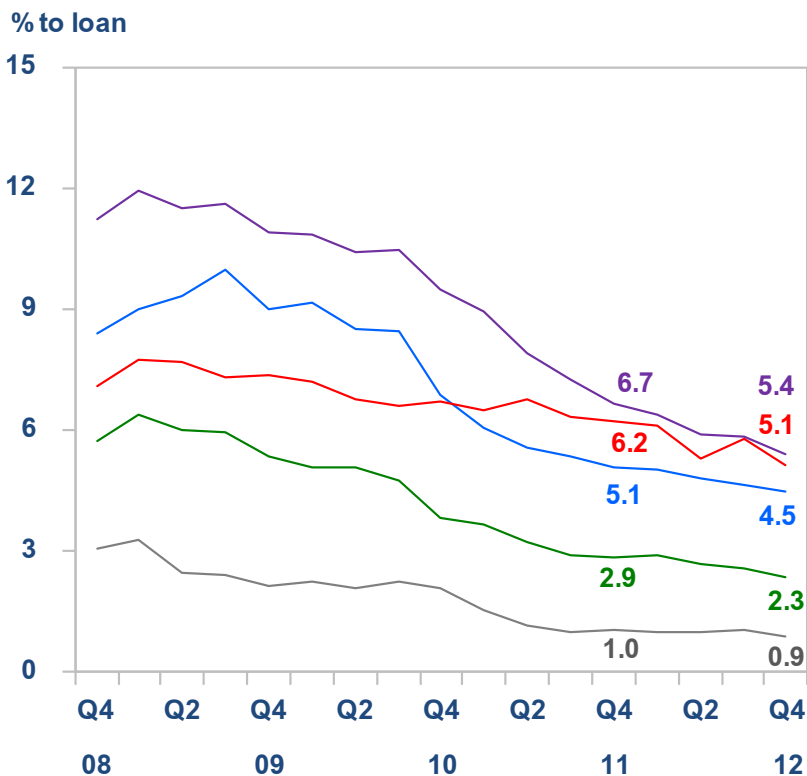
\* Special mentioned loans or past due loans over 1 month but not over 3 months



