

**Table 1: Basic statistical data**

	2005	2006	2007	2008	2009	2010 <sup>P</sup>
Population (millions)	62.42	62.83	63.04	63.39	63.53	63.88
GDP current price (billion baht)	7,092.9	7,844.9	8,525.2	9,080.4	9,041.5	10,102.9
GDP per capita (baht)	103,671.01	114,803.50	124,377.10	131,717.80	129,875.10	143,612.50
Exchange rate vis-à-vis US\$ (at year-end)	41.17	36.04	33.75	34.93	33.36	30.15

Sources: Bank of Thailand, Department of Provincial Administration, National Economic &amp; Social Development Board

<sup>P</sup> Preliminary Data**Table 2: Technological infrastructure**

	2005	2006	2007	2008	2009	2010
<b>Total fixed network telephone subscribers (millions)</b>	<b>7.00</b>	<b>7.04</b>	<b>7.02</b>	<b>6.97</b>	<b>6.85</b>	<b>6.65</b>
<b>Total mobile telephone subscribers (millions)</b>	<b>32.00</b>	<b>41.30</b>	<b>51.60</b>	<b>63.69</b>	<b>69.50</b>	<b>73.05</b>
Postpaid	5.25	6.32	5.60	6.54	7.39	7.84
Prepaid	26.75	34.98	46.00	57.15	62.11	65.21
<b>Total Internet users (millions)</b>	<b>9.91</b>	<b>11.41</b>	<b>13.42</b>	<b>16.10</b>	<b>18.30</b>	<b>nav.</b>
<b>Penetration rates</b>						
Fixed network telephone (%)	11.21	11.21	11.14	10.99	10.78	10.41
Mobile telephone (%)	51.27	65.73	81.86	100.48	109.40	114.36
Internet (%)	15.87	18.17	21.28	25.40	28.81	nav.

Sources: CAT Telecom Public Company Limited, TOT Public Company Limited, National Electronics and Computer Technology Center

**Table 3: Narrow Money<sup>1</sup> (at year-end , billion baht)**

	2005	2006	2007	2008	2009	2010 <sup>P</sup>
<b>Currency</b>	<b>781.70</b>	<b>806.37</b>	<b>878.33</b>	<b>962.63</b>	<b>1,045.11</b>	<b>1,156.43</b>
Held by business and household sector	630.71	652.90	720.05	752.33	843.96	937.20
Held by commercial banks	132.65	135.11	140.24	184.76	178.97	193.50
Held by finance companies	0.00	0.00	0.00	0.00	0.00	0.00
Held by specialized banks	17.16	17.13	16.71	24.23	22.18	25.74
<b>Demand deposits</b>	<b>259.51</b>	<b>258.57</b>	<b>279.85</b>	<b>288.90</b>	<b>330.59</b>	<b>365.24</b>
Demand deposits at Bank of Thailand	3.30	3.67	3.85	15.11	3.13	2.94
Demand deposits at commercial banks	252.03	252.06	271.41	269.77	321.33	357.38
Demand deposit at specialized banks	4.18	2.84	4.59	4.02	6.14	4.92
<b>Narrow Money</b>	<b>890.22</b>	<b>911.47</b>	<b>999.90</b>	<b>1,041.22</b>	<b>1,174.55</b>	<b>1,302.44</b>
Currency held by business and household sector as % of Narrow money	70.8%	71.6%	72.0%	72.3%	71.9%	72.0%
Demand deposits held by business and household sector as % of Narrow money	29.2%	28.4%	28.0%	27.7%	28.1%	28.0%

Source: Bank of Thailand

<sup>1</sup> Currency in circulation and demand deposits at commercial banks and specialized banks<sup>P</sup> Preliminary Data**Table 4: Settlement media used by non-banks (at year-end, billion baht)**

	2005	2006	2007	2008	2009	2010 <sup>P</sup>
Banknotes and coins <sup>1</sup>	630.71	652.90	720.05	752.33	843.96	937.20
Demand deposits	259.51	258.57	279.85	288.90	330.59	365.24
Narrow money <sup>2</sup>	890.22	911.47	999.90	1,041.22	1,174.55	1,302.44
Broad money <sup>3</sup>	7,927	8,573	9,109	9,944	10,617	11,776

