

คำอธิบายข้อมูล	
ชื่อตาราง	ผลการสำรวจภาวะและแนวโน้มการปล่อยสินเชื่อ (Credit Conditions Survey)
ความถี่ของข้อมูล	รายไตรมาส
ความล่าช้า	1 เดือน
กำหนดเวลาเผยแพร่	1 เดือนหลังจากสิ้นไตรมาส
หลักวิธีทางสถิติ <ul style="list-style-type: none"> • ลักษณะของข้อมูล วิธีการจัดเก็บ และความครอบคลุม <ul style="list-style-type: none"> • การแปลค่าดัชนี 	<p>การสำรวจภาวะและแนวโน้มการปล่อยสินเชื่อจัดทำโดยธนาคารแห่งประเทศไทย จากการสำรวจความคิดเห็นของผู้บริหารระดับสูงที่ดูแลงานด้านสินเชื่อของสถาบันการเงิน จำนวน 25 แห่ง โดยการสำรวจจะเริ่มส่งแบบสอบถามในช่วงปลายเดือนสุดท้ายของ ไตรมาสที่สำรวจ และจะรวบรวมประมวลผลในเดือนแรกของไตรมาสถัดไป</p> <p>ดัชนีมีค่าเท่ากับ 0 หมายถึง สินเชื่อหรือมาตรฐานการให้สินเชื่อไม่เปลี่ยนแปลงจากไตรมาสก่อน</p> <p>ดัชนีมีค่ามากกว่า 0 หมายถึง สินเชื่อเพิ่มขึ้นหรือมาตรฐานการให้สินเชื่อผ่อนคลายจากไตรมาสก่อน</p> <p>ดัชนีมีค่าน้อยกว่า 0 หมายถึง สินเชื่อลดลงหรือมาตรฐานการให้สินเชื่อเข้มงวดจากไตรมาสก่อน</p>
แหล่งที่มาของข้อมูล	ฝ่ายเศรษฐกิจในประเทศ สายนโยบายการเงิน ธปท.
สื่อที่ใช้ในการเผยแพร่	เว็บไซต์ ธนาคารแห่งประเทศไทย (www.bot.or.th)
การปรับปรุงข้อมูล	-

ทีมีวิเคราะห์สนเทศธุรกิจ
ฝ่ายเศรษฐกิจในประเทศ
โทร 0 2283 5646

Metadata	
Title	Credit Conditions Survey
Frequency	Quarterly
Lag time	1 month
Release schedule	1 month after the surveyed quarter
Summary Methodology <ul style="list-style-type: none"> • Nature of the Basic Data Sources and Scope of the data • Interpretation of the index 	<p>Credit condition survey is conducted quarterly by the Bank of Thailand, reviewing opinions of senior loan officers from 25 financial institutions. The questionnaires are sent out during end of the last month of the surveyed quarter and are compiled by the first month of the next quarter.</p> <p style="padding-left: 40px;">Index = 0 indicates that amount of credit and credit standards remains unchanged</p> <p style="padding-left: 40px;">Index > 0 indicates that amount of credit increases or credit standards are eased</p> <p style="padding-left: 40px;">Index < 0 indicates that amount of credit decreases or credit standards are tightened</p>
Source of data	Domestic Economy Department, Monetary Policy Group, BOT
Accessibility	BOT's website (www.bot.or.th)
Revision policy	-

Economic Intelligence Team
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Corporate loans

