



Performance of the Thai Banking System in the Second Quarter of 2014



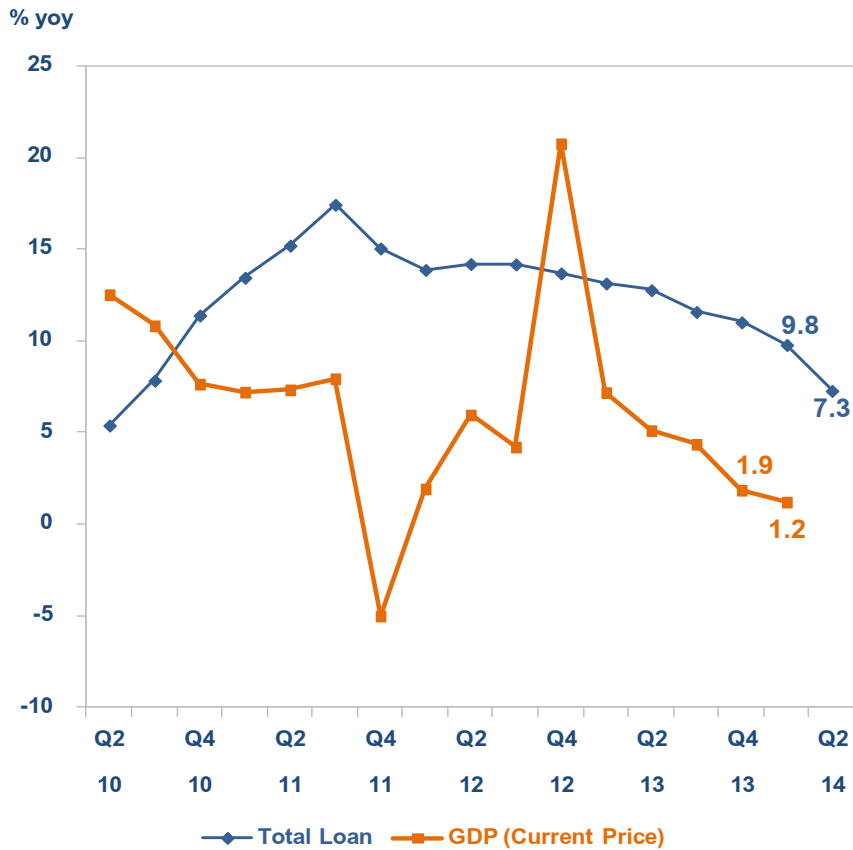
Overall Performance of the Thai Banking System

The banking system remained resilient.

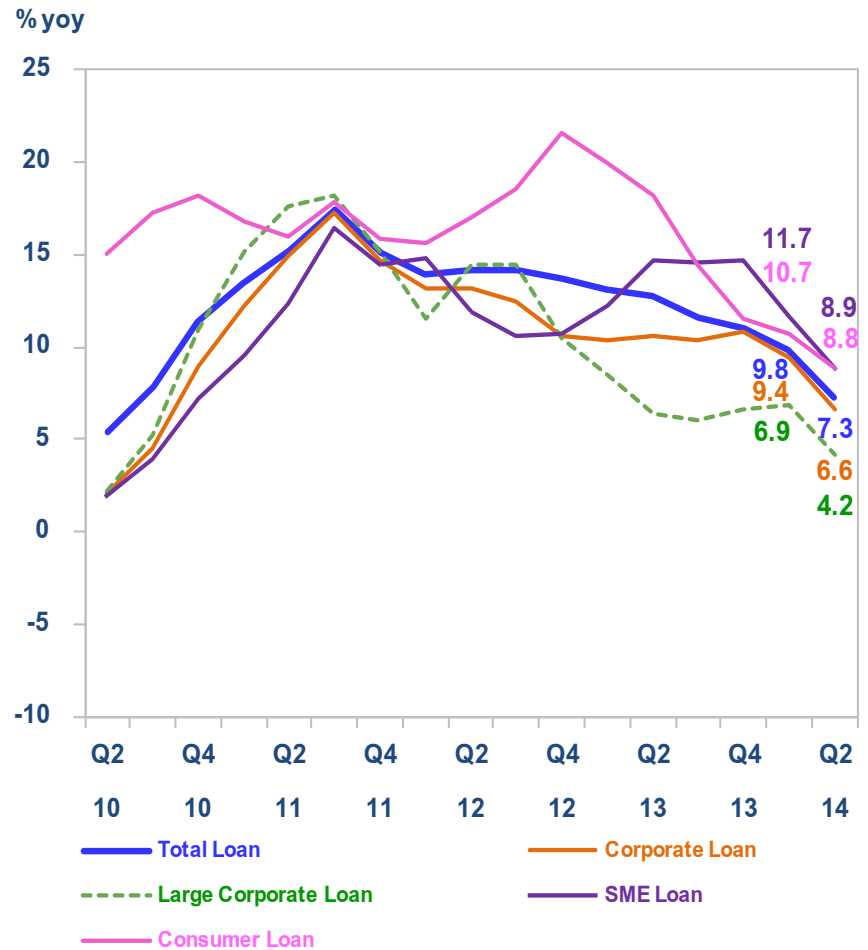
- **Loan expanded by 7.3% decelerated from both corporate and consumer loan in line with the economic slowdown; however, sign of improvement was observed at the end of the quarter.**
- **Loan quality remained intact with a sign of slight deterioration.**
NPL ratio was stable at 2.3%.
- **Loan loss provision was high.**
Ratio of actual loan loss provision to regulatory loan loss provision stood at 169.2%.
- **Net profit expanded at a slower pace in line with the economic conditions as a result of less intense competition in deposit mobilization and lower loan loss provision after high level of provisioning was made earlier.**
- **Capital increased from profit allocation.**
BIS ratio and Tier 1 ratio rose to 15.9% and 13.0 %, respectively.