Source: Bank of Thailand

<sup>1</sup> Banknotes outside depository corporations and coins issued by central government<sup>2</sup> Currency in circulation and demand deposits at commercial banks and specialized banks<sup>3</sup> Currency in circulation and all kinds of deposits at commercial banks, specialized banks, and PN issued by financial companies<sup>P</sup> Preliminary Data

**Table 5: Settlement media used by banks (at year-end, billion baht)**

	2005	2006	2007	2008	2009	2010 <sup>p</sup>
Balances held at central bank	57.0	56.8	51.5	58.5	48	78
Required reserves	375.0	404.8	408.2	426.7	426	458
Free reserves	648.0	743.2	921.2	1,382.2	1,908	2,111
Transferable deposits at other banks	6.0	5.1	6.7	5.0	4	7
Memorandum item:						
Institutions borrowing from central bank	113.0	80.1	75.8	19.2	15	10

Source: Bank of Thailand

<sup>p</sup> Preliminary Data**Table 6: Indicators of the use of various cashless payment instruments.****Volume of transactions (in thousands)**

	2005	2006	2007	2008	2009	2010 <sup>p</sup>
<b>Paper-based<sup>1</sup> :</b>	<b>87,365</b>	<b>127,774</b>	<b>130,235</b>	<b>129,126</b>	<b>123,202</b>	<b>114,549</b>
In-house cheque	nav.	43,681	49,503	49,900	48,310	39,435
Interbank cheque	87,365	84,093	80,732	79,227	74,892	75,114
<b>Payment cards :</b>	<b>1,014,782</b>	<b>1,214,314</b>	<b>1,401,241</b>	<b>1,601,273</b>	<b>1,747,320</b>	<b>1,942,936</b>
ATM card <sup>2</sup>	535,298	646,304	592,653	555,826	556,613	542,707
for cash withdrawal	472,640	553,837	473,532	419,610	387,175	422,546
for other purposes <sup>3</sup>	62,658	92,467	119,121	136,216	169,438	120,161
Debit card	262,484	326,105	538,288	761,142	895,708	1,085,356
for purchasing purpose via EFTPOS	6,016	6,762	9,536	11,496	11,913	13,802
for other purposes <sup>4</sup>	256,468	319,343	528,751	749,646	883,794	1,071,555
Credit card <sup>5</sup>	217,000	241,904	270,300	284,305	294,999	314,873
for purchasing purpose	195,293	215,010	237,798	251,128	263,424	282,597
for other purposes <sup>6</sup>	21,707	26,894	32,502	33,177	31,575	32,276
<b>Automated :</b>	<b>161,885</b>	<b>177,801</b>	<b>203,536</b>	<b>220,128</b>	<b>237,630</b>	<b>274,018</b>
Direct credit <sup>7</sup>	96,828	105,731	124,236	134,010	146,151	166,372
Direct debit <sup>8</sup>	47,825	53,277	59,967	64,985	68,583	80,621
ITMX Bulk Payment (SMART)	15,728	17,072	17,568	19,205	20,891	24,702
BAHTNET <sup>9</sup>	1,504	1,721	1,766	1,929	2,005	2,323

Source: Bank of Thailand

<sup>1</sup> Since 2006, Data include in-house cheque from banks, however, some banks do not report in-house provincial and B/C cheque.

Data from some Specialized Financial Institutions are not included.

<sup>2</sup> Include data from three Special Financial Institutions.<sup>3</sup> Data included purchasing goods and services, deposit and funds transfer<sup>4</sup> Data included purchasing goods and services via other channels, cash withdrawal, deposit and funds transfer<sup>5</sup> Data included bank cards/affinity cards, non-bank cards/affinity cards and foreign credit cards used in Thailand<sup>6</sup> Data included cash withdrawal, cash advance, deposit and funds transfer<sup>7</sup> Intra-bank pre-authorized direct credit<sup>8</sup> Intra-bank pre-authorized direct debit<sup>9</sup> Included interbank funds transfer, third party funds transfer, DVP/RVP for securities, Multilateral Funds Transfer and Bilateral R/P.<sup>p</sup> Preliminary Data

