



ธนาคาร
ออมสิน
Government Savings Bank



SFIs Performance 2015

เสนอแนะอย่างมีหลักการ
ศึกษาโดยไม่หยุดนิ่ง
คนคลังที่มีคุณภาพ

ส.ค.ค.



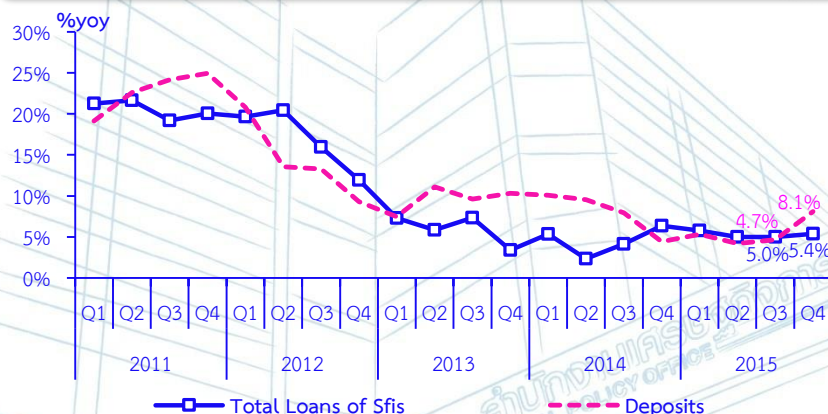
Overall Performance of SFIs

- Loan of the SFIs system still grew continuously.
- Loan quality remained sound and loan loss provision remained high.
- Overall, the performance of SFIs system was resilient, with high profit.
- Capital fund remained high.

SFIs Loan Growth

The SFIs system's loan expanded continuously.

Loans, Deposits and Borrowing Growth



Loan Growth (%)

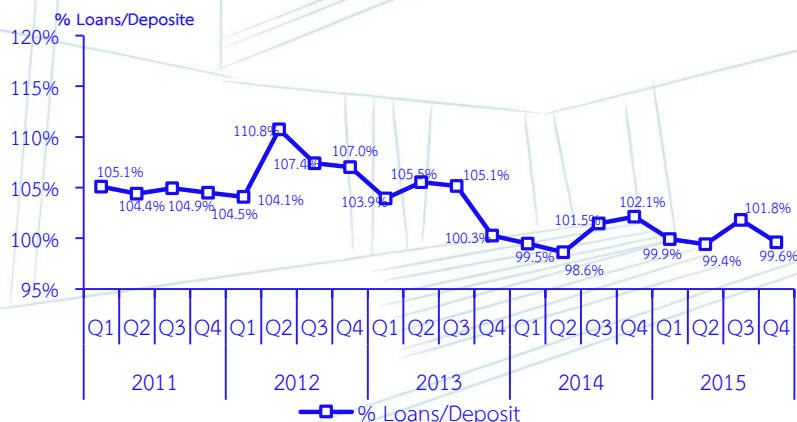
(unit:: million baht)

	2014				2015			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Total Loans of Sfis*	3,773,691	3,812,965	3,880,859	3,949,136	3,993,707	4,003,857	4,074,800	4,161,253
% yoy	5.4%	2.4%	4.2%	6.4%	5.8%	5.0%	5.0%	5.4%
% qoq	1.6%	1.0%	1.8%	1.8%	1.1%	0.3%	1.8%	2.1%
Deposits**	3,795,548	3,867,825	3,825,712	3,867,721	3,997,675	4,029,845	4,004,159	4,180,617
% yoy	10.1%	9.5%	7.9%	4.4%	5.3%	4.2%	4.7%	8.1%
% qoq	2.5%	1.9%	-1.1%	1.1%	3.4%	0.8%	-0.6%	4.4%