		Q407	Q108	Q208	Q308	Q408	Q109	Q209	Q309	Q409	Q110	Q210	Q310	Q410	Q111	Q211	Q311	Q411	Q112	
Last 3 months																				
1 Approval ratio																				
	Overall	11.1	20.9	1.1	-19.9	-16.3	-50.4	6.2	32.3	31.4	32.5	25.3	43.5	6.9	29.4	29.2	27.8	20.6	33.9	
	SME	20.4	9.2	-10.5	-22.7	-22.4	-45.6	12.3	27.5	24.5	35.1	1.3	35.1	22.5	12.0	21.4	30.9	25.5	41.8	
	Large corp	18.6	24.1	15.8	-33.1	-41.0	-45.5	-15.0	17.3	22.9	26.1	29.0	30.1	5.1	41.9	44.6	20.2	16.4	47.8	
	Short-term	21.5	23.6	13.9	-23.1	-21.5	-33.6	14.5	33.4	30.0	24.4	20.7	44.7	17.6	30.3	33.5	35.9	22.6	36.4	
	Long-term	16.0	19.0	0.2	-18.5	-39.8	-41.0	-15.4	16.8	23.2	23.4	26.7	37.0	12.8	27.4	31.9	32.1	6.8	34.6	
2 Credit standards																				
	Overall	-33.0	-23.9	-30.7	-30.9	-33.8	-53.5	-17.1	-1.5	-0.6	-0.1	-6.9	-6.9	-5.1	-6.1	-0.1	-10.2	-9.6	-12.2	
	SME	-39.8	-39.9	-43.7	-48.5	-50.4	-54.9	-17.8	-1.5	-5.8	8.5	-5.8	-4.5	-2.4	-9.4	-3.5	-11.6	-19.7	-11.9	
	Large corp	-27.2	-12.7	-26.6	-23.4	-25.9	-64.0	-8.8	0.0	-0.1	0.0	-2.7	-5.5	-1.8	0.9	0.5	-4.5	-4.0	-2.9	
	Short-term	-27.3	-23.1	-28.5	-29.4	-31.7	-53.1	-22.3	-0.9	-0.4	0.0	-4.5	-1.6	-5.1	-4.0	-0.1	-8.4	-8.2	-11.9	
	Long-term	-27.1	-18.9	-35.2	-36.6	-40.1	-64.9	-25.7	-1.5	-0.6	-0.1	-2.6	-7.9	-5.1	-2.0	-3.4	-9.5	-6.2	-12.5	
3 Factors affecting credit standard																				
Cost of funds balance sheet	Capital	-25.3	-7.2	-2.8	-19.8	-2.6	-3.3	-0.8	-0.5	-4.5	-0.9	-2.0	-3.0	-10.5	-4.3	-2.8	-2.5	-2.7	-7.0	
	Market access	-7.1	-9.4	-10.9	-21.1	-8.1	-3.7	-0.2	-0.9	0.0	-4.5	0.0	-5.4	-4.6	-5.4	-8.8	0.0	0.0	-11.5	
	Liquidity	1.3	4.9	0.6	-13.3	-6.7	20.4	14.2	5.7	6.3	-4.0	-3.4	-9.8	-18.2	-7.0	-8.5	0.9	0.9	0.9	-6.7
Competition	Other banks	33.3	23.1	6.9	8.3	-12.4	0.2	21.5	20.8	12.6	14.4	29.9	41.7	29.8	24.1	34.0	25.8	18.0	33.7	
	Equity market	7.4	10.0	4.2	-7.1	-4.7	-7.0	0.5	8.0	0.0	0.0	0.0	14.0	5.6	4.4	-0.3	0.0	0.0	1.9	
	Bond market	12.5	11.5	3.6	-6.6	-4.7	-4.0	14.1	8.2	1.3	3.4	15.0	19.9	10.8	5.5	4.7	0.6	0.6	6.3	
Risk perception	Foreign borrowing	0.0	0.0	0.0	0.0	2.7	-7.4	0.0	0.0	0.0	0.0	0.0	0.0	5.6	0.3	-0.3	0.0	-8.3	1.9	
	General economy	-55.8	-43.0	-52.9	-60.6	-65.8	-73.5	-52.7	-18.7	-12.3	3.2	-24.6	-4.6	-11.9	-22.0	-7.7	-17.8	0.5	3.8	
