

Metadata	
Table code	FI_CB_081_S3
Title	Personal Loan under Supervision
Frequency ,Lag time and Release schedule	<p><b>Frequency</b> Monthly  <b>Lag time</b> 40 days  <b>Release schedule</b>  <b>Preliminary figures</b> : Day 10th  <b>Actual figures</b> (with revision, if necessary) : The subsequent scheduled release</p>
<b>Summary Methodology</b> <ul style="list-style-type: none"> <li>• Analytical Framework, Concepts, Definitions, and Classifications</li> <li>• Scope of the data</li> <li>• Accounting Conventions</li> <li>• Nature of the Basic Data Sources</li> <li>• Compilation Practices</li> </ul>	<p>Personal Loan under Supervision refers to uncollateralized personal loans, hire purchases, leasing loans on goods and loans with vehicle registration as collateral which the licensed lenders are usually not in the business of selling. Excluded from this category are (1) hire purchases and leasing of automobiles, motorcycles, and machines (2) Loans for education (3) Loans for working abroad (4) Loans for medical care (5) Loans pertaining to employee benefits under an agreement between the employers and the lenders. (6) Loans prescribed by the Bank of Thailand.</p> <p>Table Personal Loan under Supervision presents total number of account, total outstanding balance and the outstanding overdue of 3 months and above.</p> <ol style="list-style-type: none"> <li>1. Total number of account refers to the month-end outstanding number of personal loan under supervision accounts.</li> <li>2. Outstanding Balance includes only the principal (less deferred revenue) at the end of month.</li> <li>3. Outstanding overdue of 3 months and above include loans of which the payments of principal or interest are late by 3 months or beyond from the due date provisioned by the contract or from the at-call date, whichever comes first. These items will be reported only at the end of quarter.</li> </ol> <p>Personal Loan under Supervision is compiled from the monthly reports submitted by licensees of personal loan under supervision. The reports are submitted within 21 days from the end of month. The licensees comprise domestically registered commercial banks, branches of foreign banks and non-bank credit companies.</p>
Source of data	<ol style="list-style-type: none"> <li>1. Commercial Banks registered in Thailand</li> <li>2. Foreign Banks Branches</li> <li>3. Non-banks with license</li> </ol>
Accessibility	<a href="https://www.bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=907&amp;language=ENG">https://www.bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=907&amp;language=ENG</a>
Revision policy	Revision is made when updated data become available.

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