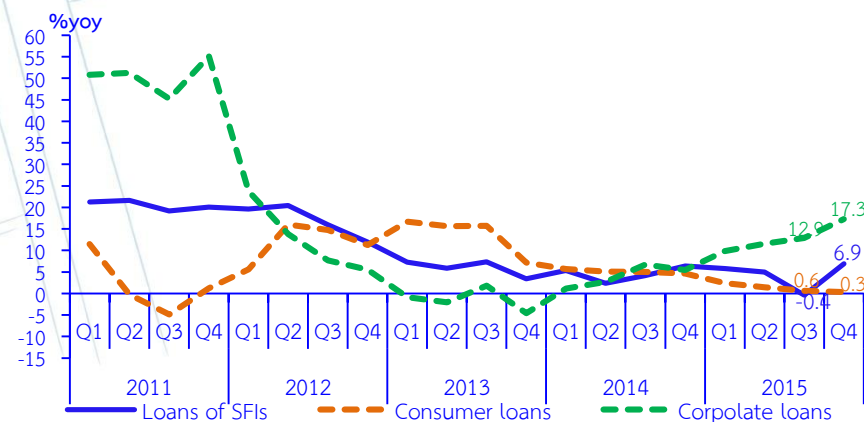
Notes: *Loans of SFIs (Included Interbank) 6 order consisting of GSB, BAAC, GHB, IBANK, EXIM and SMEs.

**Deposits of SFIs (excluded B/E) 6 order consisting of GSB, BAAC, GHB, IBANK, EXIM and SMEs.

Loan to Deposits and Borrowing



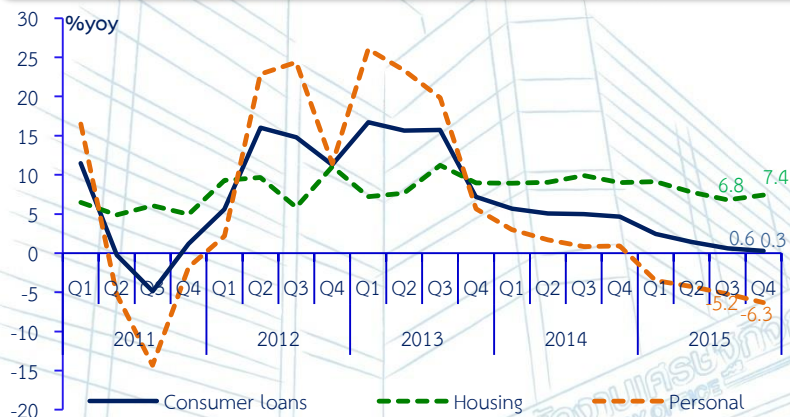
Loan Growth (%)



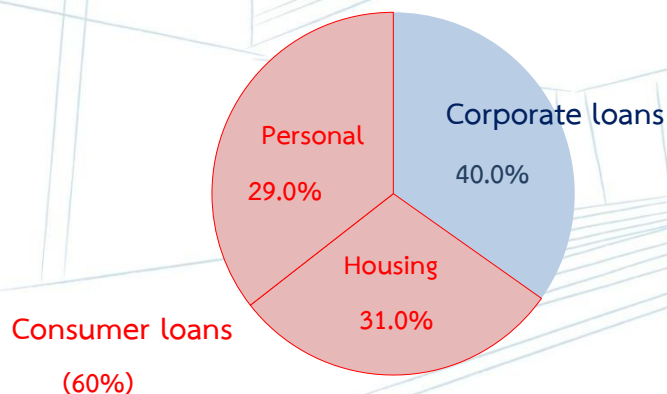
Consumer Loans

Consumer Loans growth slowed down due to a contracted personal loans growth.