**Table 7: Indicators of the use of various cashless payment instruments.****Value of transactions (billion baht)**

	2005	2006	2007	2008	2009	2010 <sup>P</sup>
<b>Paper-based<sup>1</sup> :</b>	<b>27,737</b>	<b>48,200</b>	<b>55,637</b>	<b>62,147</b>	<b>56,066</b>	<b>51,696</b>
In-house cheque	nav.	18,080	23,099	25,061	22,473	17,918
Interbank cheque	27,737	30,121	32,537	37,086	33,593	33,778
<b>Payment cards :</b>	<b>4,730</b>	<b>5,831</b>	<b>6,650</b>	<b>7,919</b>	<b>8,457</b>	<b>9,854</b>
ATM card <sup>2</sup>	2,360	2,859	2,607	2,645	2,643	2,508
for cash withdrawal	1,847	2,190	1,840	1,634	1,498	1,721
for other purposes <sup>3</sup>	513	668	767	1,011	1,145	787
Debit card	1,766	2,240	3,205	4,354	4,876	6,294
for purchasing purpose via EFTPOS	10	12	19	24	24	30
for other purposes <sup>4</sup>	1,756	2,228	3,186	4,330	4,852	6,263
Credit card <sup>5</sup>	604	732	839	921	937	1,052
for purchasing purpose	469	561	636	711	737	845
for other purposes <sup>6</sup>	135	171	203	210	200	207
<b>Automated :</b>	<b>110,457</b>	<b>148,778</b>	<b>190,210</b>	<b>286,191</b>	<b>498,861</b>	<b>665,846</b>
Direct credit <sup>7</sup>	2,907	3,436	5,351	6,044	6,698	8,121
Direct debit <sup>8</sup>	1,111	1,238	1,699	1,847	1,676	2,021
ITMX Bulk Payment (SMART)	806	802	793	828	868	1,081
BAHTNET <sup>9</sup>	105,634	143,302	182,368	277,472	489,619	654,623

Source: Bank of Thailand

<sup>1</sup> Since 2006, Data include in-house cheque from banks, however, some banks do not report in-house provincial and B/C cheque. Data from some Specialized Financial Institutions are not included.

<sup>2</sup> Include data from three Special Financial Institutions.

<sup>3</sup> Data included purchasing goods and services, deposit and funds transfer

<sup>4</sup> Data included purchasing goods and services via other channels, cash withdrawal, deposit and funds transfer

<sup>5</sup> Data included bank cards/affinity cards, non-bank cards/affinity cards and foreign credit cards used in Thailand

<sup>6</sup> Data included cash withdrawal, cash advance, deposit and funds transfer

<sup>7</sup> Intra-bank pre-authorized direct credit

<sup>8</sup> Intra-bank pre-authorized direct debit

<sup>9</sup> Included interbank funds transfer, third party funds transfer, DVP/RVP for securities, Multilateral Funds Transfer and Bilateral R/P.

<sup>P</sup> Preliminary Data

**Table 8: Notes and coins (at year-end, million baht)**

	2005	2006	2007	2008	2009	2010
<b>Notes and coins</b>	<b>781,698</b>	<b>806,380</b>	<b>878,331</b>	<b>993,148</b>	<b>1,095,159</b>	<b>1,187,828</b>
<b>Notes:</b>	<b>753,256</b>	<b>773,848</b>	<b>842,624</b>	<b>954,484</b>	<b>1,054,484</b>	<b>1,144,480</b>
500000 baht	118	118	117	117	117	116
1000 baht	552,606	571,739	628,175	701,711	774,058	889,617
500 baht	99,488	94,712	98,497	119,283	140,972	113,746
100 baht	70,768	74,843	82,435	97,484	98,605	98,235
60 baht	458	1,154	1,157	1,161	1,163	1,166
50 baht	8,264	8,787	7,819	9,377	13,062	12,799
20 baht	18,087	19,038	20,741	21,674	22,835	25,134
10 baht	3,228	3,218	3,357	3,351	3,346	3,342
5 baht	123	123	196	196	196	195
1 baht	107	107	121	121	121	121
50 satang	9	9	9	9	9	9
<b>Coins:</b>	<b>28,442</b>	<b>32,532</b>	<b>35,707</b>	<b>38,664</b>	<b>40,675</b>	<b>43,348</b>