	Industry-specific	-44.8	-39.0	-55.2	-60.2	-70.0	-73.5	-52.6	-19.7	-9.9	6.7	-35.6	-6.3	-20.9	-18.8	-7.4	-17.0	-4.0	0.9	
	Collateral	-12.9	-3.2	-8.7	-23.0	-29.7	-28.7	-18.8	-0.7	-8.8	-9.4	-10.4	0.1	5.6	3.2	7.0	1.5	1.2	5.5	
	Other factors (specify ..)	-0.9	-8.7	-0.9	0.0	-0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.5	0.0	0.0	14.9	0.0	
4 Conditions and terms																				
<i>Large corp</i>																				
Pricing	Margin for normal loans	-22.7	-12.7	-28.2	-28.4	-48.3	-39.8	19.2	9.2	17.9	29.1	15.2	27.4	18.4	13.2	17.1	3.3	11.5	12.0	
	Margin for riskier loans	-60.1	-49.8	-56.3	-55.6	-74.8	-51.6	-28.4	-21.4	-26.0	-12.3	-22.3	-14.4	-12.9	-17.7	-15.2	-26.8	-20.2	-7.3	
	Non-interest charges	-15.8	-6.4	-12.8	-29.5	-23.4	-33.4	11.5	2.9	3.6	-8.5	4.2	5.5	13.8	4.0	6.9	8.8	14.2	5.8	
Conditions	Credit lines	-28.2	-28.4	-18.6	-40.0	-48.7	-37.5	-6.8	10.3	3.5	-2.0	4.0	4.8	-8.0	-1.8	4.8	-2.7	-5.6	-3.4	
	Collateral	-8.3	-3.7	-2.4	-9.7	-30.5	-19.6	-3.6	1.7	-0.1	1.9	-5.1	2.1	3.8	-3.5	3.8	-1.7	-5.6	-5.1	
	Loan covenants	-43.0	-9.8	-18.1	-7.9	-37.1	-33.6	-3.3	-3.4	0.7	-2.0	-4.3	-1.8	-12.8	5.5	4.3	-4.5	-5.6	-3.4	
	Maturity	-7.7	-5.9	-10.5	-5.0	-6.1	-13.2	-0.9	-0.8	-0.1	-0.1	-2.6	4.5	-1.8	-1.8	-1.3	-2.7	-5.6	-5.1	
	Other factors (specify ..)	-31.3	-31.3	-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<i>SME</i>																				
Pricing	Margin for normal loans	-15.5	9.7	-9.0	-38.7	-29.8	-31.9	6.8	15.4	5.6	7.7	3.2	4.0	14.1	3.7	17.3	10.9	4.3	11.8	
	Margin for riskier loans	-42.5	-33.6	-29.5	-48.6	-59.5	-50.2	-25.1	-3.3	-7.7	-20.1	-19.7	-18.1	-17.4	-19.5	-12.6	-16.4	-13.5	-12.6	
	Non-interest charges	-2.1	-4.3	3.6	-7.5	-11.9	-14.5	-1.2	13.6	5.9	3.2	-10.5	-13.0	-6.1	-12.6	0.4	-2.0	-11.2	1.4	
Conditions	Credit lines	-24.7	-15.3	-16.9	-27.7	-37.0	-47.6	-21.1	21.5	0.4	-3.6	-2.0	-4.7	-7.3	-12.2	9.1	-0.7	-4.1	7.0	
	Collateral	-6.9	-8.6	-9.0	-16.3	-32.8	-31.8	-22.3	5.5	-0.3	0.6	-8.8	-8.3	-0.8	-13.9	-4.0	-0.6	-3.6	11.2	
	Loan covenants	-23.9	-16.5	-22.0	-20.4	-35.4	-46.0	-26.5	9.4	-5.7	-2.2	-7.2	-8.9	-5.7	-12.7	-10.0	-5.6	-9.0	0.8	
	Maturity	-9.7	-4.7	-7.1	-9.0	-24.4	-27.8	-11.7	4.8	-5.6	-11.1	-6.6	-7.1	-0.8	-7.2	-5.5	-1.1	-0.4	4.8	
	Other factors (specify ..)	-9.5	-8.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.6	0.0	0.0	5.3	-0.1	