Loan Growth

GDP and Loan Growth



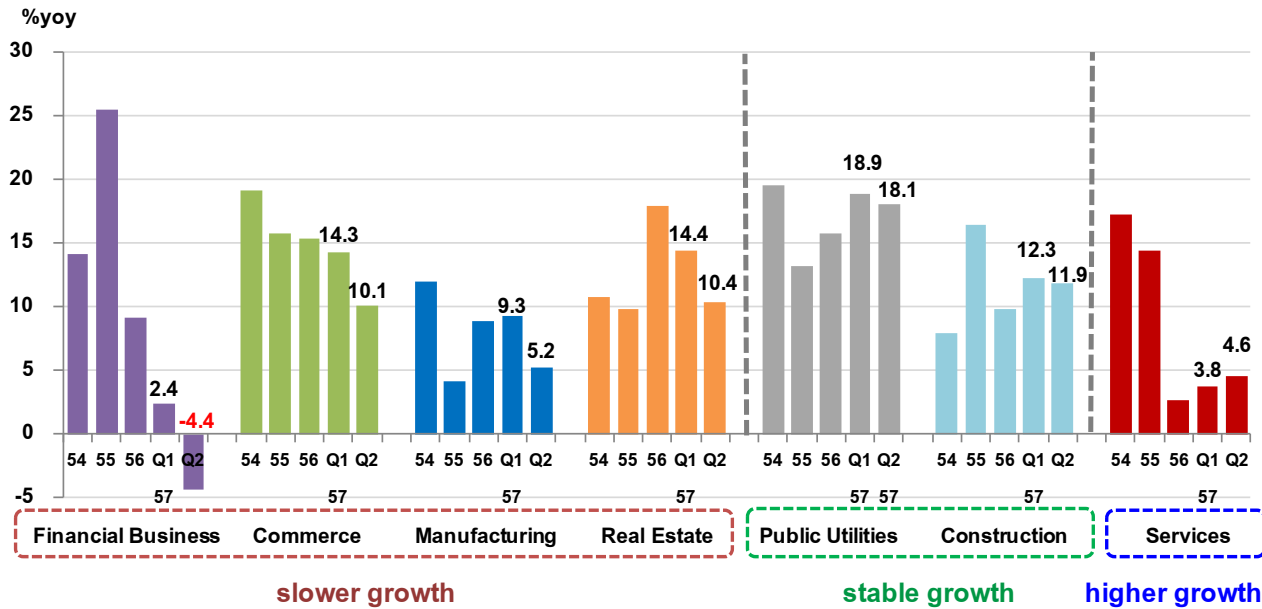
Commercial Bank Loan Growth



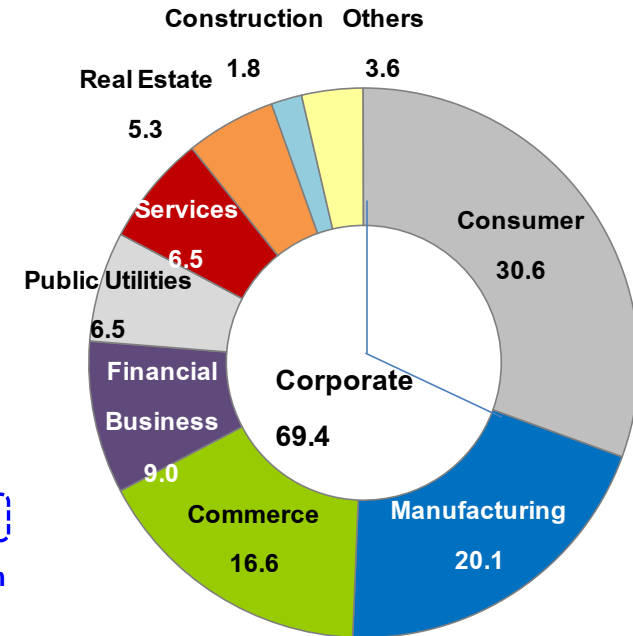


Corporate Loan

Corporate Loan Growth



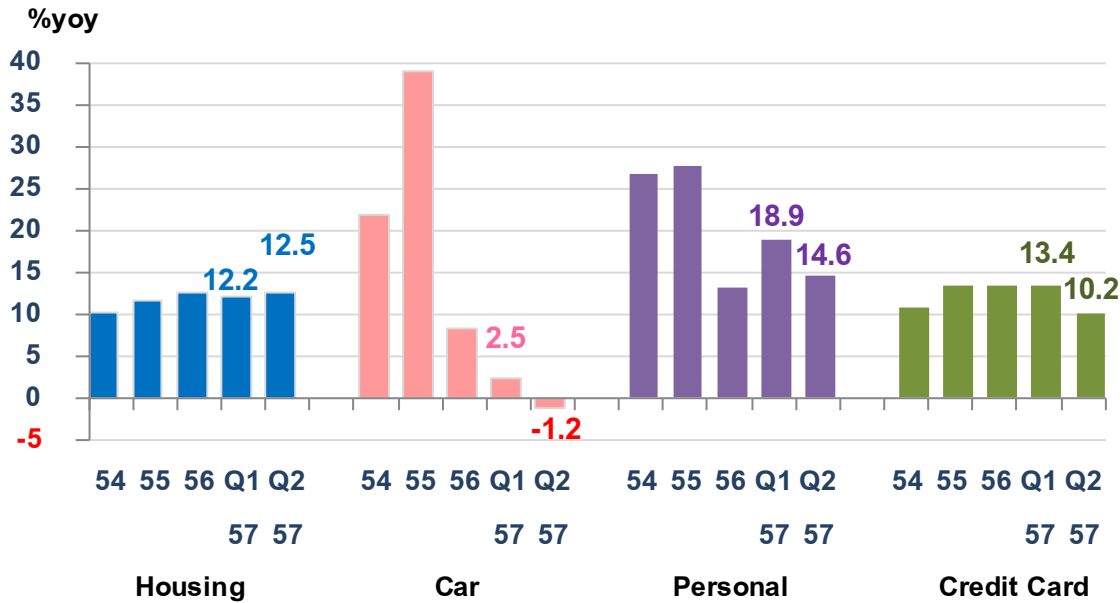
