



# **Performance of the Banking System in the First Quarter of 2013**



# Overall Performance of the Banking System

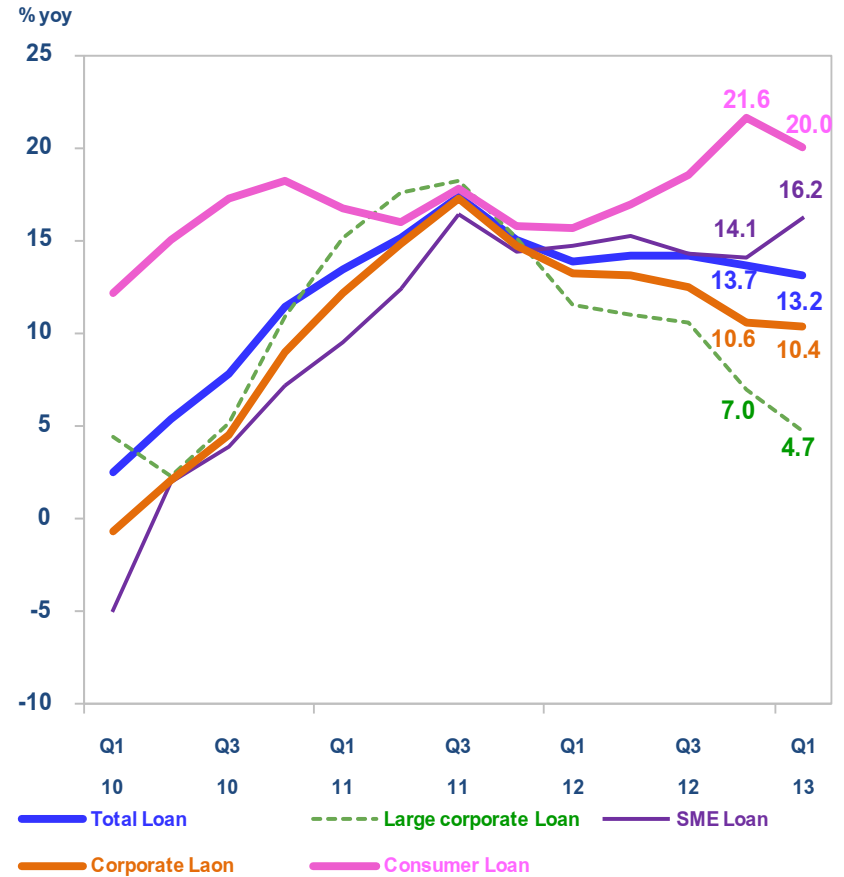
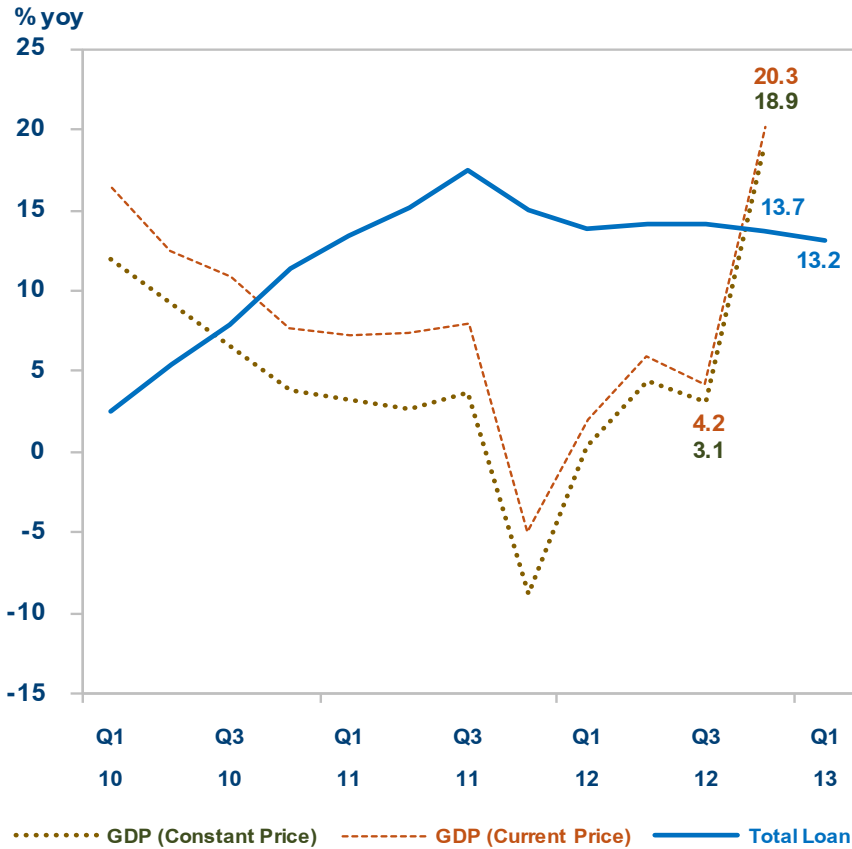
## The banking system remained sound