Consumer Loans Growth



Structure of Consumer Loans (%) 2015



Consumer Loans Growth (%)

(Unit: million baht)

	ratio of loans 2014 (%)	ratio of loans Q4/ 2015 (%)	2014				2015			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Consumer loans	63.7	60.0	5.7	5.1	5.0	4.7	2.4	1.4	0.6	0.3
1. Housing loans	30.8	31.0	8.9	9.1	9.9	9.0	9.1	7.8	6.8	7.4
1.1 Land for Housing Construction			-1.7	-2.5	-1.2	-2.8	-2.8	-3.0	-2.8	-1.6
1.2 Land Holding			9.2	9.4	10.4	9.6	9.7	8.3	7.3	7.8
1.3 Land for Non-housing Construction			333.9	307.8	47.2	1.2	-1.9	-4.3	-4.8	-7.3
2. Personal loan	32.9	29.0	3.0	1.7	0.8	0.9	-3.5	-4.3	-5.2	-6.3
2.1 Others			2.9	1.6	0.8	0.9	-3.5	-4.3	-5.2	-6.3
2.2 Education			30.7	20.3	12.0	3.3	1.0	-1.3	-0.6	2.5
2.3 Purchase or hire purchase Cars and Motor-cycle			2.1	1.4	0.3	-0.7	-2.2	-3.8	-5.2	-6.2
2.4 Travelling (working abroad)			-11.1	-10.1	-9.0	-10.3	-8.8	-10.5	-10.8	-11.1

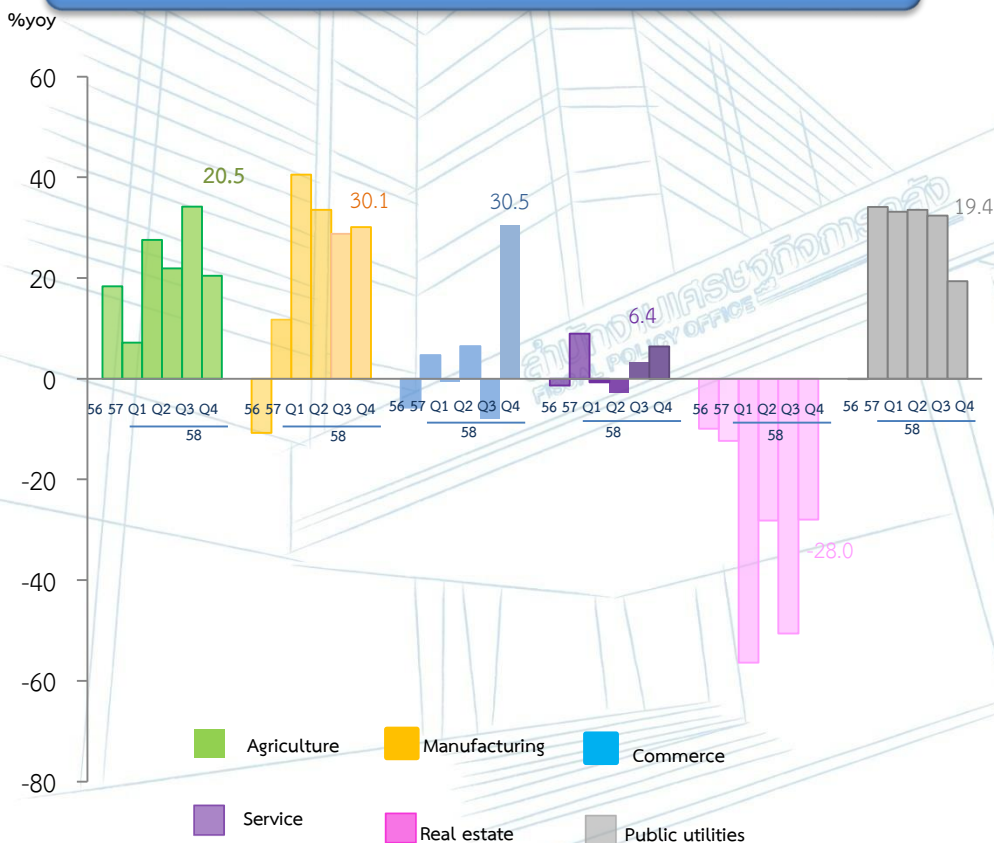
Notes: *Loans of SFIs (included interbank) 6 order consisting of GSB, BAAC, GHB, IBANK, EXIM and SMEs.