Structure of Corporate Loan as of June 2014



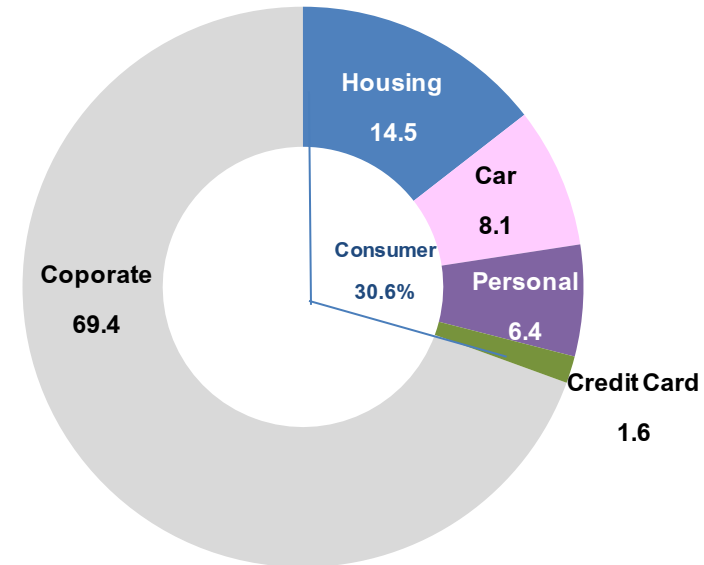


Consumer Loan

Consumer Loan Growth



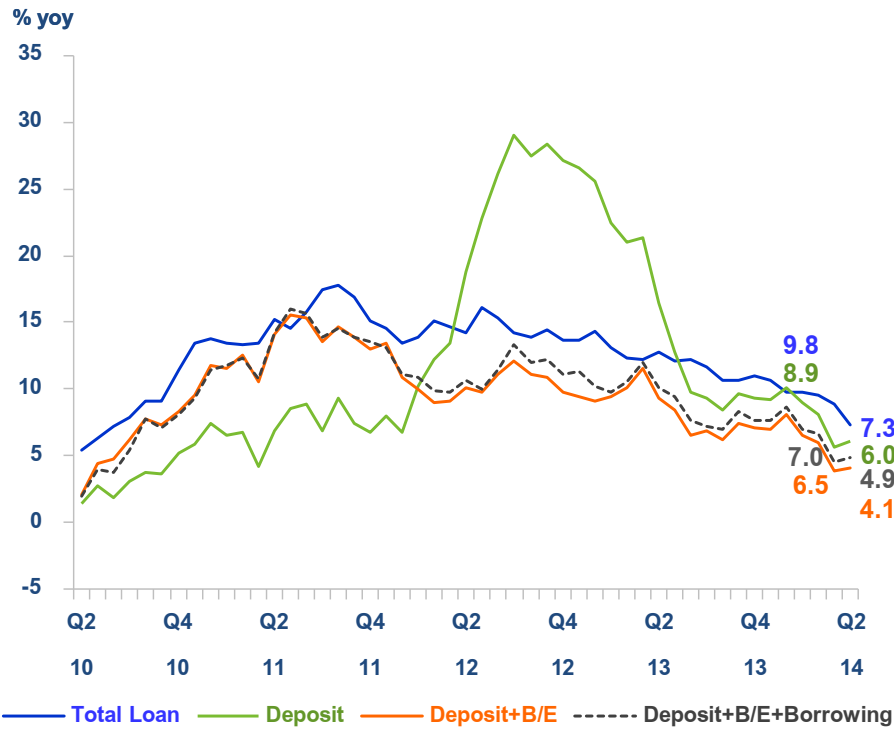
Structure of Consumer Loan
as of June 2014



