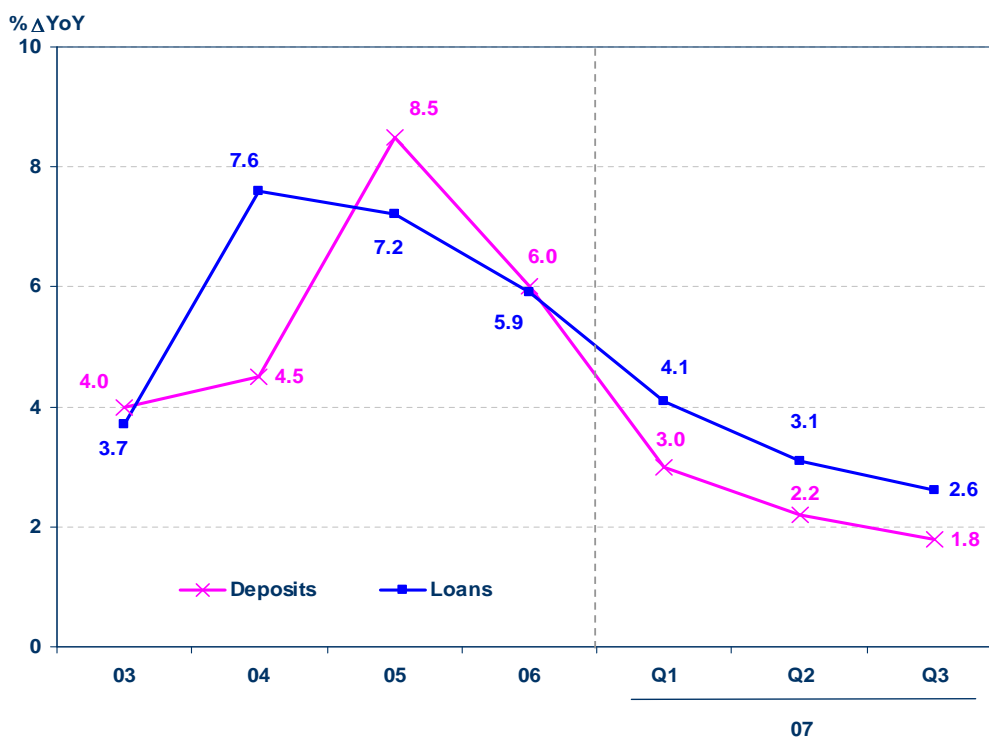


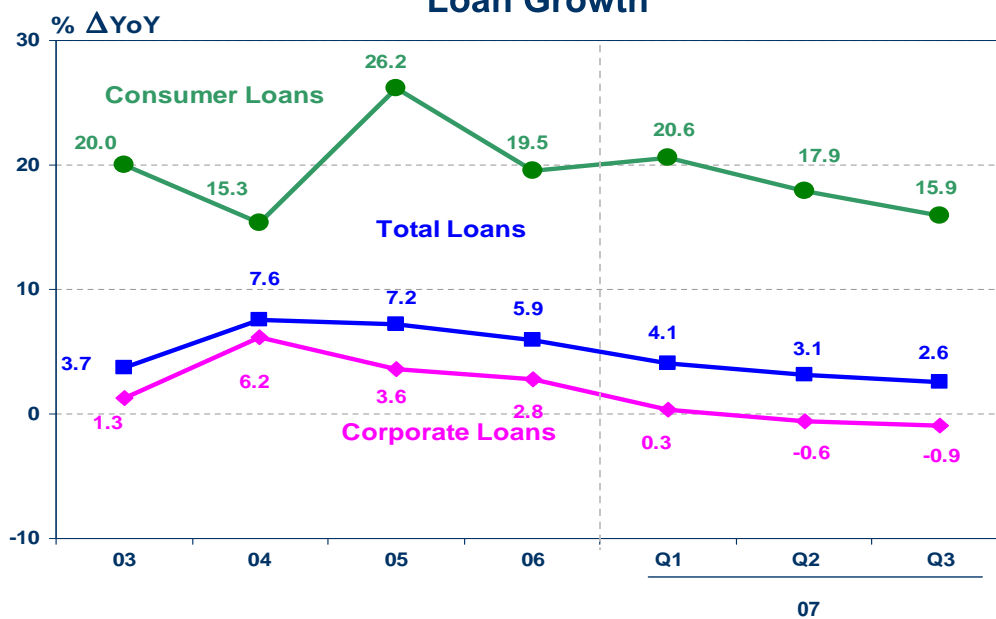


# Deposit and Loan Growth



## Economic slowdown and uncertainty led to slower loan growth