- **Loan expanded continuously from SME and consumer loan.**
- **Loan quality remained sound with low NPL ratio although NPL of consumer loan increased slightly.**
- **Net profit increased.**
- **Capital fund was robust. BIS ratio was at 15.8%.**



# Loan expanded continuously

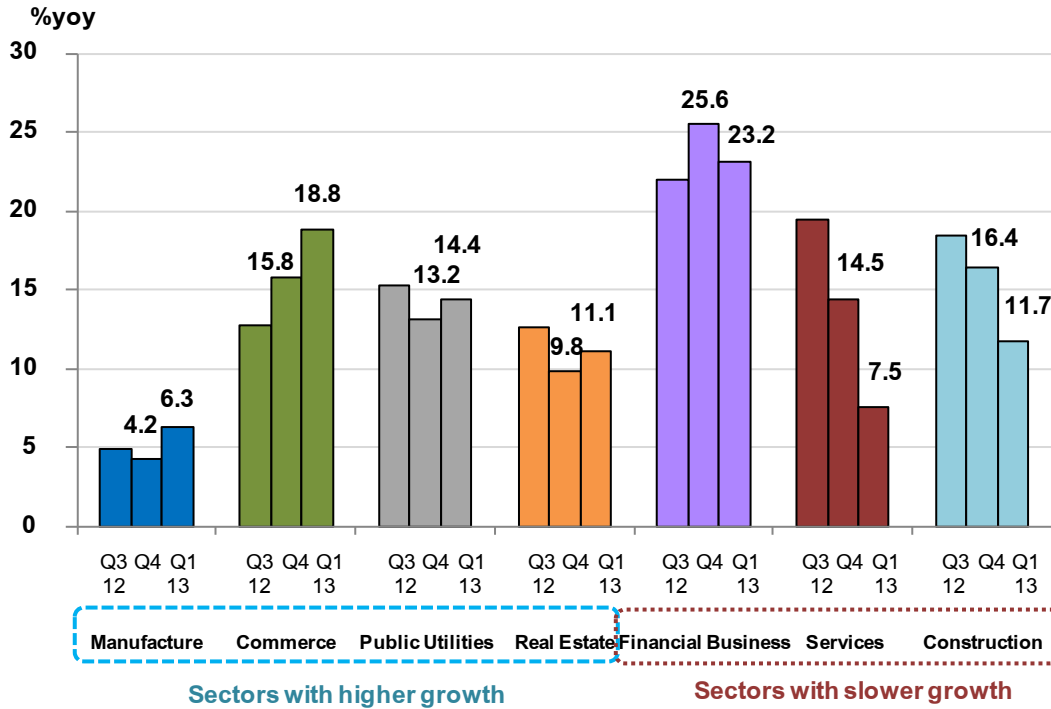