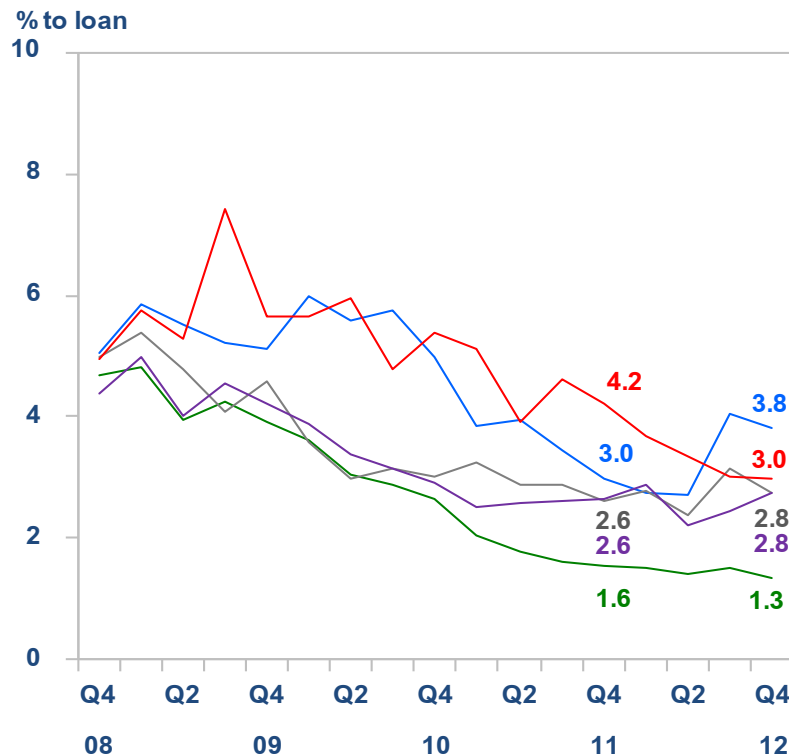
# Corporate Loan

## NPL

## Delinquency



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



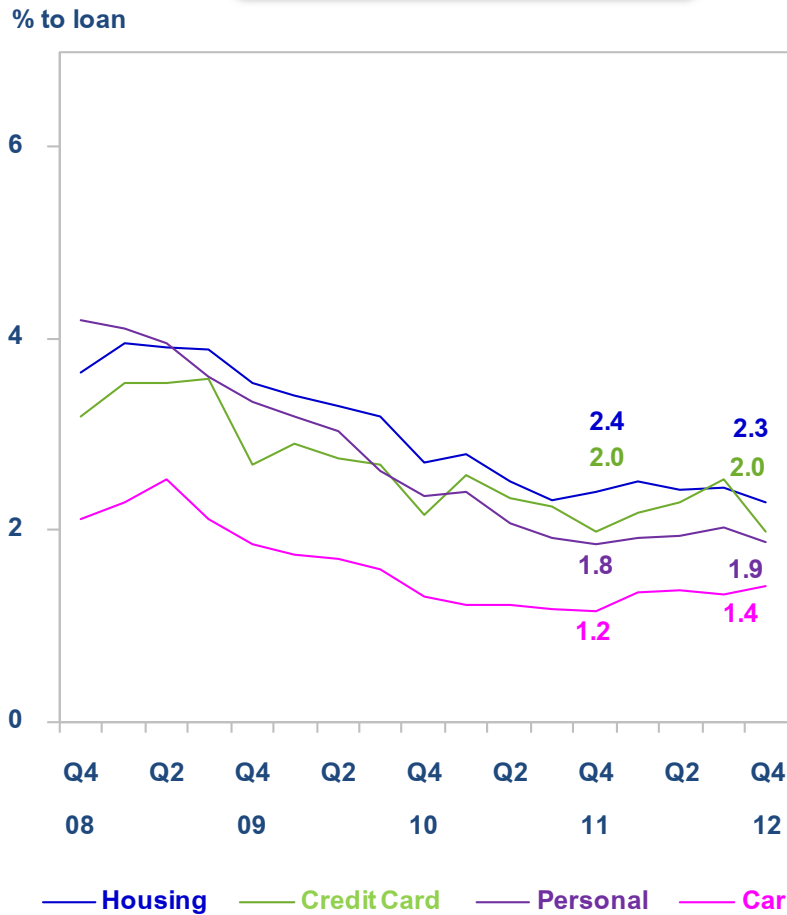
- Manufacturing
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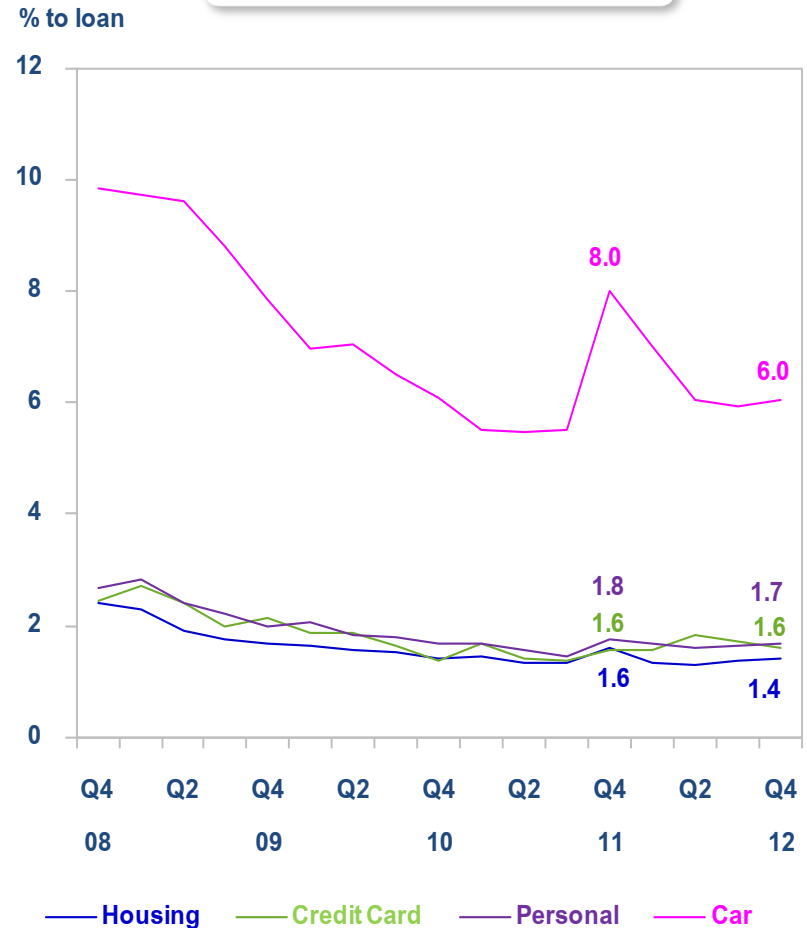