Source: Bank of Thailand

5	Demand for loans	Q407	Q108	Q208	Q308	Q408	Q109	Q209	Q309	Q409	Q110	Q210	Q310	Q410	Q111	Q211	Q311	Q411	Q112
	Overall	18.5	48.4	36.1	33.0	10.5	-31.2	-12.9	31.9	28.6	35.8	7.0	36.6	43.1	16.2	35.3	34.7	37.4	35.5
	SME	18.6	56.6	37.6	34.7	7.3	-31.9	-3.9	29.9	31.6	34.4	11.7	38.1	53.7	7.5	32.3	33.5	27.0	43.8
	Large corp	21.9	44.5	34.3	23.9	-4.5	-49.5	-22.6	9.2	29.3	30.3	15.4	32.0	35.0	25.1	47.4	33.2	37.9	39.8
	Short-term	16.5	39.7	34.6	22.5	3.1	-41.8	-17.5	26.1	32.9	31.6	5.8	38.1	47.1	20.7	38.8	35.2	35.6	38.9
	Long-term	20.8	41.6	16.4	11.4	-9.2	-45.3	-2.5	20.9	32.0	34.6	13.6	39.2	35.7	23.7	37.5	37.9	26.0	41.4
6	Factors affecting loan demand																		
	Large corp																		
	Financing needs																		
	Fixed investment	2.5	35.7	8.7	4.6	12.3	-82.6	-0.6	-13.3	34.2	27.1	39.1	42.5	54.1	20.5	38.4	22.5	18.8	23.0
	Working capital	49.7	49.1	60.9	7.6	1.5	-46.7	-6.2	28.0	45.0	40.6	35.1	51.3	59.8	38.9	41.8	36.1	29.6	28.5
	Inventory build-up	14.5	47.8	42.9	-1.4	-13.0	-60.6	-17.3	-11.3	15.4	17.4	11.4	41.0	45.0	25.6	40.9	20.9	19.5	21.9
	Merger & Acquisition	-7.1	8.3	8.3	27.4	14.9	-10.4	-0.1	-13.2	6.1	11.6	0.0	0.0	3.8	8.9	21.5	12.7	3.3	4.2
	Refinance	20.5	14.1	11.5	27.3	32.6	0.6	5.8	20.6	10.1	6.7	9.8	6.2	21.5	0.9	20.1	3.5	15.1	4.0
	Internal funding	5.0	-24.6	-1.6	-2.5	-8.2	-23.8	-9.5	7.4	-17.6	-7.5	-5.5	-7.0	-13.0	-14.9	2.4	1.2	0.0	-15.4
	Other banks	21.6	-24.7	-25.2	-4.0	-7.3	21.1	-18.8	0.7	-31.7	-11.8	-10.1	1.2	-20.0	-18.0	-8.1	-14.0	-8.1	-15.7
	Competition from alternatives																		
	Capital market (IPO, PO)	-19.4	-34.6	-17.8	-7.3	-2.5	-0.3	-17.5	-16.8	-16.2	-14.1	-15.4	-1.0	-13.0	-15.4	-22.0	-16.4	0.0	-18.7
	Debt securities	-29.3	-51.7	-31.7	-7.0	-2.5	-28.9	-42.1	-12.6	-21.5	-30.2	-17.9	-16.7	-7.6	-16.1	-14.6	-16.9	0.0	-4.4
	Foreign borrowing	-15.4	-30.8	-15.2	-6.2	1.0	28.5	-15.7	-11.4	-0.1	0.1	0.0	-11.0	-4.1	-2.7	-2.7	-3.5	0.0	-4.0
	Policy factor																		
	Interest rate	19.6	28.7	7.6	18.6	23.0	-15.5	7.3	-4.3	25.3	34.2	13.8	-2.5	-4.6	12.3	-1.1	18.3	11.4	2.2
	Other factors (specify ..)	-14.9	-30.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	SME																		
	Financing needs																		
	Fixed investment	5.8	25.6	14.7	9.0	1.2	-34.7	-19.7	-4.4	16.7	30.5	8.8	24.0	14.3	11.6	12.1	17.1	-1.2	25.2
	Working capital	43.8	52.0	63.6	16.4	16.5	-6.5	20.1	47.9	50.0	44.0	23.3	44.9	59.2	24.9	32.6	36.1	41.4	30.7
	Inventory build-up	20.5	31.2	37.8	2.4	-25.9	-21.0	-0.8	-5.5	32.3	24.7	6.8	26.6	40.1	14.1	28.5	12.3	-1.5	9.7
	Refinance	5.5	15.8	12.5	2.6	14.6	17.2	15.5	34.2	17.3	14.2	25.8	20.6	9.9	4.5	12.4	1.2	0.8	6.0
	Internal funding	8.4	9.6	13.2	8.0	7.3	1.3	22.7	8.6	6.7	-4.0	-0.3	14.1	-4.4	-8.4	0.7	0.4	-7.2	1.9
	Other banks	16.1	21.9	12.5	23.8	37.4	27.3	10.9	16.4	-5.0	7.8	-1.6	6.1	-3.4	11.3	1.9	6.1	8.6	14.8
	Competition from alternatives																		
	Interest rate	11.6	14.1	-8.9	8.9	-5.4	13.5	22.0	16.7	12.7	12.0	20.1	22.3	4.5	-2.1	-11.3	0.9	0.7	9.2
	Other factors (specify ..)	-3.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.3	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.8
Next 3 months	7	Expected credit standards																	
	Overall	-34.0	-34.7	-48.0	-73.2	-77.7	-36.3	-12.5	3.1	1.6	13.0	-2.7	-1.6	-7.3	-7.5	-3.9	-7.4	-8.5	-18.0
	SME	-37.3	-44.8	-52.7	-70.5	-79.6	-37.7	-15.9	2.4	2.5	9.8	8.1	-4.0	-16.5	-9.6	-4.8	-9.1	-1.3	-19.8
	Large corp	-32.8	-33.0	-44.9	-47.3	-55.6	-35.6	-7.1	10.7	0.1	11.4	2.8	-7.2	-4.5	-4.5	-4.0	-1.9	-4.9	-2.9
	Short-term	-37.2	-37.6	-40.5	-60.7	-52.6	-35.3	-12.5	12.9	5.7	12.4	6.9	0.3	-7.3	-6.5	-6.4	-3.2	-1.1	-15.1
	Long-term	-40.6	-33.1	-57.0	-66.0	-60.3	-41.2	-16.1	1.7	1.6	13.0	0.7	-6.9	-7.3	-10.0	-6.4	-7.2	-9.8	-18.0
	8	Expected demand for loans																	
	Overall	37.8	52.6	32.8	3.0	-4.4	9.4	25.1	43.6	18.9	46.8	35.6	45.4	23.1	37.5	33.3	23.1	41.3	44.3
	SME	33.3	45.9	37.6	21.8	1.5	2.4	28.4	43.2	26.0	43.6	39.0	39.5	21.6	35.3	35.0	32.7	52.5	44.7
	Large corp	43.7	51.2	30.9	8.7	-5.0	-9.3	7.0	41.2	37.8	49.2	40.5	47.2	22.8	37.1	36.6	26.4	19.8	32.6
	Short-term	30.8	44.9	23.0	12.1	-2.4	13.5	18.6	43.8	32.0	46.5	38.2	45.8	22.9	36.8	33.8	29.2	25.7	43.4
	Long-term	43.4	49.2	20.6	-1.9	-14.3	-20.7	13.0	36.0	27.5	44.6	33.9	42.9	26.9	39.4	33.4	25.2	12.8	43.4
	9	Expected concerns on credit quality																	
	Overall	-51.3	-38.1	-48.9	-53.4	-48.9	-60.2	-31.5	-6.4	-2.6	-8.3	-19.2	0.5	-5.4	-5.9	-15.0	-21.2	-30.8	-20.4
	SME	-64.0	-48.6	-59.2	-68.3	-71.4	-71.5	-32.1	-15.1	-6.1	-23.5	-34.1	-24.7	-17.7	-18.7	-17.5	-27.6	-37.8	-14.1
	Large corp	-47.0	-39.7	-40.0	-54.2	-51.3	-58.3	-34.1	-2.4	-8.1	-4.6	-6.6	-4.9	-5.6	-4.6	-4.6	-9.1	-23.9	-13.9