Source: Data of Specialized Financial Institutions: SFIs

Corporate Loans

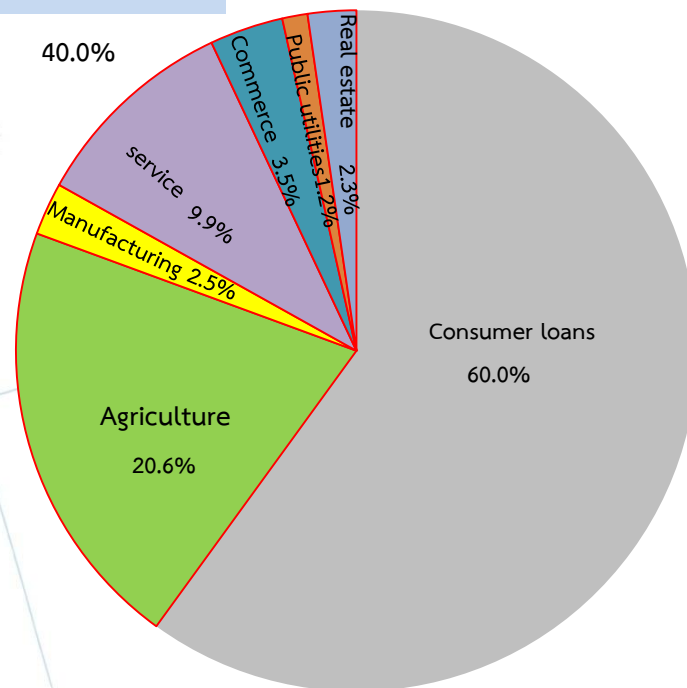
Corporate Loans growth expanded all sector except real estate sector.

Corporate Loan Growth



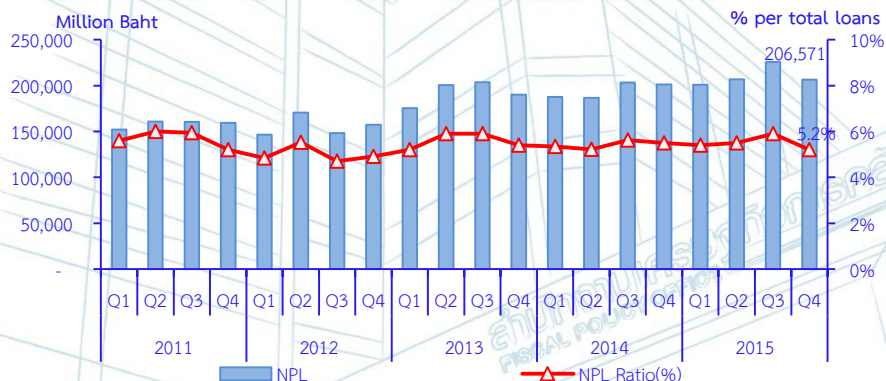
Structure of Corporate Loans (%) 2015

Corporate loans

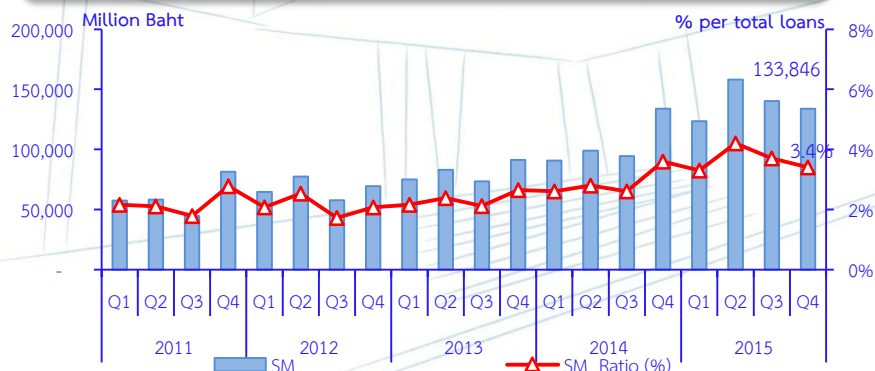


- NPL Ratio expanded at 5.2 percent.
- Special Mention Loans (SM Loans) expanded at a slower rate of 3.4 percent.
- Loan loss provision remained high at 163.2 percent.