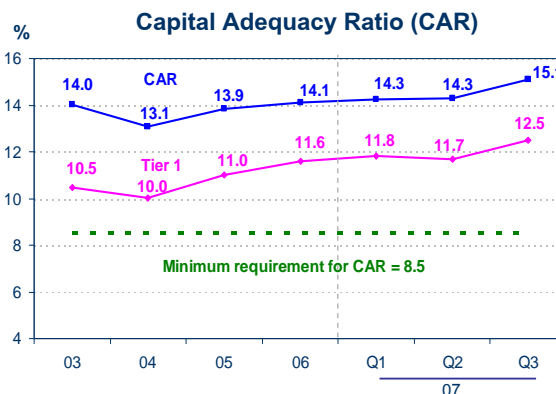
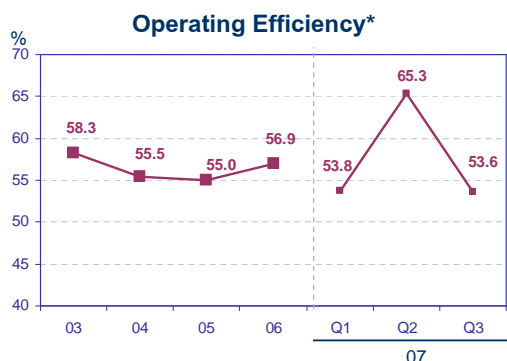
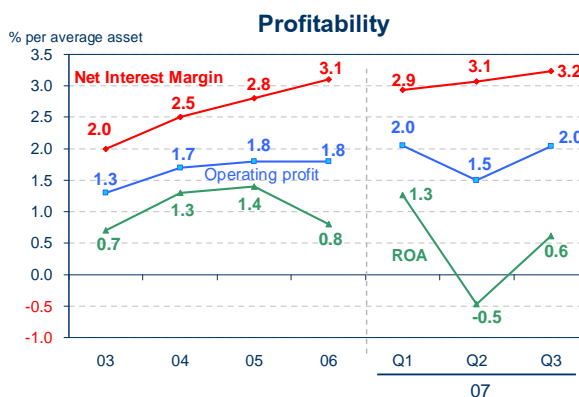
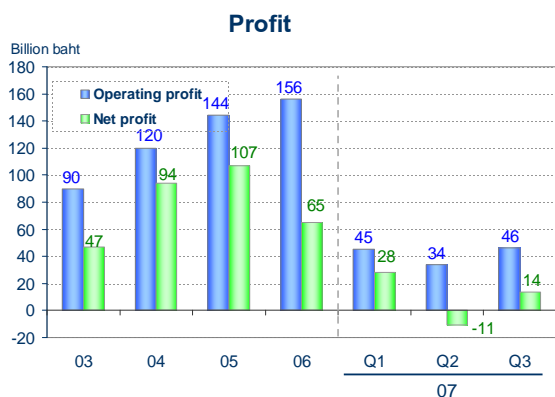
### Loan Growth