Source: Bank of Thailand

Consumer loans

		Q407	Q108	Q208	Q308	Q408	Q109	Q209	Q309	Q409	Q110	Q210	Q310	Q410	Q111	Q211	Q311	Q411	Q112
Last 3 months																			
10 Approval ratio																			
	Housing loans	33.6	27.4	41.3	3.2	18.5	27.5	52.2	58.9	66.7	-21.8	45.7	-16.8	41.0	8.5	9.1	30.2	7.5	18.2
	Credit card loans	3.0	-8.6	-1.7	-19.8	-14.2	-18.0	-23.0	4.3	13.4	-45.9	-1.5	41.6	38.7	1.6	-16.2	9.3	-28.0	17.9
	Other consumer loans	19.2	18.8	-13.4	-20.2	-13.9	-29.2	19.2	-12.1	17.6	26.9	37.9	38.3	11.6	32.4	-8.1	-1.4	-11.8	4.3
11 Credit standards																			
	Housing loans	-17.1	-3.3	-8.6	-9.8	-14.8	-22.2	-27.0	25.2	12.2	2.2	21.8	-2.2	7.6	19.8	-3.4	3.6	-7.8	-0.1
	Credit card loans	-25.4	-11.9	-11.7	-12.1	-52.6	-57.2	-30.7	-26.2	-13.6	-13.2	-2.9	-0.3	3.5	23.3	0.9	0.0	-17.3	10.5
	Other consumer loans	-25.0	-11.6	-20.2	-29.7	-49.5	-31.8	-2.9	-19.1	-14.7	-4.4	-6.7	-2.6	-8.0	-3.9	8.4	10.6	-4.5	4.4
12 Factors affecting credit standard																			
<i>Housing</i>																			
Cost of funds	Cost of funding	-9.3	-7.2	-13.2	-4.5	17.9	-9.0	0.8	-7.2	-10.8	10.0	-10.2	-16.6	-14.3	-11.9	-2.1	-6.7	0.0	1.0
	Other banks	27.9	20.0	25.5	19.1	44.1	24.2	6.2	3.9	17.8	20.4	35.4	31.0	6.8	25.1	28.6	27.9	24.4	3.6
Competition	Non-banks	0.6	4.5	0.0	14.2	0.0	0.0	0.0	0.0	19.6	46.9	3.9	6.2	-8.4	5.6	0.0	0.0	0.0	1.0
	SFI	8.2	12.7	5.2	18.5	50.3	23.3	10.7	24.0	10.1	15.9	27.1	15.4	-5.4	8.3	20.2	27.0	20.2	1.7
Risk perception	General economy	-33.7	-21.6	-37.9	-40.5	-15.8	-65.2	-52.7	-3.6	-18.5	16.8	-19.7	-21.0	-16.9	-8.4	-15.8	-10.3	-10.8	-15.8
	Housing market prospect	-0.1	15.0	-0.2	-25.2	-3.8	-28.3	-3.3	8.3	1.7	26.3	0.1	-2.9	-21.0	-5.3	-8.9	-5.2	-11.7	-13.5
	Credit worthiness	-17.2	11.2	0.8	-11.7	-2.1	-55.3	-29.7	-26.6	-7.5	-0.2	-14.6	-18.3	-26.2	-14.9	-17.9	-13.7	-12.7	-21.5
	Other factors (specify ..)	-4.5	-4.5	-0.8	0.0	-2.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Credit card</i>																			
Cost of funds	Cost of funding	-12.1	20.9	20.9	-4.6	18.3	15.9	0.0	15.9	-18.4	-16.4	-1.5	-1.5	-0.6	-11.1	-7.8	0.0	0.0	-1.9
	Other banks	1.1	9.5	6.9	9.9	0.0	0.0	0.0	0.0	-2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Competition	Non-banks	1.1	9.5	6.9	9.9	0.0	0.0	0.0	0.0	-2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8
	SFI	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.0	-2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6
Risk percept	General economy	-36.8	-2.7	-2.5	-59.9	-32.3	-32.8	-39.0	2.7	-28.9	-12.5	-26.2	10.7	16.7	-6.2	-19.2	-8.7	-22.8	5.1
	Credit worthiness	-40.3	16.9	18.9	-37.0	-13.8	-14.8	-39.0	2.7	-34.0	-22.2	-17.9	6.6	14.8	-17.4	-19.2	3.0	-10.8	11.0
	Other factors (specify ..)	-2.5	-2.5	-0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-3.0	0.0	1.4	-2.3	0.0
<i>Other consumer loans</i>																			
Cost of funds	Cost of funding	1.7	8.8	-7.8	15.0	23.3	2.7	-10.7	-15.6	-30.0	-13.0	-1.9	-3.5	-5.1	-1.0	-11.7	-0.2	3.6	0.1
	Other banks	1.9	23.5	6.8	24.7	16.8	0.0	22.7	23.3	-5.0	-0.6	27.3	26.9	7.1	25.3	24.0	6.7	10.1	1.1
Competition	Non-banks	7.8	14.6	2.0	17.7	16.9	0.0	12.0	15.2	8.5	0.3	2.3	0.0	-5.1	3.5	3.5	3.7	9.8	0.5
	SFI	11.6	24.5	16.7	23.3	31.6	0.0	9.8	19.9	4.8	15.9	17.9	15.2	0.0	15.2	15.9	2.7	4.4	0.5
Risk perception	General economy	-35.9	-19.1	-32.5	-36.6	-71.5	-26.2	-27.6	-42.2	-39.6	-13.5	-14.6	9.4	-10.7	6.5	9.4	2.9	-8.7	-17.2
	Credit worthiness	-38.3	-14.3	-21.2	-31.5	-39.0	-17.8	-38.3	-33.6	-34.8	2.7	-11.8	-8.4	-16.4	-9.2	8.0	-1.0	-6.2	-12.1
	Collateral	-32.2	-24.7	-29.1	-25.1	-28.4	0.8	-15.4	-23.5	-37.3	-10.6	-7.9	-10.3	-15.0	-6.8	-6.4	-0.8	-8.2	-0.6
	Other factors (specify ..)	-2.9	-2.9	-0.8	-3.4	0.0	9.3	0.0	0.0	0.0	-0.3	-0.3	0.0	0.0	0.0	0.0	0.0	0.0	-10.5