# Consumer Loan

## NPL



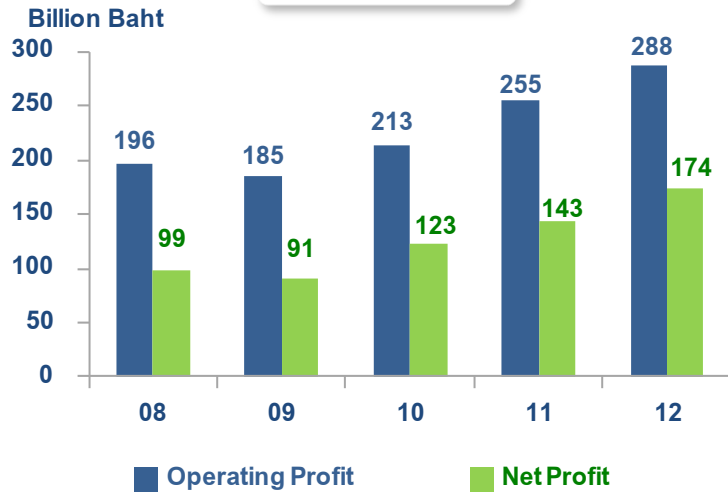
## Delinquency



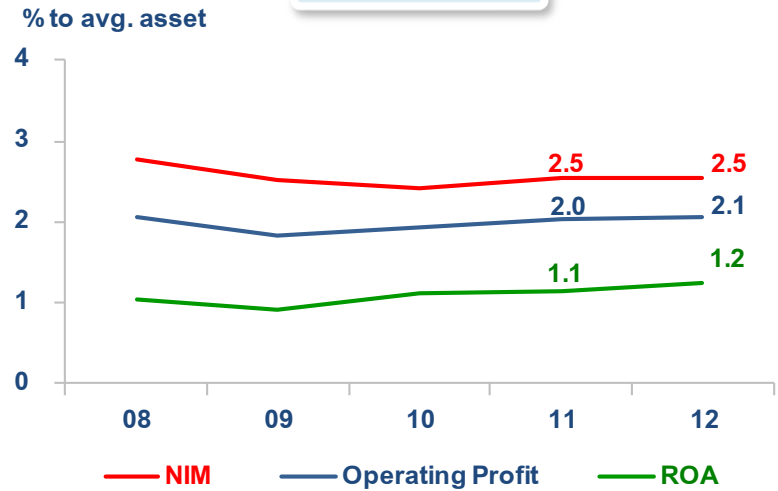


# Overall Performance

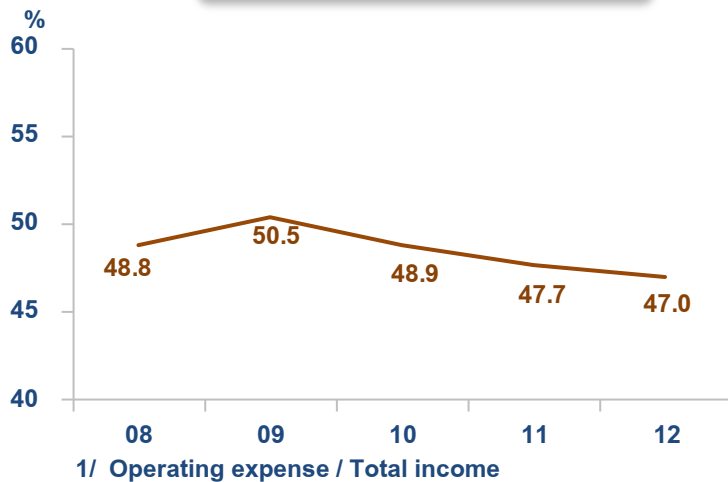
### Profit



### Profitability



### Operating Efficiency <sup>1/</sup>



### Capital Adequacy Ratio(CAR)

