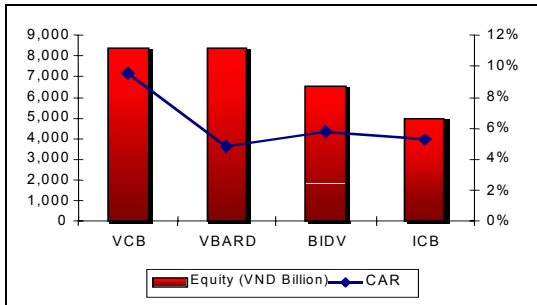
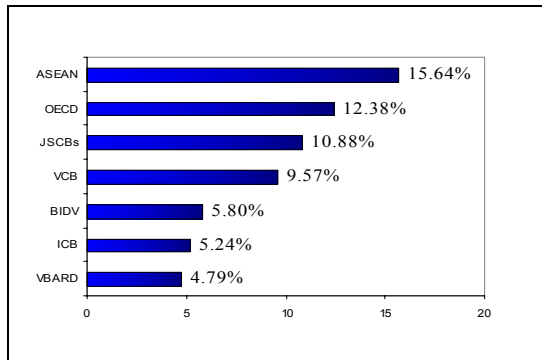


Figure 1: Equity/Total Assets of 4 SOCBs



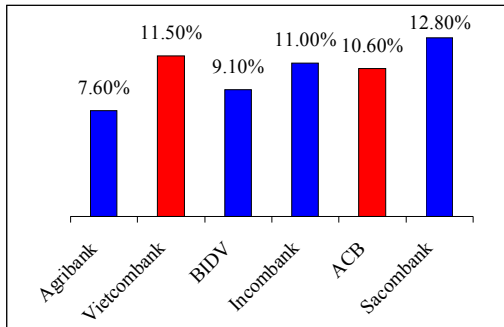
Source: Pham *et al* (2007).

Figure 2: CAR of SOCBs Compared to JSCBs and Other Countries (%)



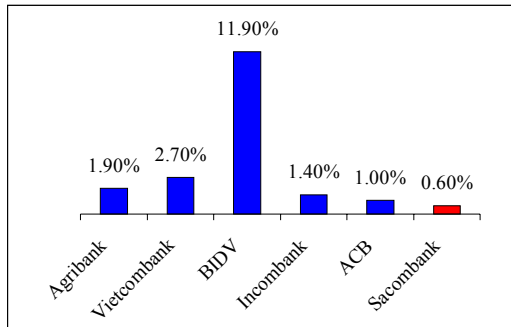
Source: Pham *et al* (2007).

Figure 3: Capital Adequacy Ratio



Source: Company audited financials and reports (where available), newswires (as of 31 December 2006).

Figure 4: Gross NPL Ratio



Source: Company audited financials and reports (where available), newswires (as of 31 December 2006).