Source: Bank of Thailand

13	Conditions and terms	Q407	Q108	Q208	Q308	Q408	Q109	Q209	Q309	Q409	Q110	Q210	Q310	Q410	Q111	Q211	Q311	Q411	Q112	
	<i>Housing loans</i>																			
Pricing	Margin for normal loans	20.6	14.8	2.9	-16.5	-2.0	-0.1	20.2	19.8	6.2	-5.8	0.7	-2.5	-3.4	-2.9	-0.5	-1.9	3.5	4.8	
	Margin for riskier loans	-1.7	-5.3	-6.7	-13.8	-8.6	-1.1	-8.5	14.5	0.0	2.1	-3.9	-6.7	-6.9	-10.1	-5.5	-8.3	-4.7	-7.0	
Conditions	Collateral	-12.1	-6.9	-7.3	-4.5	-2.3	-5.3	-30.9	-4.3	0.0	0.0	-0.3	0.0	0.0	-0.5	1.3	0.0	-0.1	0.9	
	LTV ratio	11.9	8.8	8.2	10.6	1.9	-17.1	-4.2	26.4	12.1	13.6	1.9	6.5	0.0	6.6	0.0	22.1	18.4	0.0	
	LTI ratio	0.0	10.1	0.0	-3.4	-4.4	-12.6	-18.0	15.2	0.0	0.4	-2.2	-3.2	0.0	-0.5	0.0	0.0	-0.1	0.0	
	Maturity	0.0	3.3	-2.2	0.0	-0.4	8.9	4.4	0.0	0.0	0.0	0.0	0.0	0.0	-0.5	0.0	0.0	0.0	2.0	
	Non-interest charges	10.0	7.4	1.1	0.0	-2.3	0.0	14.4	19.5	18.6	20.1	-2.4	-7.4	-0.1	-3.2	1.4	18.5	18.5	2.0	
	Discount period	8.8	7.4	4.9	2.1	-2.3	0.0	5.1	0.0	7.1	2.1	0.0	2.7	4.7	-4.4	-1.1	1.0	1.9	2.1	
	Other factors (specify ..)	0.0	3.7	0.0	-1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	<i>Credit card</i>																			
Pricing	Margin	-5.4	-3.5	-3.5	-4.9	-2.0	-1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	8.8	11.8	8.5	0.0	
Conditions	LTI ratio	0.0	1.3	0.0	0.0	-15.3	7.1	0.0	0.0	16.3	-2.0	-1.5	-1.5	-1.9	0.0	0.0	1.3	-1.2	8.8	
	Non-interest charges	-1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1.9	0.0	0.0	0.0	0.0	0.0	1.3	2.5	8.8	
	Grace period	0.0	0.0	0.0	0.0	0.0	0.0	2.4	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	5.1	-8.8	
	Other factors (specify ..)	0.0	0.0	0.0	0.0	-12.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	
	<i>Other consumer loans</i>																			
Pricing	Margin for normal loans	12.7	20.2	-22.6	-22.8	-21.4	-6.2	23.8	-8.8	-16.6	24.9	8.3	-3.9	-6.5	-5.9	-2.9	0.4	23.0	23.8	
	Margin for riskier loans	-14.2	-24.3	-27.6	8.6	-30.2	-13.3	-11.6	-23.4	-1.3	13.9	1.5	0.0	-0.1	-0.6	-16.6	0.2	16.6	15.3	
Conditions	Collateral	-11.1	-18.8	0.0	16.2	-23.5	0.0	0.0	-16.8	-17.2	7.9	1.9	0.0	0.0	-3.5	16.1	2.7	19.8	22.9	
	LTI ratio	0.0	-25.3	-16.7	-33.2	-42.2	-15.0	0.0	-38.7	-15.7	10.0	1.9	0.0	0.0	0.0	18.9	6.0	6.4	-0.7	
	Minimum income	0.0	-0.7	-16.9	-4.5	-7.4	-18.8	-1.1	-8.2	-17.2	10.3	2.3	0.0	0.0	2.0	14.2	1.7	-0.1	-0.7	
	Maturity	-35.3	-24.3	-3.0	-32.6	-37.9	0.0	0.0	-32.1	-1.9	29.9	17.1	15.7	0.7	15.2	16.4	2.7	3.6	0.0	
	Non-interest charges	-8.0	-27.3	0.0	0.0	-25.8	0.0	-10.7	-16.8	-9.4	11.0	-1.4	-3.5	0.0	0.0	13.9	0.0	16.8	30.1	
	Grace period	-33.2	-5.1	0.0	0.0	0.0	0.0	0.0	-1.6	-1.9	0.0	1.9	0.0	0.0	2.0	2.6	3.0	25.2	23.1	
	Minimum payment	-33.2	0.0	0.0	0.0	0.0	0.0	0.0	5.0	-1.9	0.0	1.9	0.0	0.0	0.0	0.0	0.0	16.7	23.4	
	Other factors (specify ..)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.8	
14	Demand for loans																			
	Housing loans	17.7	12.2	42.1	10.8	-40.5	-39.9	32.4	26.8	55.1	19.0	36.9	-14.5	39.4	12.8	13.1	3.5	-13.2	38.0	
	Credit card loans	-18.0	23.2	19.2	-22.9	6.3	-17.7	-8.8	4.8	-13.5	39.5	-9.4	28.8	16.0	15.5	23.2	19.0	-29.5	37.9	
	Other consumer loans	-15.0	9.9	-5.4	-16.1	0.9	-16.0	25.0	-5.4	-15.5	31.2	33.6	42.8	37.8	41.8	31.4	1.5	8.5	45.8	