Non-Performing Loan: NPL



Special Mention: SM



NPL Ratio & SM Ratio (%)

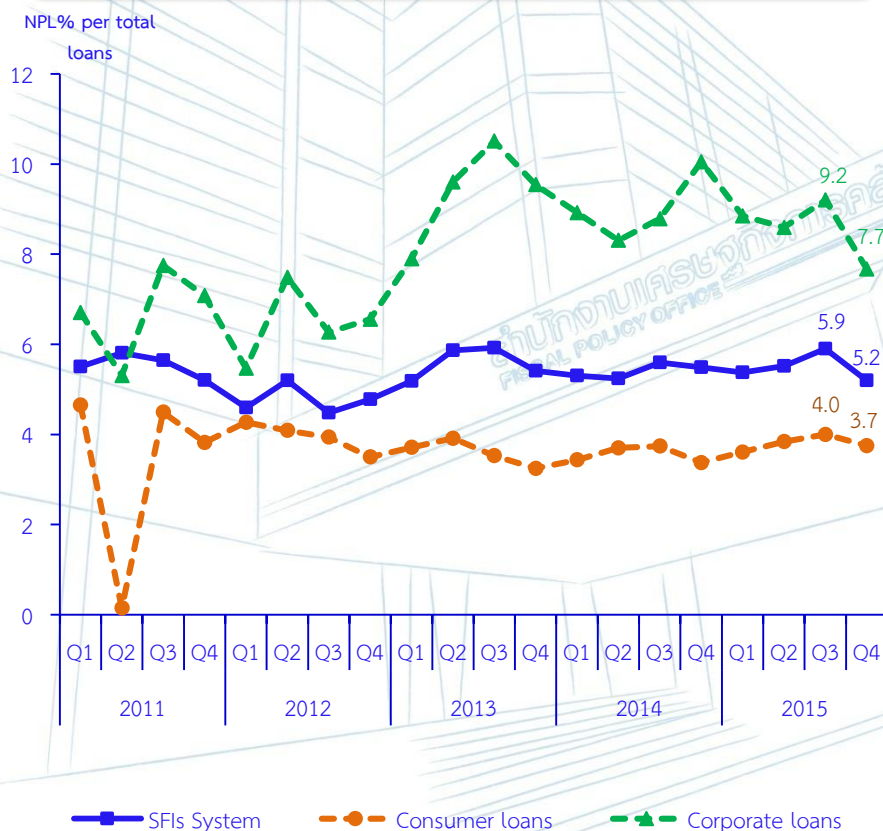
(unit: million baht)

	2014				2015			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
NPL	187,665	186,736	203,781	201,416	200,847	206,751	225,803	206,571
yoy% NPL	10.5	-4.6	2.4	5.8	7.0	10.7	10.8	2.5
qoq% NPL	-0.1	-0.3	9.2	-1.2	-0.2	2.9	9.1	-8.5
NPL Ratio(%)	5.3%	5.2%	5.6%	5.5%	5.4%	5.5%	5.9%	5.2%
SM	90,693	98,952	94,494	112,263	123,575	158,070	140,357	133,846
yoy% SM	25.1	22.7	31.9	39.0	36.3	59.7	48.5	19.2
qoq% SM	11.9	10.1	-4.0	18.7	-7.7	27.9	-11.2	-4.6
SM Ratio(%)	2.6%	2.8%	2.6%	3.0%	3.3%	4.2%	3.7%	3.4%
Provisioning NPL	155.7%	159.3%	150.3%	153.5%	160.8%	159.2%	147.6%	163.2%