## Commercial Bank Loan Growth



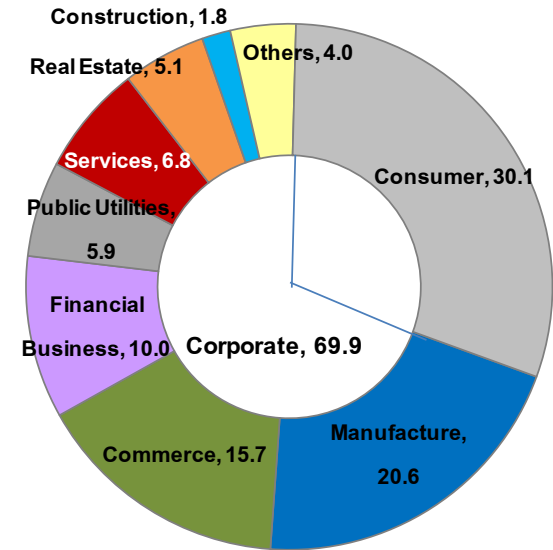


# Corporate Loan

Corporate Loan Growth



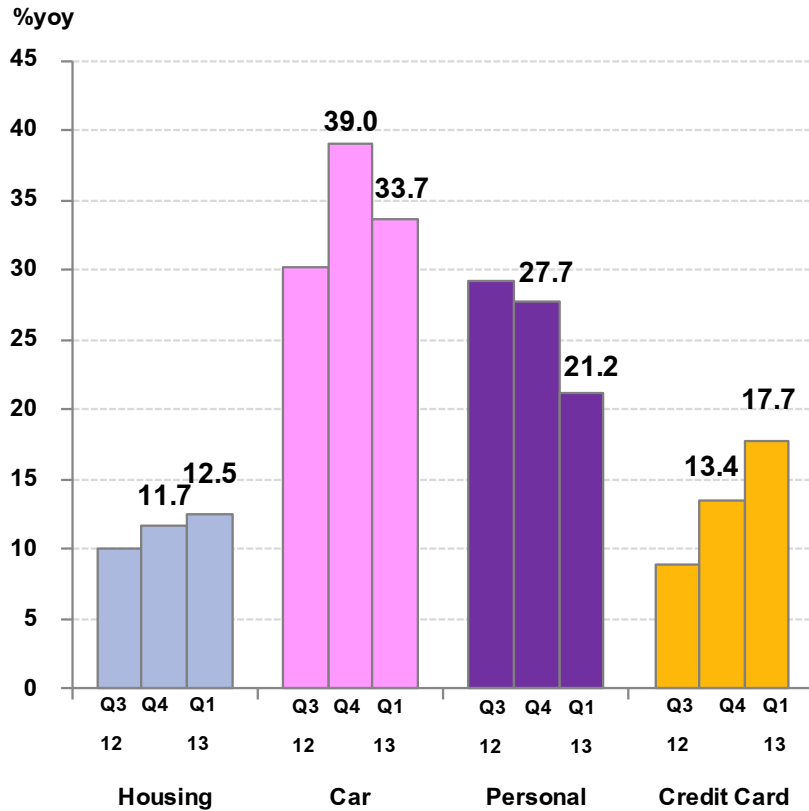
Structure of Corporate Loan as of March 2013



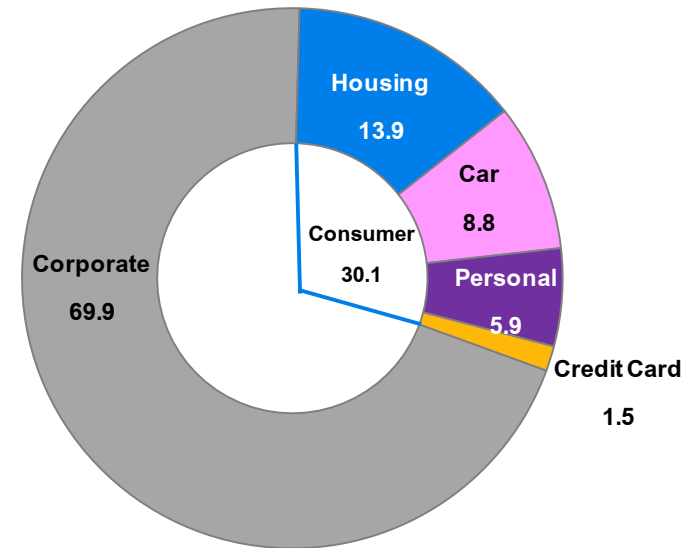


# Consumer Loan

Consumer Loan Growth



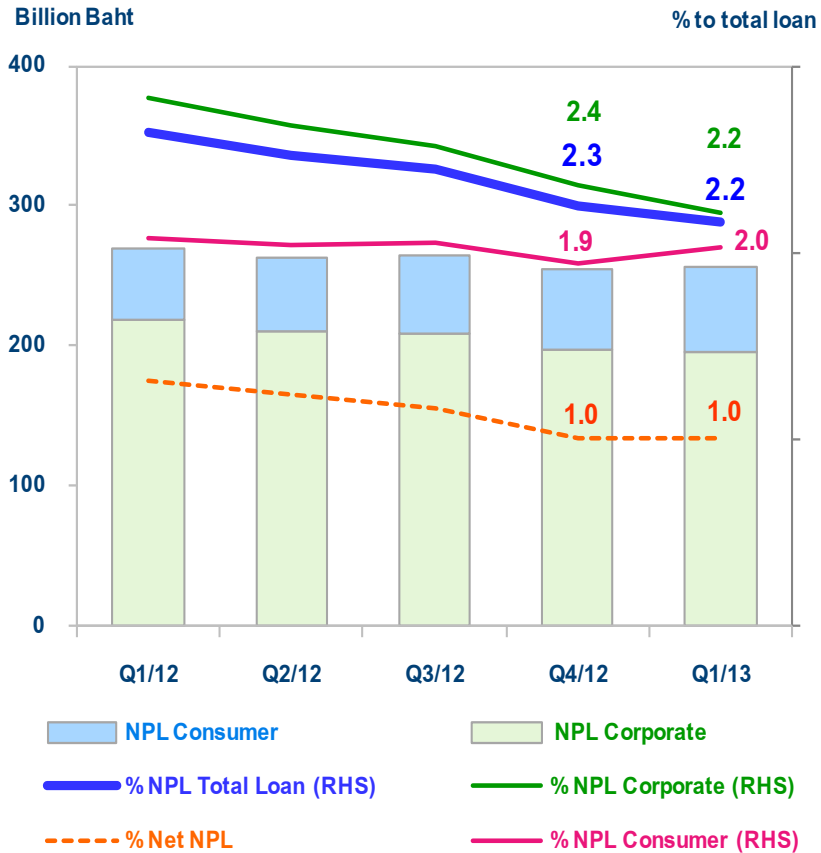
Structure of Consumer Loan  
as of March 2013



