

Metadata	
Table code	FI_RF_003_S2
Title	Average of Other Data of Full Branch (Peer Group)
Frequency ,Lag time and Release schedule	<p>Frequency Quarterly  Lag time 40 days  Release schedule  Preliminary figures : Day 10th  Actual figures (with revision, if necessary) : The subsequent scheduled release</p>
<p>Summary Methodology</p> <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>This table presents average financial data by peer groups of full branches of foreign banks at the end of quarter in millions of baht. The data are compiled from the dataset group of all offices (including Bangkok International Banking Facility or BIBF).</p> <p>The average data include, for example, Loans, Nonperforming Loans, Problem Assets, Risk Assets, Allowance for possible Loan Loss, Capital Funds, Income, Expense, Profits (Loss) from Operation, Number of ATMs, and Number of Branches.</p> <p>Peer Group Criteria</p> <p>The size of total asset of each full branch determines its peer group. The grouping criteria uses “market share” or the percentage proportion of a full branch’s total asset against the sum of total assets of all full branches. The three peer groups for full branches of foreign banks are the following:</p> <ol style="list-style-type: none"> <li>1. Large Banks include full branches with market share of 7% or above.</li> <li>2. Medium Banks include full branches with market share of 2% and less than 7%</li> <li>3. Small Banks include full branches with market share of less than 2%</li> </ol> <p>When a bank’s market share changes to the extent that current peer grouping does not hold, re-grouping of peer members will take place only after the trend of change persists for at least two consecutive quarters. (Previously released data will not be revised to reflect re-grouping.)</p> <p><b>Other Data</b></p> <ul style="list-style-type: none"> <li>• Loans <ul style="list-style-type: none"> <li>Refers to loans less deferred revenue (including inter-bank Loans)</li> </ul> </li> <li>• Loans (Not included FVPL) <ul style="list-style-type: none"> <li>Loan value adjustment for debtors measured at Fair Value Hedge</li> </ul> </li> <li>• Non - performing loan (NPL) <ul style="list-style-type: none"> <li>Refers to loans which past due by 90 days or more. Or there are reasons to doubt that payments will be made in full. Or the debtor’s quality has been impaired or deteriorated significantly. NPL can be classified as follows. <ol style="list-style-type: none"> <li>1. non-performing</li> <li>2. Purchased or originated credit impaired (POCI)</li> </ol> </li> </ul> </li> <li>• Problem assets <ul style="list-style-type: none"> <li>Includes debtors (loans and other relatives before deducting collateral), securities, and others. The problem assets can be classified as same as loan</li> </ul> </li> <li>• Assets plus allowance <ul style="list-style-type: none"> <li>Refers to total assets (inclusive of customers’ liabilities under acceptances and other businesses) before deducting allowances (e.g. allowance for possible loan loss, revaluation, impairment of assets, frauds, etc.)</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>• Average net assets Averaged month-end outstanding assets over the period from the beginning of the year. The pertaining assets are total assets after deducting allowances (e.g. allowance for possible loan loss, revaluation, impairment of assets, frauds, etc.), and after deducting customers' liabilities under acceptances and other businesses.</li> <li>• Actual allowance Refers to existing allowances</li> <li>• Assets under section 32 Refers to obligation-free assets that are held by law as "assets under section 6", comprising, e.g. deposits at the Bank of Thailand (BOT), Thai government securities, BOT bonds, and securities guaranteed by the Ministry of Finance.</li> <li>• Capital funds Equal the lowest amount of the followings: <ul style="list-style-type: none"> <li>a. Assets under section 32</li> <li>b. Net funds for maintaining assets under section 32</li> <li>c. Net funds for maintaining assets under section 32 plus net inter-office balance.</li> </ul> </li> <li>• Risk assets Equal assets and customers' liabilities multiplied by "Credit Conversion Factor" (CCF) as specified by the Bank of Thailand.</li> <li>• Off-balance sheet transactions Comprise outstanding amount of <ul style="list-style-type: none"> <li>○ Aval and Loan guarantee</li> <li>○ Contingent liabilities under undue import bills</li> <li>○ Commercial papers sold with recourse</li> <li>○ Letter of credit</li> <li>○ Derivatives</li> <li>○ Others</li> </ul> </li> <li>• Total income Includes interest income, dividend, and non-interest income</li> <li>• Total expenses Include Interest expenses and operating (non-interest) expenses</li> <li>• Profit (loss) from operation Equals Total income minus Total expenses</li> <li>• Number of Automated Machines : ATMs/CDMs (Units)</li> <li>• Number of Bank Branches and Service Points (Bank Branches including Banking Agents Abroad except Representative Office)</li> </ul>
<b>Source of data</b>	Foreign Bank Branches , Consolidated report : Data include IBF operation but exclude Non-Retail Banks
<b>Accessibility</b>	BOT's website ( <a href="https://www.bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=943&amp;language=ENG">https://www.bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=943&amp;language=ENG</a> )
<b>Revision policy</b>	Revision is made when updated data become available.

<b>Remark</b>	<ol style="list-style-type: none"><li>1. From January 1997 to July 2008, Risk assets mean risk-weighted assets for credit risk.</li><li>2. From August 2008 to November 2008, Risk assets included risk-weighted assets for credit risk and market risk.</li><li>3. From December 2008 onwards, Risk assets included risk-weighted assets for credit risk, market risk and operational risk.</li></ol>
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