Source: Bank of Thailand

15	Factors affecting loan demand	Q407	Q108	Q208	Q308	Q408	Q109	Q209	Q309	Q409	Q110	Q210	Q310	Q410	Q111	Q211	Q311	Q411	Q112
	Housing																		
	Financing needs																		
	Housing market prospect	11.1	14.5	28.7	3.8	-44.9	-54.1	12.3	25.2	26.8	8.7	-2.0	-3.5	18.0	24.0	8.5	2.5	15.0	17.4
	Consumer confidence	-27.3	-8.2	-7.9	-0.8	-45.7	-78.3	0.5	21.4	44.3	20.7	-24.9	-7.6	29.9	10.8	12.9	4.2	19.6	20.5
	Household saving	5.3	5.3	-10.5	0.2	-6.9	-11.4	23.4	6.4	0.9	-24.9	-13.0	-18.5	-10.8	-3.8	2.6	-5.3	6.4	9.5
	Competition from alternatives																		
	Other banks	-21.9	-11.7	-10.1	-18.9	18.5	24.6	26.6	36.7	24.2	-22.2	-15.9	-21.3	-4.1	-15.0	-17.6	-29.5	-16.2	2.6
	Non-banks	-2.9	-9.4	-1.9	-14.2	0.0	22.5	-0.2	-4.3	0.6	-29.2	-9.8	-14.3	-4.1	-17.3	-2.0	-7.3	0.0	-3.4
	SFI	-21.3	-10.5	-4.6	-17.0	25.8	24.8	-6.4	-20.4	15.0	6.5	-5.9	-8.2	-4.1	-15.0	-17.3	-29.2	-16.1	3.6
	Other financing sources	0.0	-3.5	-1.3	-14.2	0.0	-1.7	-0.2	0.1	0.7	-35.3	-2.0	-3.2	-4.1	-5.0	-2.0	-3.4	-2.4	-4.4
	Policy factor																		
	Interest rate	33.8	21.3	17.4	41.9	-25.5	8.4	22.1	0.0	21.4	-3.9	-14.6	-11.7	6.9	-17.6	27.5	30.3	41.8	8.9
	Credit standards																		
	Loan conditions	14.3	18.1	21.2	22.8	2.0	9.3	-0.1	10.9	36.7	16.2	-3.6	12.5	27.9	14.7	7.0	3.7	7.2	20.7
	Other factors (specify ..)	0.0	2.0	5.6	0.0	8.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Credit card																		
	Financing needs																		
	Durable goods	5.9	13.0	7.1	0.0	4.5	8.9	9.3	20.4	2.0	2.0	-9.7	-8.4	1.7	-3.7	-8.0	-1.5	-10.8	17.5
	General consumption	6.9	38.8	34.8	16.3	20.0	22.9	-1.7	18.4	8.6	-16.9	-6.6	15.1	18.2	42.1	10.1	16.8	13.4	26.0
	Consumer confidence	-16.3	4.5	-0.6	-17.9	-10.0	-6.3	-35.3	3.4	4.2	-10.6	-7.9	15.1	18.2	39.4	23.3	4.4	-3.6	29.4
	Household saving	4.1	-1.1	-0.3	21.9	24.4	21.3	17.8	21.5	-2.0	-3.8	-2.9	0.1	-1.8	0.3	0.0	-1.5	0.0	-1.3
	Competition from alternatives																		
	Other banks	-10.4	-27.4	-10.3	-7.2	24.9	18.3	-3.6	13.0	-2.0	-3.8	-2.9	-1.2	-3.5	-2.7	-6.6	0.0	0.0	0.0
	Non-banks	-6.9	-23.9	-6.8	-2.2	26.8	20.2	0.0	13.0	-2.0	-3.8	-2.9	0.1	-1.8	-1.2	-2.9	0.0	0.0	0.0
	Other financing sources	-1.9	-13.0	-14.9	6.7	18.2	13.0	0.0	26.0	-2.0	-3.8	-1.5	0.2	-1.8	-1.4	-1.0	-1.5	0.0	1.3
	Policy factor																		
	Interest rate	5.4	3.5	3.5	4.9	28.7	28.0	3.6	28.0	3.1	0.0	1.3	1.3	-0.3	4.3	3.0	2.9	0.0	1.3
	Credit standards																		
	Loan conditions	1.9	0.0	0.0	0.0	24.7	22.8	0.0	0.0	0.0	0.0	0.0	1.3	-0.3	2.8	1.9	1.4	0.0	0.0
	Other factors (specify ..)	0.0	0.0	0.0	0.0	0.0	-1.3	0.0	0.0	0.0	0.0	0.0	0.0	-3.8	0.0	2.4	0.0	-3.3	1.3
	Other consumer loans																		