Source: Bank of Thailand

**Table 9: Institutional infrastructure**

	2005	2006	2007	2008	2009	2010 <sup>P</sup>
<b>Central Bank</b>						
Number of Institutions	1	1	1	1	1	1
Number of Branches	3	3	3	3	3	3
Number of Accounts <sup>1</sup>	992	366	287	260	226	231
Value of Accounts (million baht) <sup>1</sup>	117,607	174,639	151,137	159,678	250,262	422,059
<b>Thai Commercial Banks</b>						
Number of Institutions	16	15	18	18	17	18
Number of Branches	4,228	4,701	5,070	5,477	5,791	5,961
Number of Accounts	62,416,191	68,154,739	73,108,528	75,259,745	76,078,336	79,073,950
Value of Accounts (million baht)	5,684,676	5,925,445	5,843,995	6,535,094	6,557,653	6,886,058
<b>Specialized Financial Institutions</b>						
Number of Institutions	6	6	6	6	6	6
Number of Branches	1,386	1,699	1,768	1,796	1,853	2,002
Number of Accounts	40,963,967	45,475,345	36,651,097	42,713,869	41,618,537	37,838,856
Value of Accounts (million baht)	1,374,099	1,549,498	1,341,482	1,809,653	2,175,906	2,435,471
<b>Foreign Bank Branches</b>						
Number of Institutions	17	17	16	16	15	15
Number of Branches	17	17	16	16	15	15
Number of Accounts	79,034	83,180	219,789	90,115	89,866	92,402
Value of Accounts (million baht)	558,619	595,896	673,490	507,009	466,418	511,604
<b>Post Office</b>						
Number of Institutions	1	1	1	1	1	1
Number of Branches	1,146	1,158	1,176	1,188	1,254	1,281
Number of Accounts	-	-	-	-	-	-
Value of Accounts (million baht)	-	-	-	-	-	-

Sources: Bank of Thailand and Thailand Post Co.,Ltd.

<sup>1</sup> Exclude regional offices<sup>P</sup> Preliminary Data**Table 10: Payment instructions handled by selected interbank settlement systems.****Volume of transactions (in thousands)**

	2005	2006	2007	2008	2009	2010
<b>Paper-based:</b>	<b>87,365</b>	<b>84,093</b>	<b>80,732</b>	<b>79,227</b>	<b>74,892</b>	<b>75,114</b>
ECS	64,065	61,445	59,026	57,833	53,926	53,864
Provincial Cheques	16,473	15,935	15,056	14,666	14,353	14,524
B/C <sup>1</sup>	6,827	6,714	6,649	6,728	6,613	6,726
<b>Automated:</b>	<b>45,228</b>	<b>59,872</b>	<b>75,300</b>	<b>100,181</b>	<b>99,110</b>	<b>116,532</b>
BAHTNET <sup>2</sup>	1,504	1,721	1,766	1,929	2,005	2,323
ITMX Bulk Payment (SMART)	15,728	17,072	17,568	19,205	20,891	24,702
ORFT-ATM ( on-line retail funds transfer )	27,996	41,079	55,966	79,047	76,214	89,506

Sources: Bank of Thailand and National ITMX Co., Ltd.

<sup>1</sup> Inter-provincial cheques exchanged at the Electronic Clearing House<sup>2</sup> Data include interbank funds transfer, third party funds transfer, DVP/RVP for securities, Multilateral Funds Transfer and Bilateral R/P.**Table 11: Payment instructions handled by selected inter-bank settlement systems.****Value of transactions (billion baht)**

	2005	2006	2007	2008	2009	2010
<b>Paper-based:</b>	<b>27,737</b>	<b>30,121</b>	<b>32,537</b>	<b>37,086</b>	<b>33,593</b>	<b>33,778</b>
ECS	25,063	27,175	29,524	33,912	30,473	30,247
Provincial Cheques	2,371	2,617	2,667	2,798	2,761	3,135
B/C <sup>1</sup>	303	329	346	376	359	396
<b>Automated:</b>	<b>106,626</b>	<b>144,374</b>	<b>183,509</b>	<b>278,778</b>	<b>490,940</b>	<b>656,252</b>
BAHTNET <sup>2</sup>	105,634	143,302	182,368	277,472	489,619	654,623
ITMX Bulk Payment (SMART)	806	802	793	828	868	1,081
ORFT-ATM ( on-line retail funds transfer)	187	270	349	478	453	548

Sources: Bank of Thailand and National ITMX Co., Ltd.

