

Metadata	
Table code	FI_RT_003
Title	Average of Others Data of Thai Commercial Banks (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>
Summary Methodology <ul style="list-style-type: none"> • Analytical Framework, Concepts, Definitions, and Classifications • Scope of the data • Accounting Conventions • Nature of the Basic Data Sources • Compilation Practices 	<p>This table presents average financial data by peer groups of commercial banks registered in Thailand (exclude retail Banks and subsidiaries 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, Number of Branches.</p> <p>Peer Group Criteria</p> <p>The size of total asset of each Thai commercial bank determines its peer group. The grouping criteria uses “market share” or the percentage proportion of a Thai commercial bank’s total asset against the sum of total assets of all Thai commercial banks. The three peer groups for full branches of foreign banks are the following:</p> <ol style="list-style-type: none"> 1. Large Banks include Thai commercial banks with market share of 10% or above. 2. Medium Banks include Thai commercial banks with market share of 3% and less than 10% 3. Small Banks include Thai commercial banks with market share of less than 3% <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>Other Data</p> <ul style="list-style-type: none"> • Loans <ul style="list-style-type: none"> Refers to loans less deferred revenue (including inter-bank Loans) • Loan to related parties <ul style="list-style-type: none"> Refers to loans to related individuals or corporations as defined by the Thai Accounting Standards No. 47 • Non - performing loan (NPL) <ul style="list-style-type: none"> Included loans classified as substandard, doubtful, doubtful of loss, and loss. • Problem assets <ul style="list-style-type: none"> Includes debtors (loans and other relatives before deducting collateral), securities, and others, which are classified as substandard, doubtful, doubtful of loss, and loss, • Assets plus allowance <ul style="list-style-type: none"> Refers to total assets (inclusive of customers’ liabilities under

	<p>acceptances and other businesses) before deducting allowances (e.g. allowance for possible loan loss, revaluation, impairment of assets, frauds, etc.)</p> <ul style="list-style-type: none"> • Average net assets (net acceptances) <p>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.</p> • Actual allowance <p>Refers to existing allowances</p> • Required allowance <p>Refers to mandatory allowances</p> • Tier 1 Capital <p>Comprises paid-up capital, warrants, premium (discount) on share (net), statutory reserve, reserve appropriated from net profit, Net profit after appropriation, and others.</p> <p><u>Less</u> Incurred loss from previous periods, good wills, and other deductions.</p> • Capital funds <p>Equal Tier 1 capital plus Tier 2 capital</p> <p><u>Less</u> investment in securities which are counted as Tier 2 capital by other financial institutions, net deficit from appraisal of available-for-sale securities, and deductions.</p> • Risk assets <p>Equal assets (including customers' liabilities under acceptances) multiplied by "Credit Conversion Factor" (CCF) as prescribed by the Bank of Thailand.</p> • Off-balance-sheet transactions <p>Comprise outstanding amount of</p> <ul style="list-style-type: none"> ○ Aval and Loan guarantee ○ Contingent liability under undue import bills ○ Commercial papers sold with recourse ○ Letter of credit ○ Derivatives ○ Others • Total income <p>Includes interest income, dividend, and non-interest income</p> • Total expenses <p>Include interest expenses and operating (non-interest) expenses</p> • Profit (loss) from operation <p>Equals Total income minus Total expenses</p> • Number of banks' ATM (Units) • Number of banks' branches
Source of data	Thai commercial banks, Consolidated report : Data include IBF operation but exclude retail banks and subsidiaries of foreign banks.
Accessibility	BOT's website (http://www2.bot.or.th/statistics/ReportPage.aspx?reportID=426&language=eng)

Revision policy	Revision is made when updated data become available.
Remark	<ol style="list-style-type: none"> 1. From January 1997 to July 2008, Risk assets mean risk-weighted assets for credit risk. 2. From August 2008 to November 2008, Risk assets included risk-weighted assets for credit risk and market risk. 3. From December 2008 onwards, Risk assets included risk-weighted assets for credit risk, market risk and operational risk.

Financial Institution Data Team
Statistic and Data Management Department
Tel. 66(0)2283-5633, 66(0) 2356-7407