

Metadata	
Table code	FI_RF_004_S4
Title	Average of Ratio 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>
<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>This table presents average important financial ratios by peer groups of full branches of foreign banks at the end of quarter. The data are compiled from the dataset group of all offices</p> <p>Important financial ratios are divided into three categories:</p> <ol style="list-style-type: none"> <li>1. Asset Quality and Capital Adequacy</li> <li>2. Profitability</li> <li>3. Operating Efficiency</li> </ol> <p>Per year data are annualized.</p> <p><b>Peer Group Criteria</b></p> <p>The peer group for Full Branches of Foreign Banks has been unclassified since July 2021. <b>Financial ratios</b></p> <p><b>Asset Quality and Capital Adequacy Ratio (%)</b></p> <ul style="list-style-type: none"> <li>• Capital funds/Risk assets <ul style="list-style-type: none"> <li>Capital funds (Table FI_RF_003_S2)</li> <li>Per Risk assets (Table FI_RF_003_S2)</li> </ul> </li> <li>• Off-balance sheet transactions/Assets <ul style="list-style-type: none"> <li>Off-balance sheet transactions (Table FI_RF_003_S2)</li> <li>Per Assets (Table FI_RF_001_S3)</li> </ul> </li> <li>• Non - performing loan/Loans <ul style="list-style-type: none"> <li>Non - performing loan (NPL) (Table FI_RF_003_S2)</li> <li>Per Loans (Table FI_RF_003_S2)</li> </ul> </li> <li>• Problem assets/Assets plus allowance <ul style="list-style-type: none"> <li>Problem assets (Table FI_RF_003_S2)</li> <li>Per Assets plus allowance (Table FI_RF_003_S2)</li> </ul> </li> <li>• Loans/Deposits <ul style="list-style-type: none"> <li>Loans (Table FI_RF_003_S2)</li> <li>Per Deposits (Table FI_RF_001_S3)</li> </ul> </li> <li>• Liquidity Coverage Ratio (LCR) From 2016 onwards, The BOT has changed Liquidity Coverage Ratio: LCR Regulation <ul style="list-style-type: none"> <li>High-quality liquid assets: HQLA is assets with a high quality, have no obligation and can be easily and quickly turn into cash without significant value losses in severe liquidity stress period, such as cash, deposits or reserves at central bank and securities</li> <li>Per Net expected cash outflow over the next 30 days in severe liquidity stress period.</li> <li>Further details check from link;</li> <li><a href="https://www.bot.or.th/Thai/FIPCS/Documents/FPG/2558/ThaiPDF/25580129.pdf">https://www.bot.or.th/Thai/FIPCS/Documents/FPG/2558/ThaiPDF/25580129.pdf</a></li> </ul> </li> </ul>

(available in Thai only)

**Profitability Ratio (%)**

- Interest income / Average interest earning assets (Per year)  
Interest income (Table FI\_RF\_002\_S3)  
Per Average interest earning assets
- Interest expenses/ Average interest earning assets (Per year)  
Interest expenses (Table FI\_RF\_002\_S3)  
Per Average interest earning assets
- Net interest income / Average interest earning assets (Per year) (NIM)  
Net interest income (Table FI\_RF\_002\_S3)  
Per Average interest earning assets
- Non - interest income/Average net assets (Per year)  
Non - interest income (Table FI\_RF\_002\_S3)  
Per Average net assets (Table FI\_RF\_003\_S2)
- Operating expenses/Average net assets (Per year)  
Operating expenses (Table FI\_RF\_002\_S3)  
Per Average net assets (Table FI\_RF\_003\_S2)
- Profit (loss) from operation/Average net assets (Per year)  
Profit (loss) from operation (Table FI\_RF\_003\_S2)  
Per Average net assets (Table FI\_RF\_003\_S2)
- Net profit (loss)/Average net assets (Per year) (ROA)  
Net profit (loss) (Table FI\_RF\_002\_S3)  
Per Average net assets (Table FI\_RF\_003\_S2)
- Non-interest income/Total income  
Non-interest income (Table FI\_RF\_002\_S3)  
Per Total income (Table FI\_RF\_003\_S2)
- Gain (loss) on investments in securities/Non-interest income  
Gain (loss) on investments in securities (Table FI\_RF\_002\_S3)  
Per Non-interest income (Table FI\_RF\_002\_S3)
- Gains (Loss) on tradings and foreign exchange transactions/Non-interest income  
Gains (Loss) on tradings and foreign exchange transactions (Table FI\_RF\_002\_S3)  
Per Non-interest income (Table FI\_RF\_002\_S3)
- Fee and services income/Non-interest income  
Fee and services income (Table FI\_RF\_002\_S3)  
Per Non-interest income (Table FI\_RF\_002\_S3)
- Salaries and employee benefits/Operating expenses  
Salaries and employee benefits (Table FI\_RF\_002\_S3)  
Per Operating expenses (Table FI\_RF\_002\_S3)
- Operating expenses/Net interest income and dividend  
Operating expenses (Table FI\_RF\_002\_S3)  
Per Net interest income and dividend (Table FI\_RF\_002\_S3)

**Efficiency Ratio (Millions of Baht)**

- Average net assets/Number of bank's branches  
Average net assets (Table FI\_RF\_003\_S2)  
Per Number of bank's branches (Table FI\_RF\_003\_S2)

	<ul style="list-style-type: none"> <li>• Average net assets/Number of bank's employees Average net assets (Table FI_RF_003_S2) Per Number of bank's employees (Table FI_RF_002_S3)</li> <li>• Net profit (loss)/Number of bank's employees (Per year) Net profit (loss) (Table FI_FI_RF_002_S3) Per Number of bank's employees (Table FI_RF_002_S3)</li> <li>• Net profit (loss)/Number of bank's branches (Per year) Net profit (loss) (Table FI_FI_RF_002_S3) Per Number of bank's branches (Table FI_RF_003_S2)</li> <li>• Salaries and employee benefits/Number of bank's employees (Per year) Salaries and employee benefits (Table FI_FI_RF_002_S3) Per Number of bank's employees (Table FI_FI_RF_002_S3)</li> </ul>
<b>Source of data</b>	Foreign Bank Branches , Consolidated report : Data include IBF operation but exclude Non-Retail Banks
<b>Accessibility</b>	<a href="https://www.bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=970&amp;language=ENG">https://www.bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=970&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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