<sup>1</sup> Inter-provincial cheques exchanged at the Electronic Clearing House<sup>2</sup> Since 2002, data include inter-bank funds transfer, third party funds transfer, DVP/RVP for securities, Multilateral Funds Transfer and Bilateral R/P.

**Table 12: Securities transfer instructions handled by securities settlement systems.****Volume of transactions (in millions)**

	2005	2006	2007	2008	2009	2010
<b>Bond registry system:</b>						
Equity securities	-	-	-	-	-	-
Government securities	neg.	0.01	0.01	0.01	0.01	0.01
<b>Book-entry system:</b>						
Equity securities	2.47	2.45	2.36	2.41	2.46	2.83
Government securities	0.08	0.06	0.05	0.09	0.09	0.13

Sources: Bank of Thailand and Thailand Securities Depository Co., Ltd.

**Table 13: Securities transfer instructions handled by securities settlement systems.****Value of transactions (billion baht)**

	2005	2006	2007	2008	2009	2010
<b>Bond registry system:</b>						
Equity securities	-	-	-	-	-	-
Government securities	8	35	23	33	42	20
<b>Book-entry system:</b>						
Equity securities	623.0	694.0	713.6	625.8	539	816
Government securities	6,167	10,666	27,002	58,647	51,071	66,817

Sources: Bank of Thailand and Thailand Securities Depository Co., Ltd.

**Table 14: Number of participants in selected payment and settlement systems**

	2005	2006	2007	2008	2009	2010
BAHTNET	68	65	67	69	65	66
ECS	38	40	40	40	38	38
Provincial Cheque Clearing	18	21	22	23	21	22
B/C <sup>1</sup>	37	39	39	39	37	37
ITMX Bulk Payment (SMART)	26	29	33	33	33	33
<b>Bond registry system:</b>						
Equity securities	-	-	-	-	-	-
Government securities	235,380	247,700	296,867	308,188	633,708	529,237
<b>Book-entry system:</b>						
Equity securities	73	74	77	91	88	89
Government securities <sup>2</sup>	5,124	79	77	91	88	89

Sources: Bank of Thailand and Thailand Securities Depository Co., Ltd.

<sup>1</sup> Inter-provincial cheques exchanged at the Electronic Clearing House<sup>2</sup> Government securities depository services was transferred from Bank of Thailand to Thailand Securities Depository Co., Ltd. in 2006.**Table 15: Number of ATMs**

	2005	2006	2007	2008	2009	2010
<b>Total</b>	<b>15,784</b>	<b>21,988</b>	<b>25,943</b>	<b>34,796</b>	<b>39,454</b>	<b>44,468</b>
Bangkok	6,373	8,675	9,883	12,624	13,586	14,639
Central	5,059	6,951	8,818	11,871	13,951	15,669
Northeast	1,375	2,069	2,491	3,673	4,370	5,314
North	1,367	2,072	2,274	3,230	3,707	4,304
South	1,610	2,221	2,477	3,398	3,840	4,542

Source: Bank of Thailand

**Table 16: Number of EFTPOS terminals<sup>1</sup>**

	2005	2006	2007	2008	2009	2010 <sup>P</sup>
<b>Total</b>	102,000	208,942	218,829	259,567	247,837	287,151

Source: Bank of Thailand

<sup>1</sup> Since 2006, data is collected from banks and some credit card companies.<sup>P</sup> Preliminary Data

**Table 17: Number of payment cards**

	2005	2006	2007	2008	2009	2010
<b>Total</b>	<b>49,754,883</b>	<b>55,698,708</b>	<b>57,929,150</b>	<b>61,661,578</b>	<b>65,232,748</b>	<b>69,318,320</b>
Credit card <sup>1</sup>	9,958,571	10,900,566	12,003,369	12,971,694	13,489,422	14,196,173
ATM card <sup>2</sup>	28,752,512	30,845,358	22,632,173	22,423,525	21,039,987	20,991,627
Debit Card <sup>3</sup>	11,043,800	13,952,784	23,293,608	26,266,359	30,703,339	34,130,520