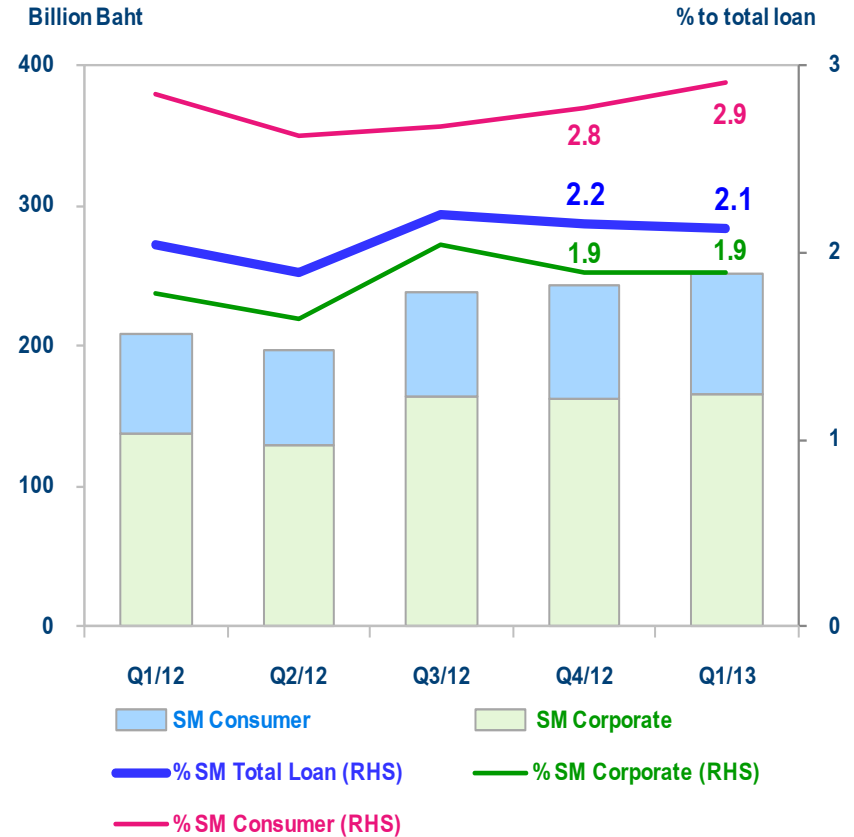


# Loan Quality was sound

## NPL



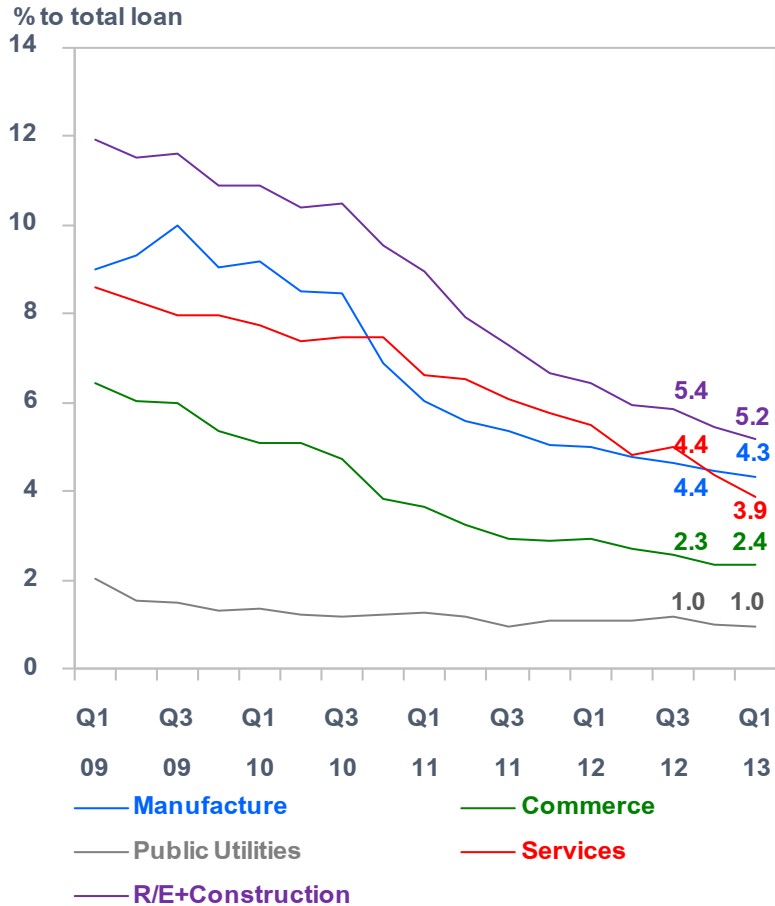
## SM



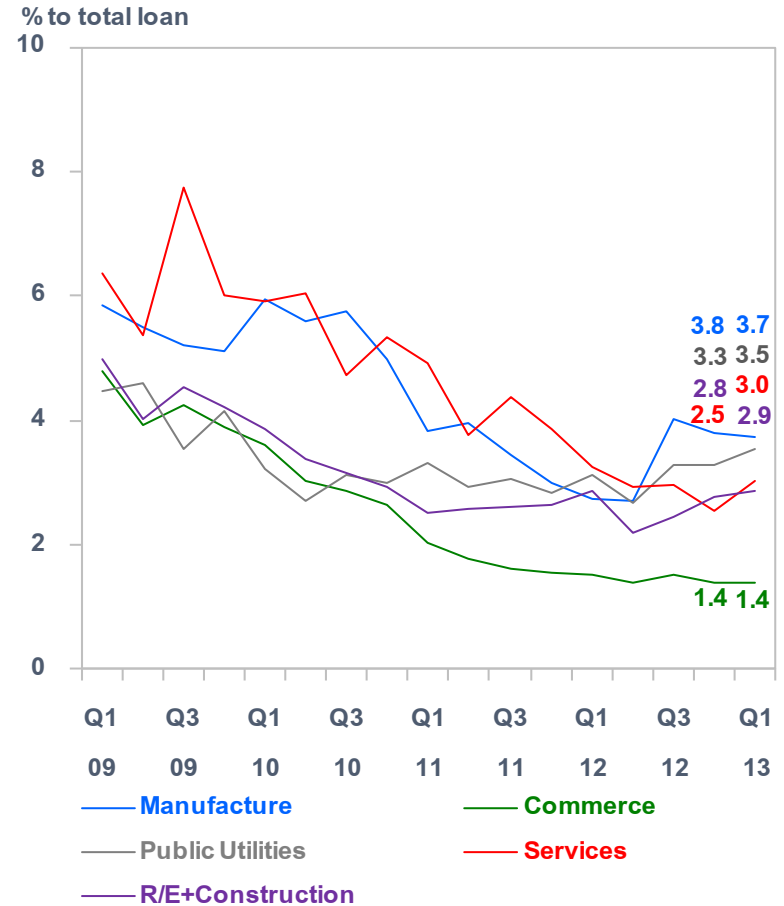