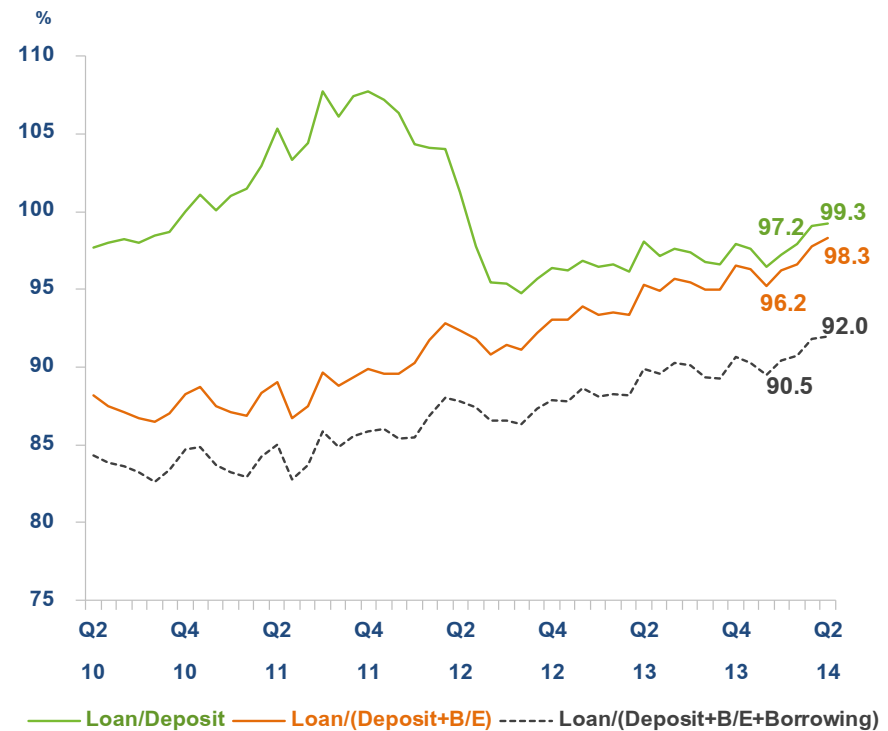


Loan and Deposit

Loan, Deposit and Borrowing Growth



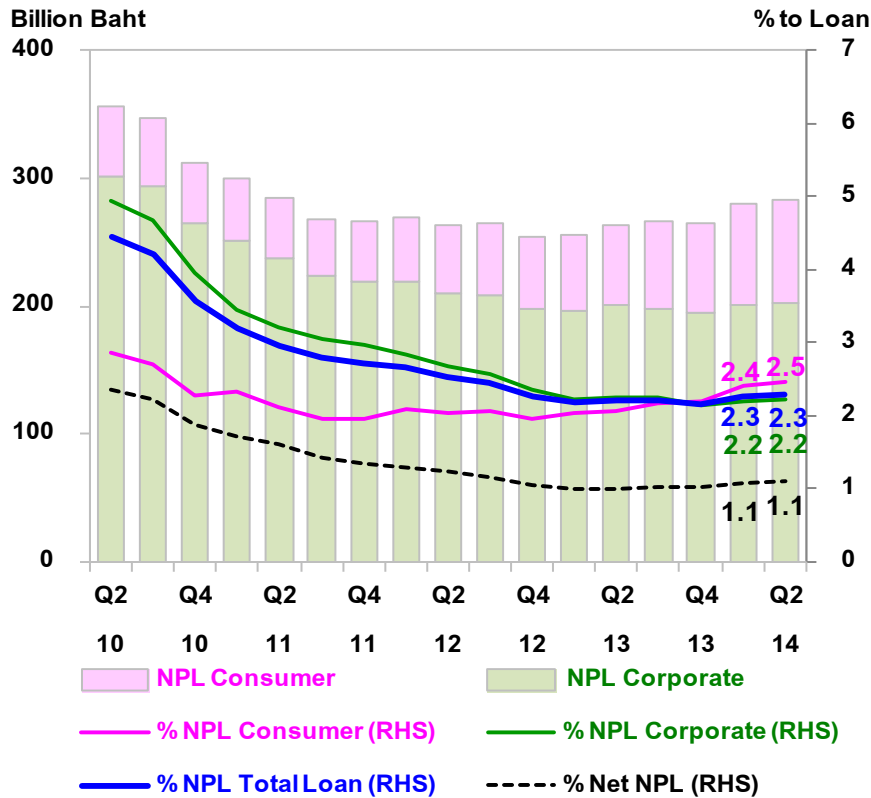
Loan to Deposit and Borrowing



