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### Performance of Specialised Financial Institutions (SFIs) System in the third quarter of 2015

Mr. Krisada Chinavicharana, Director General of Fiscal Policy Office, gave a press release on the performance of the SFIs system at the end of Q3/2015. The SFIs system remained resilient with a sound loan quality. The details are as follows;

At the end of Q3/2015, the total net profit of the SFIs stood at 27,470 million baht, increasing from the same period last year profit of 2,406 million baht, due to the increasing of the SFIs' non-interest revenue, while net interest margin (NIM) settled at 2.8 percent. The Capital Adequacy Ratio (BIS ratio) increased at 12.0 percent in Q3/2015. However, it is still at an adequate level for operation in the foreseeable future.

At the end of Q3/2015, the SFIs system's loans were at 4,074,800 million baht, expanded at 5.0 percent. As a result, the consumer loans of the SFIs System grew at a slower pace, due to the personal loans contracted. However, the corporate loans increased from Q3/2014 to 12.9 percent in Q3/2015. Corporate loans growth was mainly from agriculture and service loans. Moreover, the Small Business Credit Guarantee Corporation issued loan guaranteed at the end of Q3/2015 was at 281,021 million baht, as a result of 1.5 percent decrease from the same period last quarter.

Deposits, promissory notes, and bills of exchange of SFIs at the end of Q3/2015 was at 4,004,159 million baht, expanded at slow rate at the end of Q3/2014 to 5.0 percent, decreasing from 0.6 percent in Q2/2015. As a result, the liquidity of the SFIs System increased slightly, and bills of exchange ratio (L/D ratio) increased from 99.4 percent in Q2/2015 to 101.8 percent at the end of Q3/2015.

Non-Performing Loans (NPLs) at the end of Q3/2015 stood at 225,803 million baht, an increase of 19,052 million baht from the end of Q3/2014, resulting in an overall increasing of NPLs ratio of SFIs from 5.6 percent at the end of Q3/2014 to 5.9 percent at the end of Q3/2015, due to an increase of NPL in corporate loans. The outstanding amount of Special Mention Loans (SM) at the end of Q3/2015 was at 140,357 million baht, while the ratio of SM to total loans increased from 2.7 percent at the end of Q3/2014 to 3.7 percent at the end of Q3/2015. Therefore, the loan quality of SFIs remained sound. In addition, SFIs has maintained high loan provision rates to accommodate for unforeseeable risks, with the provisioning to NPLs ratio (Coverage ratio) standing at 147.6 percent at the end of Q3/2015.