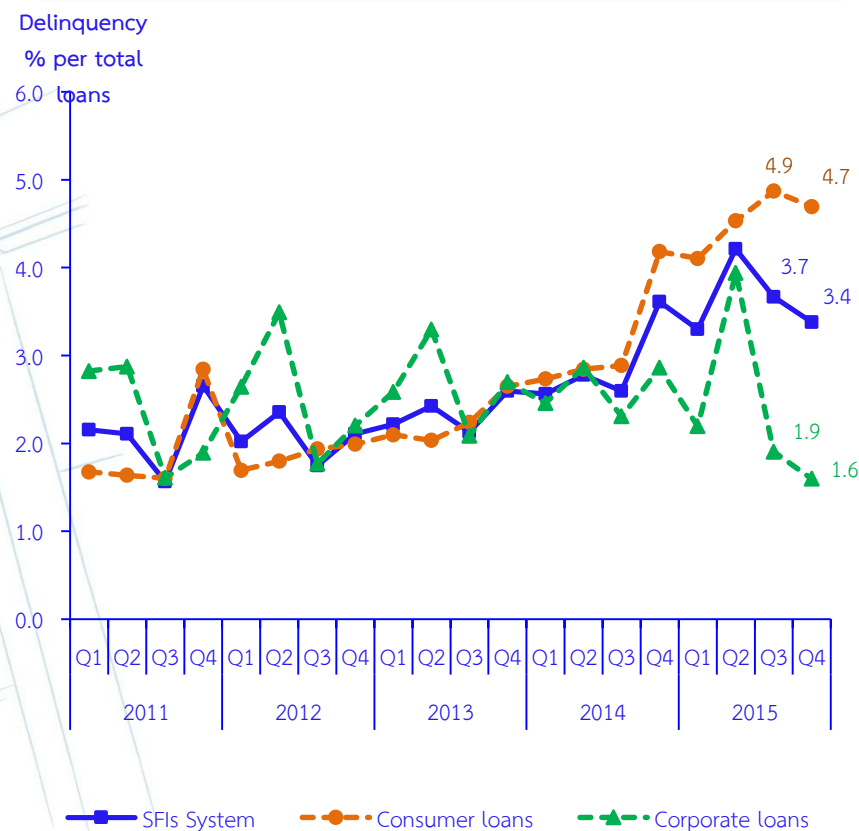
NPL Ratio

- NPL Ratio of Consumer Loans increased to 3.7 percent, while NPL Ratio of Corporate Loans increased to 7.7 percent.

NPL Ratio of SFIs



NPL Ratio of consumer loans



NPL Ratio of Consumer Loans

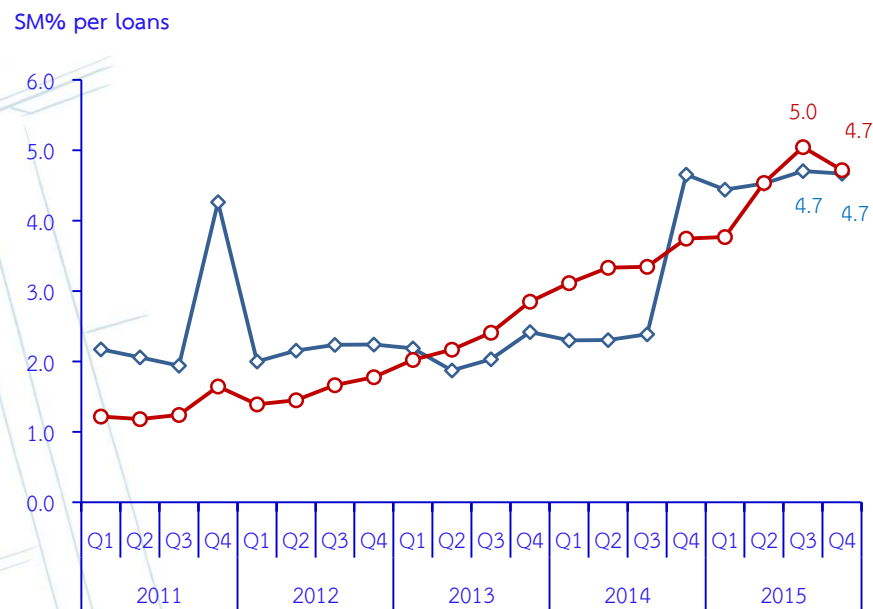
NPL Ratio of Housing loans was stable at 4.7 percent and personal loans increased to 2.8 percent

