

Metadata	
Table code	FI_RT_003_S3
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>
<p>Summary Methodology</p> <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 2.5% and less than 10% 3. Small Banks include Thai commercial banks with market share of less than 2.5% <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 Refers to loans less deferred revenue (including inter-bank Loans) • Loans (Not included FVPL) Refers to loans Include financial assets measured at fair value through profit or loss • Non - performing loan (NPL) 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"> 1. non-performing 2. Purchased or originated credit impaired (POCI)

	<ul style="list-style-type: none"> • Problem assets <p>Includes debtors (loans and other relatives before deducting collateral), securities, and others. The problem assets can be classified as same as loan</p> • Assets plus allowance <p>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.)</p> • Average net assets <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> • 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> • Capital funds <p>Equal Tier 1 capital plus Tier 2 capital</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 Automated Machines : ATMs/CDMs (Units) • Number of Bank Branches and Service Points (Bank Branches including Banking Agents Abroad except Representative Office)
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Source of data	Thai commercial banks, Consolidated report : Data include IBF operation but exclude retail banks and subsidiaries of foreign banks.
Accessibility	(https://www.bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=939&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.

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