Consumer loan / Total loan = 23.1%  
 Corporate loan / Total loan = 76.9%



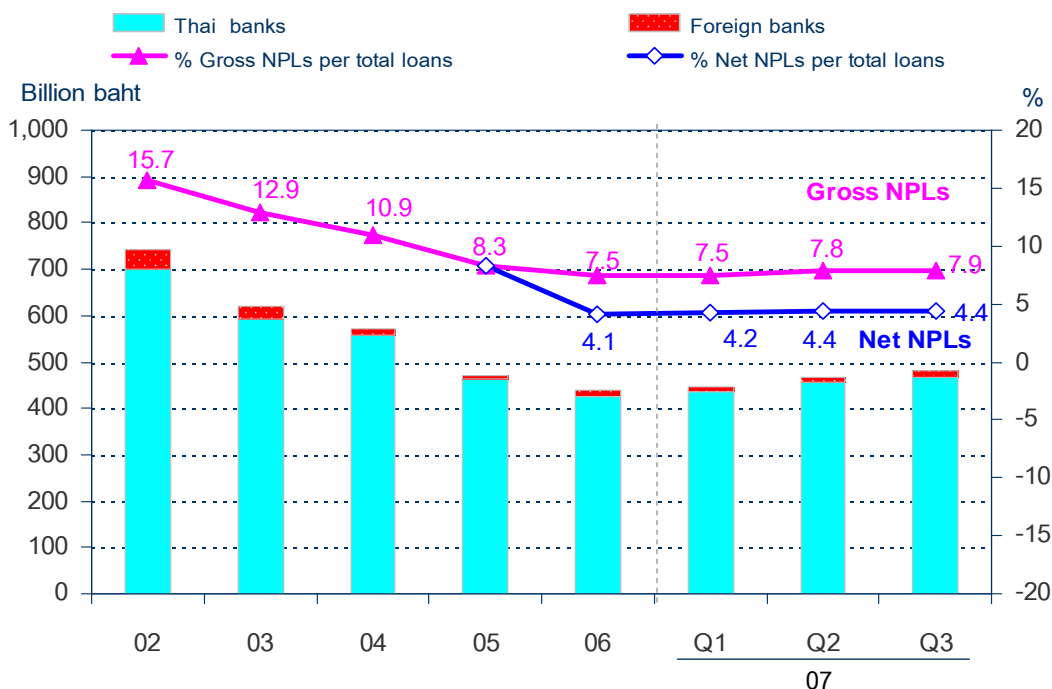
## Overall : Banking system is stable Profitable and strong capital base