# Corporate Loan

## NPL



## SM

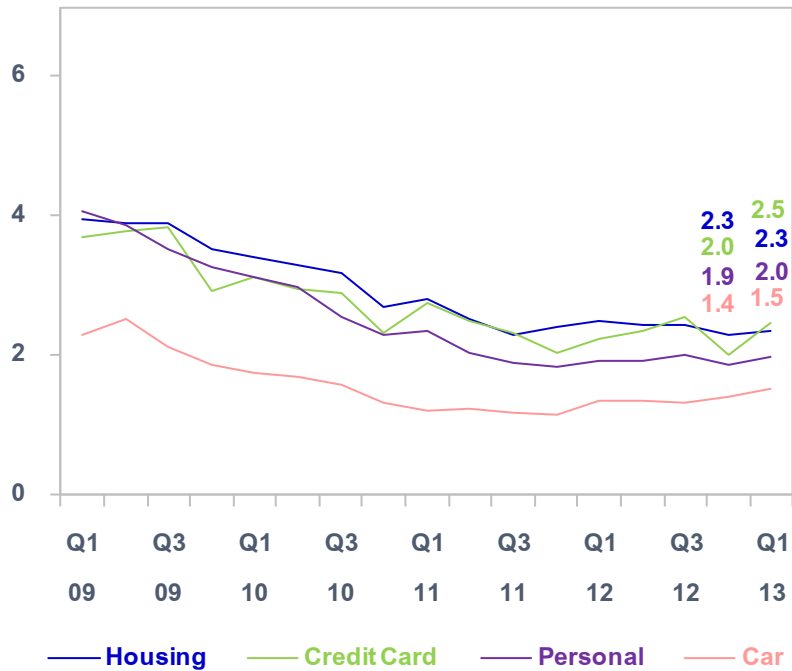




# Consumer Loan

## NPL

% to total loan



## SM

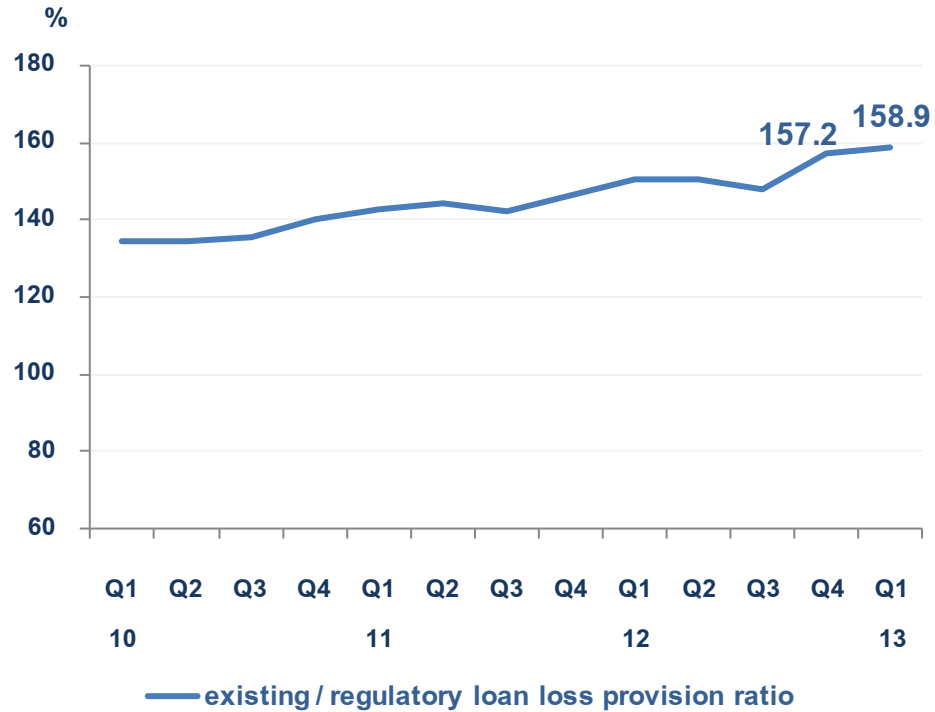