Source: Bank of Thailand

<sup>1</sup> Data include non-bank<sup>2</sup> Data include Government Saving Bank , Government Housing Bank and Islam Bank of Thailand .<sup>3</sup> Data include Government Saving Bank**Table 18: Use of postal payment instruments. Volume of transactions (in millions)**

	2005	2006	2007	2008	2009	2010
<b>Postal payments total</b>	<b>30.63</b>	<b>34.69</b>	<b>34.45</b>	<b>33.69</b>	<b>30.62</b>	<b>29.00</b>
Domestic money order total <sup>1</sup>	29.66	33.77	33.83	33.19	30.21	28.65
Domestic postal order	0.93	0.86	0.58	0.46	0.38	0.33
International money order	0.04	0.03	0.02	0.02	0.02	0.01
Incoming	0.04	0.03	0.02	0.02	0.02	0.01
Outgoing	0.00	neg.	neg.	0.00	0.00	0.00

Source: Thailand Post Co.,Ltd.

<sup>1</sup> Include domestic money order and Pay at Post**Table 19: Use of postal payment instruments. Value of transactions (billion baht)**

	2005	2006	2007	2008	2009	2010
<b>Postal payments total</b>	<b>81.17</b>	<b>107.06</b>	<b>107.91</b>	<b>110.04</b>	<b>98.52</b>	<b>92.24</b>
Domestic money order total <sup>1</sup>	80.19	105.61	106.71	108.86	97.52	91.49
Domestic postal order	0.21	0.19	0.14	0.12	0.10	0.08
International money order	0.77	0.63	0.53	0.53	0.45	0.34
Incoming	0.76	0.62	0.52	0.53	0.44	0.33
Outgoing	0.01	0.01	0.01	0.01	0.00	0.01

Source: Thailand Post Co.,Ltd.

<sup>1</sup> Include domestic money order and Pay at Post**Table 20: Sources of payment revenues of Thai commercial banks (million baht)**

	2005	2006	2007	2008	2009	2010 <sup>P</sup>
<b>Total</b>	<b>31,431</b>	<b>36,291</b>	<b>39,858</b>	<b>44,720</b>	<b>49,568</b>	<b>55,448</b>
Credit card	8,007	9,792	11,202	12,934	13,451	15,562
ATM card and e-banking	9,107	9,976	10,710	12,430	16,539	18,477
Money transfer and collection	10,520	11,711	12,977	14,310	15,148	16,641
Securities custodian	548	756	820	856	815	957
Cheque-related fee	1,100	1,965	2,269	2,365	2,128	2,164
Letter of credit	2,149	2,091	1,880	1,825	1,487	1,647

Source: Bank of Thailand

<sup>P</sup> Preliminary Data**Table 21: Sources of payment revenues of foreign bank branches (million baht)**

	2005	2006	2007	2008	2009	2010 <sup>P</sup>
<b>Total</b>	<b>2,936</b>	<b>2,955</b>	<b>3,146</b>	<b>2,990</b>	<b>3,977</b>	<b>4,422</b>
Credit card	717	873	1,083	1,218	2,356	2,564
ATM card and e-banking	60	59	59	57	46	47
Money transfer and collection	788	763	772	919	874	912
Securities custodian	808	732	753	611	577	650
Cheque-related fee	206	244	239	19	15	129
Letter of credit	357	284	240	166	109	120

Source: Bank of Thailand

<sup>P</sup> Preliminary Data

**Table 22: Daily averages of BOT payment services. Volume of transactions (transactions)**

	2005	2006	2007	2008	2009	2010
BAHTNET <sup>1</sup>	6,138	6,997	7,206	7,716	8,251	9,600
ECS	261,492	252,858	240,924	231,334	221,919	222,578
Provincial Cheque Clearing	67,236	65,574	61,453	58,663	59,065	60,017
B/C <sup>2</sup>	27,865	27,630	27,141	26,911	27,216	27,795
ITMX Bulk Payment (SMART)	64,198	70,255	71,704	76,819	85,972	102,074

Source: Bank of Thailand

<sup>1</sup> Data include inter-bank funds transfer, third party funds transfer, DVP/RVP for securities, Multilateral Funds Transfer and Bilateral R/P.<sup>2</sup> Inter-provincial cheques exchanged at the Electronic Clearing House**Table 23: Daily averages of BOT payment services. Value of transactions (billion baht)**