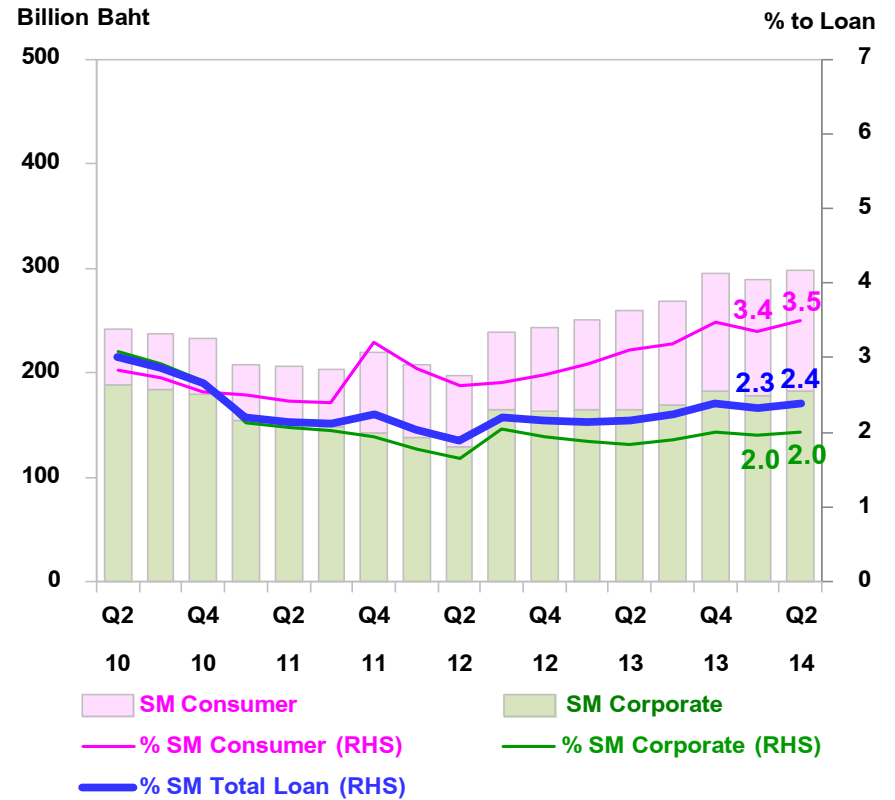


Loan Quality

NPL



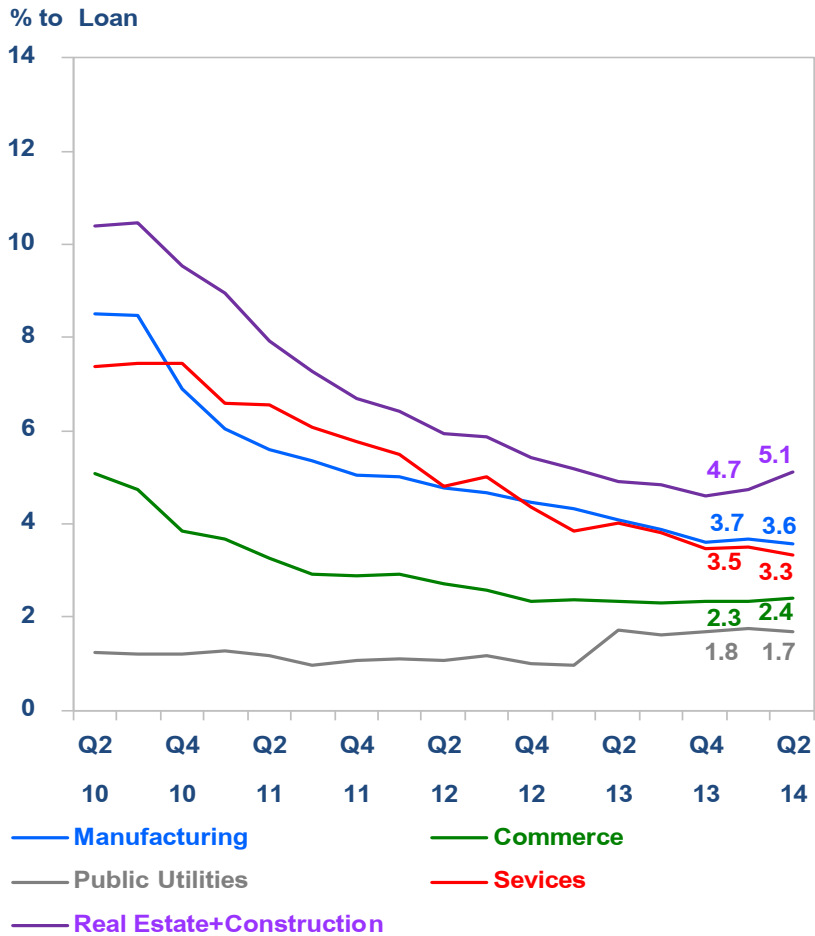
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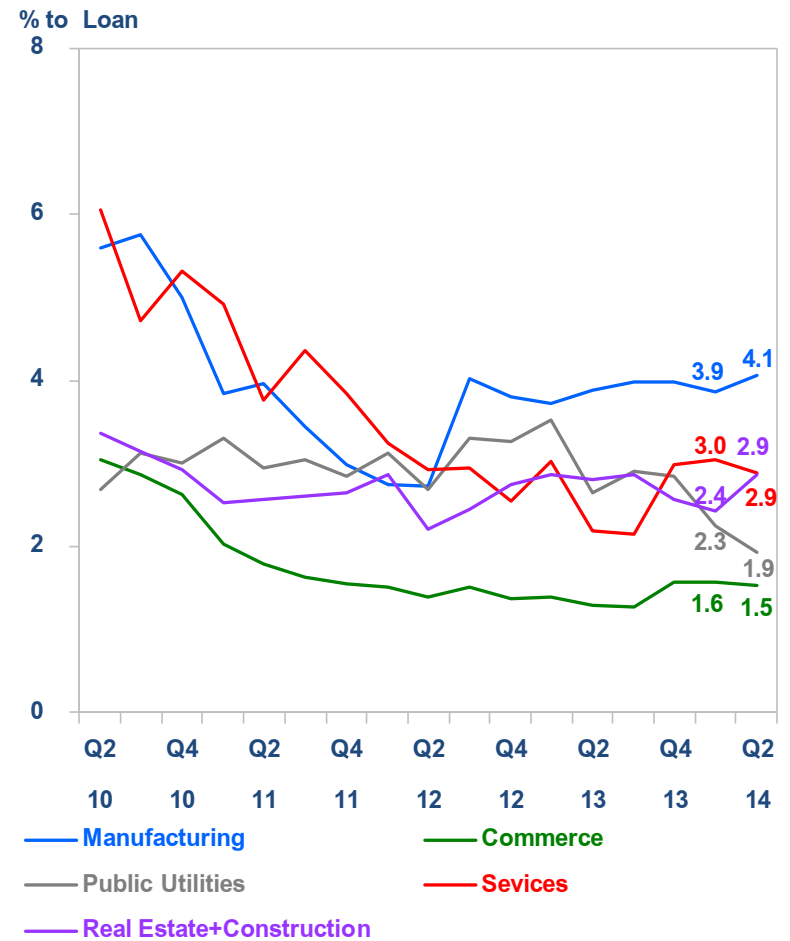