	Financing needs																		
	Durable goods	-6.9	-6.0	3.6	-15.2	-19.4	-2.2	12.9	-16.9	11.2	21.0	3.0	4.1	22.4	8.1	6.8	7.0	8.8	6.5
	General consumption	14.0	21.2	2.5	0.6	-9.3	10.8	32.6	5.0	17.2	5.0	25.7	28.6	38.1	28.9	28.0	8.2	38.1	53.6
	Margin trade	-10.5	-6.6	-6.1	-10.2	-8.1	-2.6	0.0	-5.5	1.2	-0.9	-1.0	-0.3	5.5	3.8	0.3	0.3	-2.1	0.4
	Consumer confidence	-24.0	-8.9	-7.5	-42.3	-34.0	-27.5	-0.1	-9.2	8.8	16.3	19.1	26.6	19.0	26.8	17.2	-5.9	17.8	25.4
	Household saving	-1.2	-1.1	-8.9	-21.2	-11.7	2.1	-12.1	-9.5	-0.6	-1.0	14.2	14.2	-1.5	12.7	17.0	-1.5	24.2	21.3
	Competition from alternatives																		
	Other banks	-19.3	-17.8	-1.0	-6.3	-17.7	-12.1	-22.5	-11.2	-3.7	-15.2	14.4	13.5	-0.8	11.1	4.6	2.1	-10.1	-23.7
	Non-banks	-29.5	-18.7	-0.4	-5.5	-15.2	-7.2	-16.6	-17.8	-3.7	-15.8	-0.3	-1.2	-1.5	-4.5	1.7	-4.1	-9.7	-23.8
	SFI	-1.5	1.0	4.9	10.0	16.4	-0.1	-5.9	4.0	11.2	-12.8	15.4	17.5	-0.8	11.2	1.8	-3.9	-10.1	-24.0
	Other financing sources	-15.2	-12.6	4.9	-4.5	-15.2	-3.8	-16.6	-24.4	-0.7	-0.3	14.4	14.0	-0.8	11.1	-0.7	-0.6	3.8	4.0
	Policy factor																		
	Interest rate	23.3	19.1	0.5	24.0	5.8	21.3	7.0	26.6	26.4	7.9	7.7	3.9	14.1	6.2	11.1	4.7	25.4	23.7
	Credit standards																		
	Loan conditions	16.4	18.8	-19.6	6.8	17.0	-7.4	5.5	29.0	29.2	22.1	21.3	18.7	10.6	22.4	22.5	0.2	29.0	28.0
	Other factors (specify ..)	0.0	0.0	-2.5	-3.5	16.9	-6.9	0.0	0.0	0.0	-0.7	-0.7	0.0	0.0	0.0	0.4	0.0	16.2	23.5
Next 3 months	16 Expected credit standards																		
	Housing loans	-21.9	-16.5	-30.5	-27.8	-27.8	-12.1	-31.1	7.4	9.3	20.5	14.3	-2.9	9.4	-1.5	3.4	-3.2	-3.5	13.8
	Credit card loans	-25.2	-8.2	-21.7	-40.2	-57.0	-43.4	-18.1	-19.5	35.1	14.5	-11.1	4.1	28.3	0.0	1.0	4.5	-13.1	20.7
	Other consumer loans	-32.5	-21.1	-35.3	-33.7	-46.2	-17.4	-8.4	-15.1	7.9	18.8	-7.5	3.6	5.0	0.2	14.1	5.9	-2.2	2.5
	17 Expected demand for loans																		
	Housing loans	18.3	30.6	10.0	-12.8	-21.6	1.1	33.9	49.7	37.1	-28.0	-23.0	5.5	-15.2	18.0	13.0	47.9	0.2	40.5
	Credit card loans	29.8	26.4	20.3	14.5	11.3	14.9	-8.8	13.4	21.5	18.8	28.1	26.2	-1.7	17.2	4.1	26.6	9.4	40.5
	Other consumer loans	38.8	45.7	3.1	-5.1	-7.4	2.0	31.3	7.0	-3.4	18.0	29.6	27.2	16.8	23.7	11.9	15.7	36.5	44.2
	18 Expected concerns on credit quality																		
	Housing loans	-39.6	-35.8	-40.9	-52.5	-45.7	-48.8	4.7	14.6	24.2	1.7	-10.4	-3.5	-1.6	-3.5	-11.9	-2.7	-23.9	-18.8
	Credit card loans	-34.9	-25.2	-32.3	-31.7	-39.9	-42.8	-17.3	-23.8	-1.1	12.4	-23.5	-0.4	20.4	-21.0	-2.5	2.8	-32.0	-10.8
	Other consumer loans	-36.5	-36.9	-38.2	-41.8	-51.9	-31.7	-24.4	-29.6	-19.2	-19.6	-22.5	-13.0	2.9	-17.5	-21.0	0.5	-37.2	-35.8

Source: Bank of Thailand