% to total loan







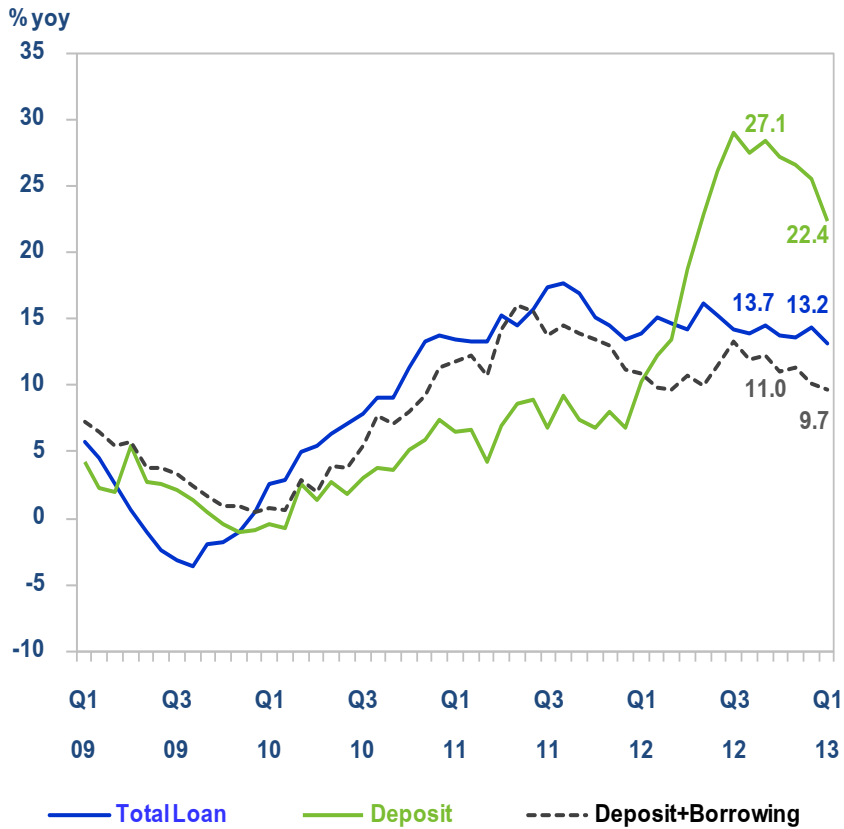
# Loan Loss Provision



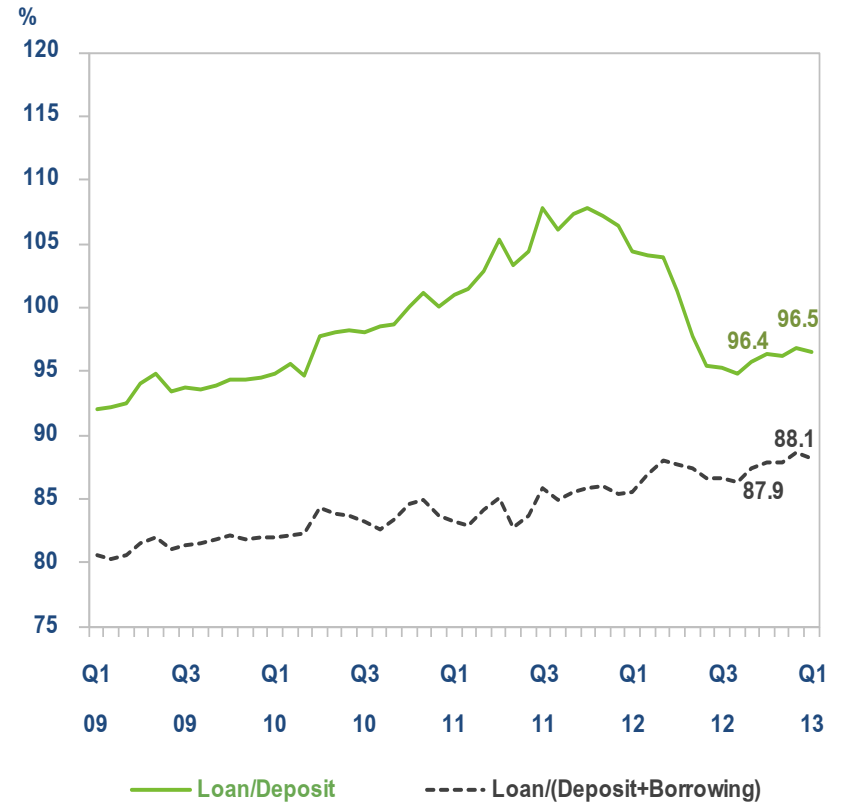


# Liquidity remained stable