Corporate Loan Quality

NPL



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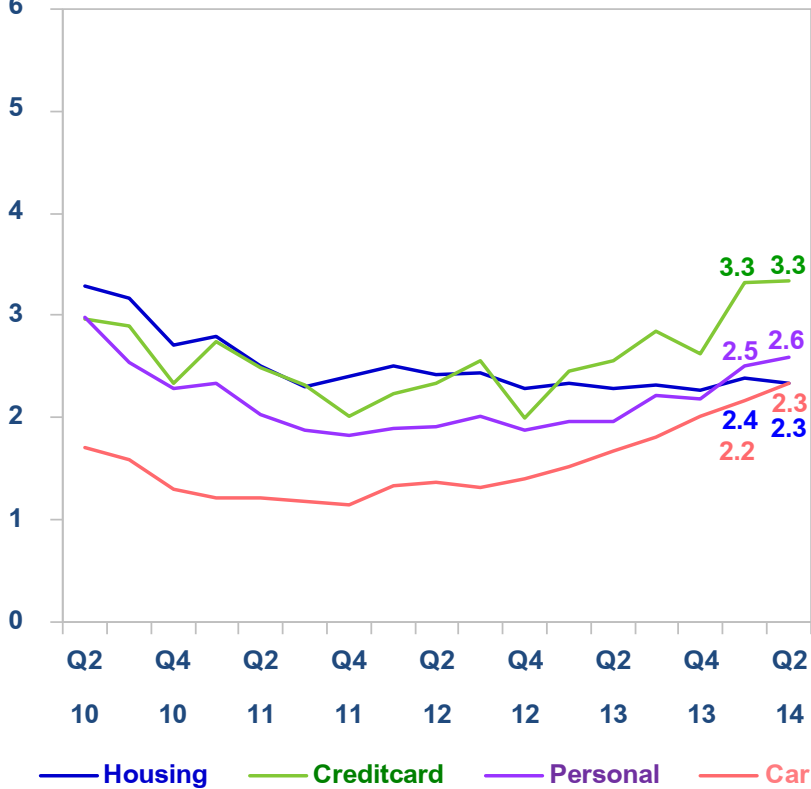