	2005	2006	2007	2008	2009	2010
BAHTNET <sup>1</sup>	431	583	744	1,110	2,015	2,705
ECS	102	112	121	136	125	125
Provincial Cheque Clearing	9.7	10.8	10.9	11.2	11.4	13.0
B/C <sup>2</sup>	1.2	1.4	1.4	1.5	1.5	1.6
ITMX Bulk Payment (SMART)	3.3	3.3	3.2	3.3	3.6	4.5

Source: Bank of Thailand

<sup>1</sup> Data include inter-bank funds transfer, third party funds transfer, DVP/RVP for securities, Multilateral Funds Transfer and Bilateral R/P.<sup>2</sup> Inter-provincial cheques exchanged at the Electronic Clearing House**Table 24: Peak day figures of BOT payment services. Volume of transactions (transactions)**

	2005	2006	2007	2008	2009	2010
BAHTNET <sup>1</sup>	10,165	13,421	11,488	11,969	12,898	15,880
ECS	597,938	590,830	514,286	495,463	473,362	547,686
Provincial Cheque Clearing	144,682	141,274	129,731	115,119	111,561	131,468
B/C <sup>2</sup>	128,748	124,162	120,434	125,038	122,138	122,979
ITMX Bulk Payment (SMART)	234,684	300,353	322,497	361,746	314,828	350,156

Source: Bank of Thailand

<sup>1</sup> Data include inter-bank funds transfer, third party funds transfer, DVP/RVP for securities, Multilateral Funds Transfer and Bilateral R/P.<sup>2</sup> Inter-provincial cheques exchanged at the Electronic Clearing House**Table 25: Peak day figures of BOT payment services. Value of transactions (billion baht)**

	2005	2006	2007	2008	2009	2010
BAHTNET <sup>1</sup>	723.1	1,378.4	1,236.6	1,820.6	2,829.3	4,193.3
ECS	209.3	217.2	247.4	296.3	252.4	292.8
Provincial Cheque Clearing	16.4	18.3	20.3	20.9	19.1	22.6
B/C <sup>2</sup>	4.6	4.7	4.9	5.7	5.3	5.9
ITMX Bulk Payment (SMART)	16.6	25.5	14.6	15.0	16.8	15.7

Source: Bank of Thailand

<sup>1</sup> Data include inter-bank funds transfer, third party funds transfer, DVP/RVP for securities, Multilateral Funds Transfer and Bilateral R/P.<sup>2</sup> Inter-provincial cheques exchanged at the Electronic Clearing House**Table 26: Use of credit cards and debit cards via EFTPOS<sup>1</sup> (Monthly average per card, baht)**

	2005	2006	2007	2008	2009	2010
Credit card	3,248	3,263	3,331	3,395	3,462	3,764
Debit Card	nav.	73	73	75	65	74

Source: Bank of Thailand

<sup>1</sup> Domestic and oversea spending of Thai credit cards and Thai debit cards via EFTPOS.**Table 27: Cash withdrawal via ATM (Monthly average per card, baht)**

	2005	2006	2007	2008	2009	2010
ATM card	nav.	6,063	7,018	6,696	6,459	6,767
Debit Card	nav.	7,328	7,051	8,752	8,618	9,165

Source: Bank of Thailand

**Table 28: Use of mobile banking<sup>1</sup>**

	2005	2006	2007	2008	2009	2010
No. of agreements	127,240	133,419	168,434	232,758	257,677	519,450
Volume of transactions	206,812	238,501	228,578	4,670,377	11,107,223	15,884,571
Value of transactions (million baht)	334	155	112	25,218	63,363	109,816

Source: Bank of Thailand

<sup>1</sup> Data include mobile banking transactions using credit cards, debit cards and account numbers.**Table 29: Use of internet banking**

	2005	2006	2007	2008	2009	2010
No. of agreements	1,852,007	2,139,325	3,135,502	4,009,907	3,165,663	4,822,947
Volume of transactions <sup>1</sup>	11,099,729	15,488,741	21,220,469	31,375,931	49,368,820	60,793,740
Value of transactions (billion baht)	2,722.4	3,584.0	4,896.5	5,073.0	5,692.6	7,891.7