Loan, Deposit and Borrowing Growth



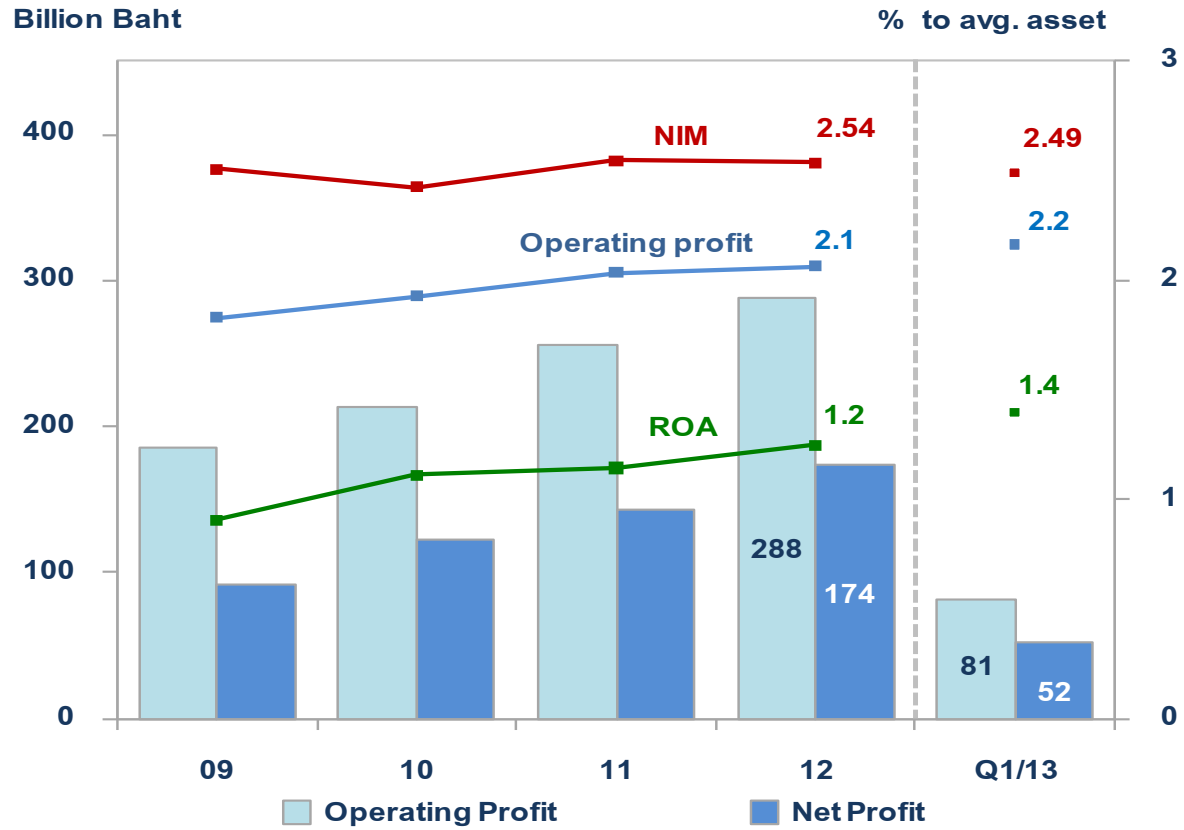
Loan to Deposit and Borrowing





# Banking performance

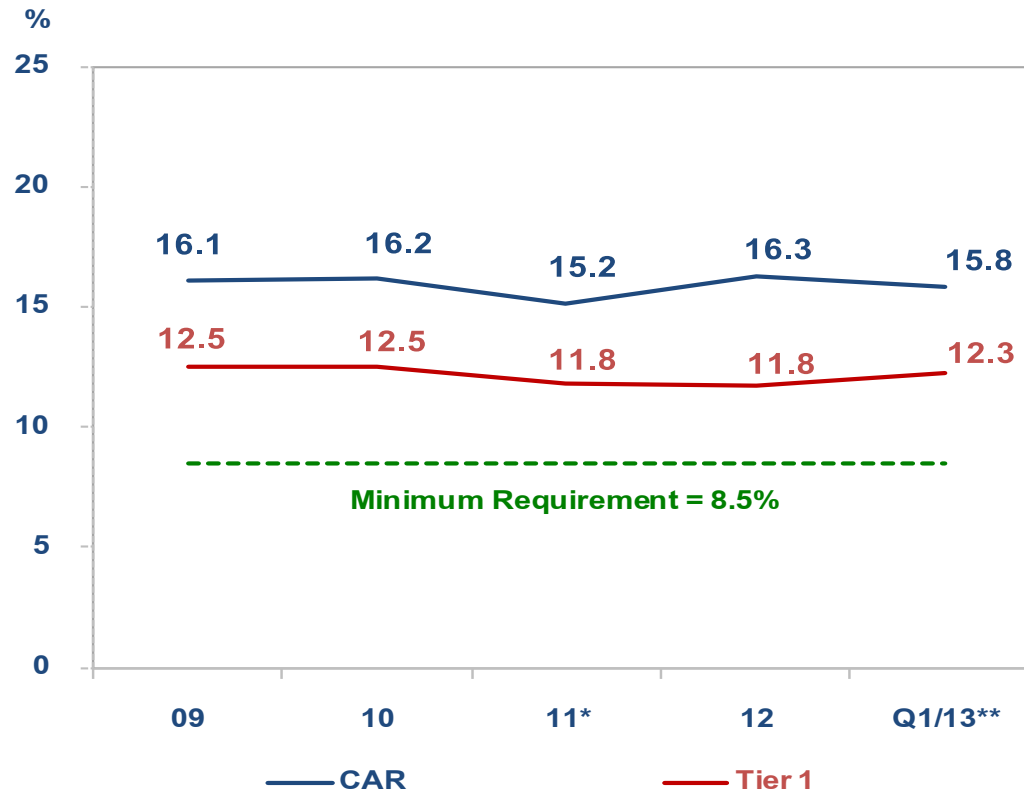
## Profit





# Capital position

## Capital Adequacy Ratio (CAR)



\* Adopt new accounting standard, employee benefits.

\*\* Adopt Basel III regulation.