\*Operating expense/total income



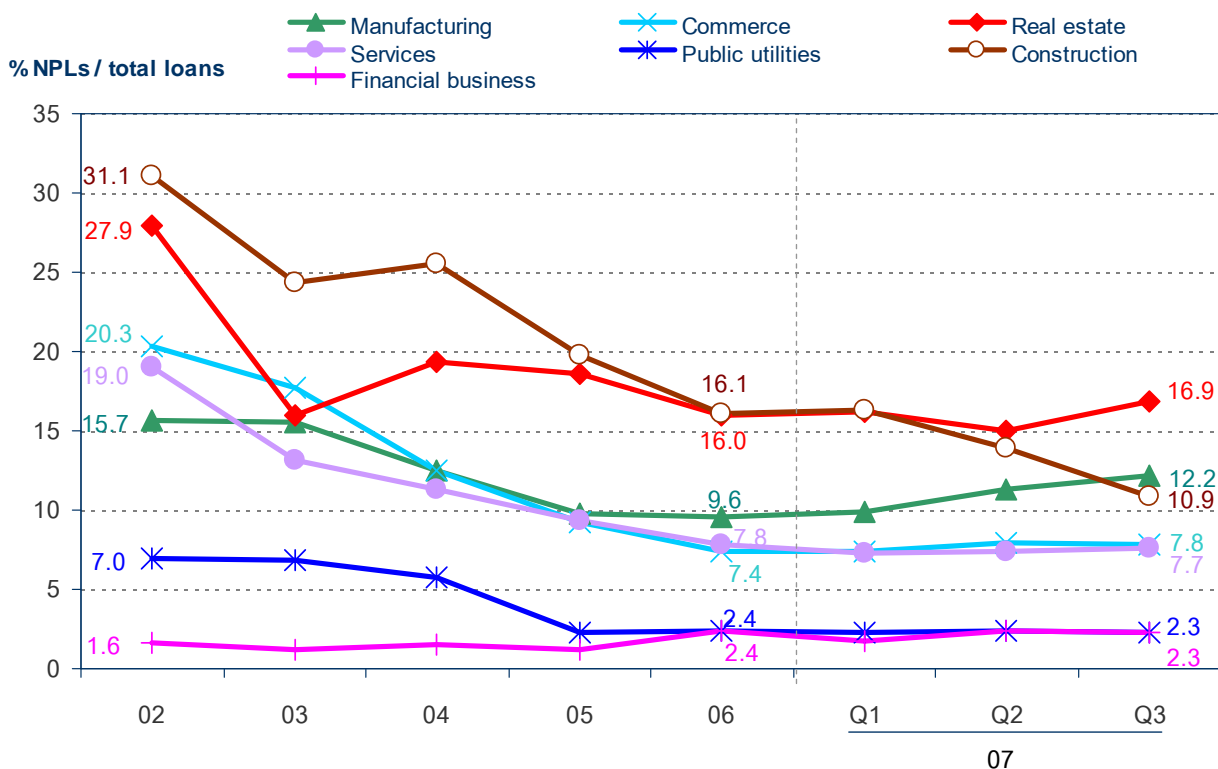
## NPLs



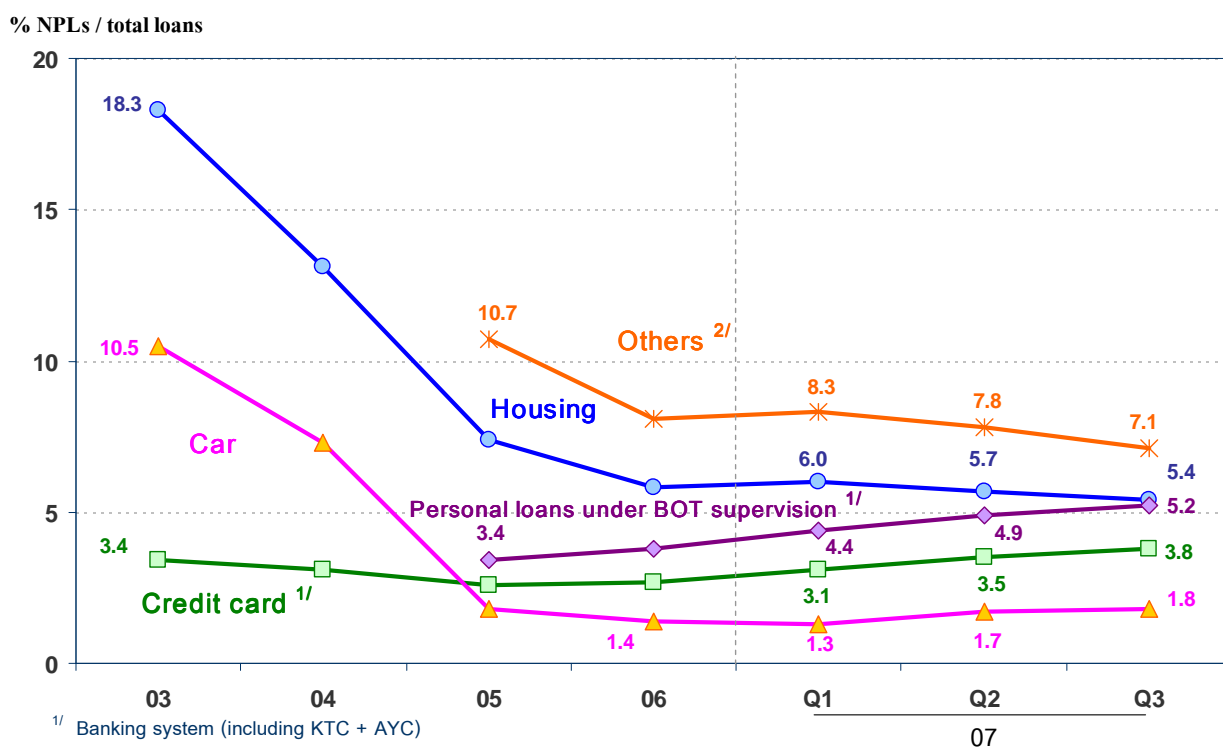
Gross NPLs increased in Q3/2007 = 12,922 million baht  
 Net NPLs increased in Q3/2007 = 6,070 million baht



# Corporate NPLs



# Consumer NPLs



<sup>1/</sup> Banking system (including KTC + AYC)

<sup>2/</sup> Loans for Health care expenses, education, working abroad, etc.