NPL Ratio of consumer loans



◆ NPL Ratio of Housing loans ● NPL Ratio of personal loans

SM Ratio of consumer loans

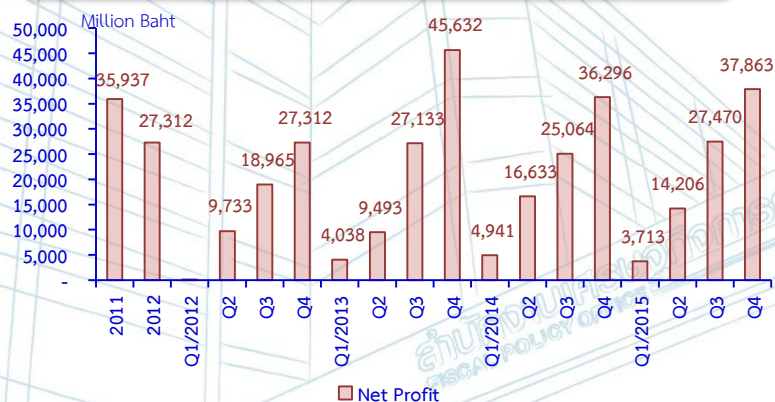


◆ SM Ratio of Housing loans ● SM Ratio personal loans

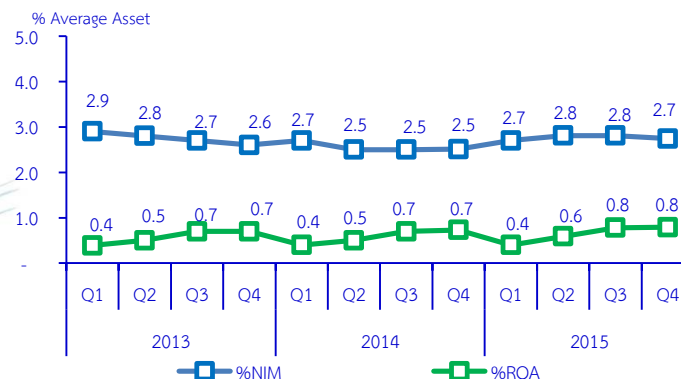
SFIs Performance

- Net Profit of SFIs was 37,863 million baht, NIM at 2.7 percent and ROA at 0.8 percent.
- CAR at 11.6 percent, an adequate level for SFIs.

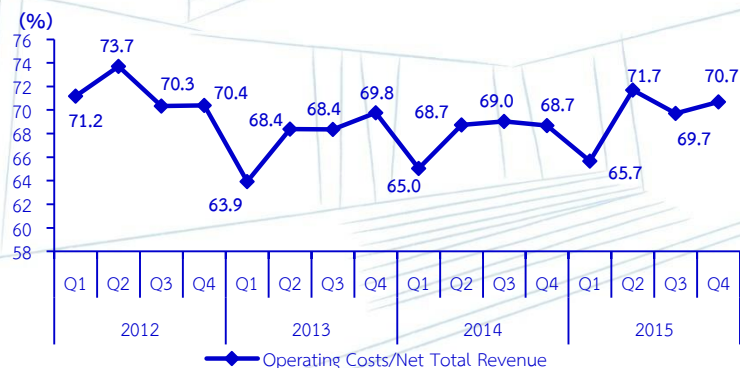
Net Profit



Profitability



Operating Costs/Net Total Revenue



Capital Adequacy Ratio (CAR)