Source: Bank of Thailand

<sup>1</sup> Enquiry transactions were excluded**Table 30: Use of ORFT interbank retail funds transfer (Online Retail Funds Transfer : ORFT).****Volume of transactions (in thousands)**

	2005	2006	2007	2008	2009	2010
<b>Total ORFT</b>	<b>27,996</b>	<b>43,279</b>	<b>61,234</b>	<b>87,225</b>	<b>84,265</b>	<b>98,668</b>
ATM	27,996	41,079	55,966	79,047	76,214	89,506
Counter <sup>1</sup>	nav.	2,200	5,267	8,177	8,051	9,162
Internet banking <sup>2</sup>	nav.	nav.	nav.	nav.	6,656	10,941

Source: National ITMX Co., Ltd. and Processing Center Co., Ltd.

<sup>1</sup> Data collected since 2006.<sup>2</sup> Data collected since 2009.**Table 31: Use of ORFT interbank retail funds transfer (Online Retail Funds Transfer : ORFT).****Value of Transactions (billion baht)**

	2005	2006	2007	2008	2009	2010
<b>Total ORFT</b>	<b>187</b>	<b>293</b>	<b>427</b>	<b>606</b>	<b>583</b>	<b>720</b>
ATM	187	270	349	478	453	548
Counter <sup>1</sup>	nav.	23	78	128	130	172
Internet banking <sup>2</sup>	nav.	nav.	nav.	nav.	64	111

Source: National ITMX Co., Ltd. and Processing Center Co., Ltd.

<sup>1</sup> Data collected since 2006.<sup>2</sup> Data collected since 2009.**Table 32 : Bill payment at bank counters. Volume of transactions (in thousands)**

	2005	2006	2007	2008	2009	2010
<b>Total bill payment<sup>1</sup></b>	<b>nav.</b>	<b>66,889</b>	<b>72,471</b>	<b>77,896</b>	<b>84,772</b>	<b>82,737</b>
Cash	nav.	58,806	69,135	74,011	79,117	77,839
Cheque	nav.	1,457	1,889	2,417	3,751	2,667
Others	nav.	6,626	1,446	1,468	1,905	2,231

Source: Bank of Thailand

<sup>1</sup> Data collected from banks since 2006.**Table 33 : Bill payment at bank counters. Value of transactions (billion baht)**

	2005	2006	2007	2008	2009	2010
<b>Total bill payment<sup>1</sup></b>	<b>nav.</b>	<b>3,909</b>	<b>5,182</b>	<b>6,758</b>	<b>5,201</b>	<b>6,250</b>
Cash	nav.	898	1,362	2,586	1,650	1,854
Cheque	nav.	1,904	2,241	3,249	2,460	3,064
Others	nav.	1,107	1,578	923	1,092	1,333

Source: Bank of Thailand

<sup>1</sup> Data collected from banks since 2006.

**Table 34 : Use of e-Money<sup>1</sup>**

	2005	2006	2007	2008	2009	2010
No. of cards/accounts	nav.	3,190,135	3,689,484	5,477,324	7,667,215	11,450,452
Volume of transactions	nav.	23,644,155	75,642,216	77,953,841	103,007,328	221,447,694
Value of transactions (million baht)	nav.	5,532.4	8,660.9	8,383.1	10,549.0	17,750.6

Source: Bank of Thailand

<sup>1</sup> Data collected since 2006 and excluded top-up cards.**Table 35 : Fraud through specific payment channels and payment instruments<sup>1</sup> (million baht)**

	2005	2006	2007	2008	2009	2010
<b>Total fraud</b>	<b>nav.</b>	<b>345</b>	<b>620</b>	<b>519</b>	<b>793</b>	<b>186</b>
Payment channels <sup>2</sup>	nav.	90	389	315	561	44
Payment instruments <sup>3</sup>	nav.	254	231	204	232	142

Source: Bank of Thailand

<sup>1</sup> Data collected from banks, some special financial institutions and some credit card companies since 2006.<sup>2</sup> Banks report only final result. Fraud through specific payment channels include phone banking, mobile banking, internet banking, pass book and other channels.<sup>3</sup> Banks report only final result. Fraud via specific payment instruments include cheque, credit card, ATM card, Debit card, prepaid card and other cards.