Consumer Loan Quality

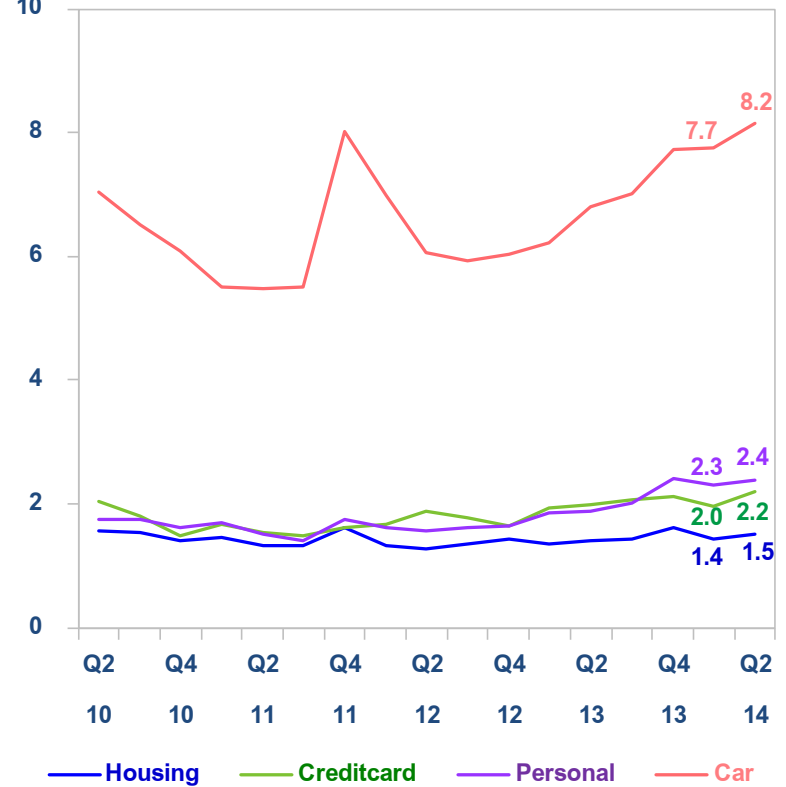
NPL

% to Loan



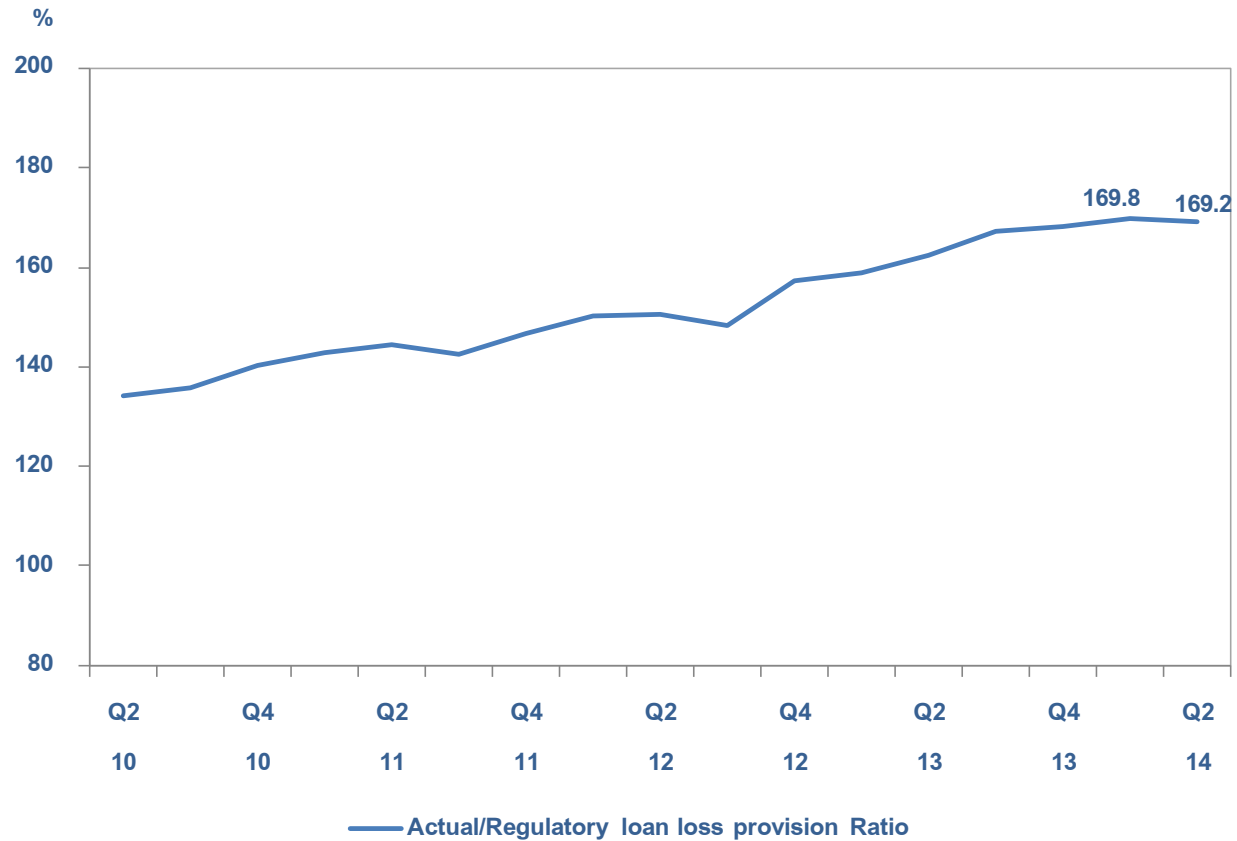
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% to Loan



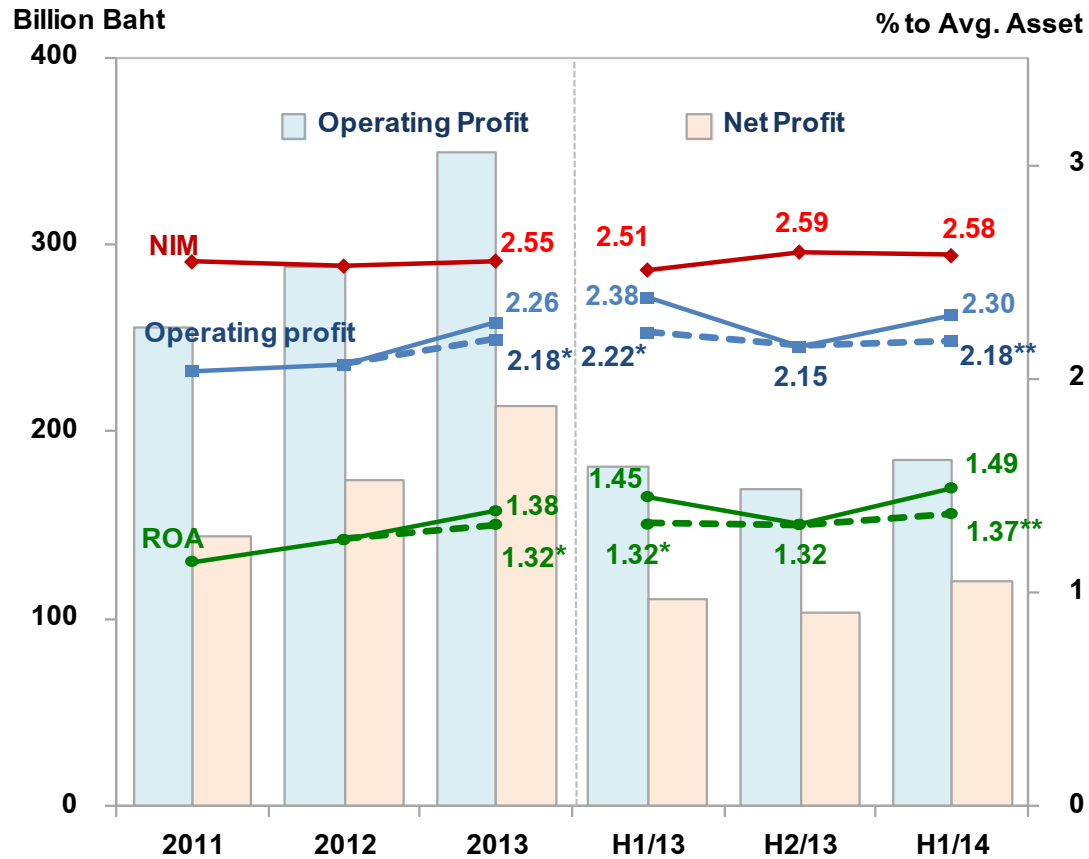


Loan Loss Provision





Banking Performance

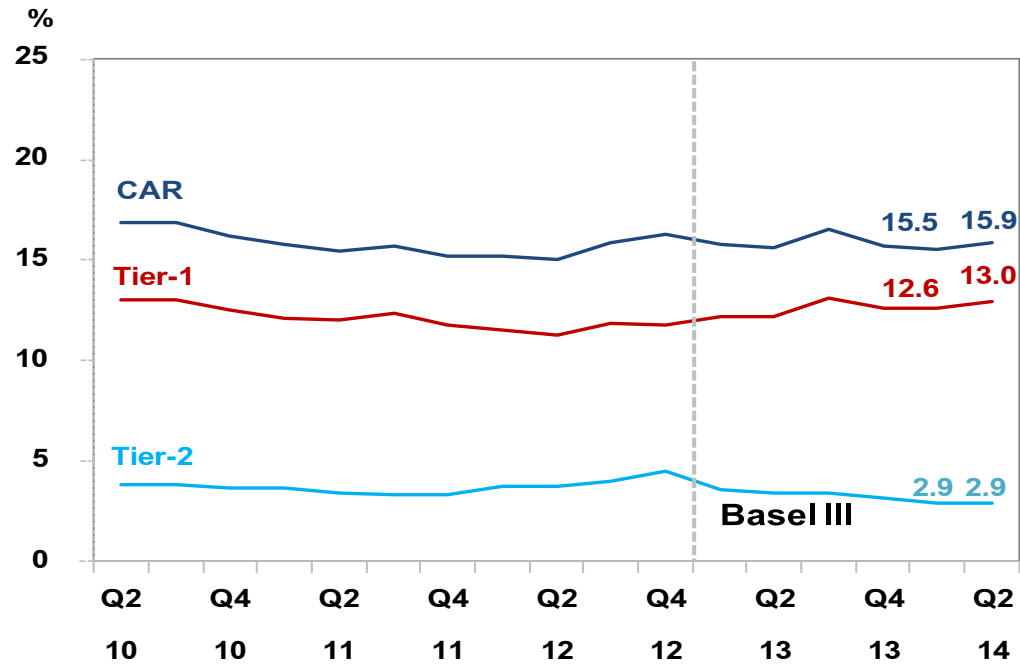


* The adjusted profit after excluding the sale of a bank's subsidiary

** The adjusted profit after excluding a bank's dividend from its affiliates



Capital



Adopt new accounting standard on employee benefits in 2011

Adopt Basel III regulation in 2013