

Metadata	
Table code	FI_RT_004
Title	Average of Ratio of Thai Commercial Banks (Peer Group)
Frequency ,Lag time and Release schedule	<p>Frequency Quarterly</p> <p>Lag time 40 days</p> <p>Release schedule</p> <p>Preliminary figures : Day 10th</p> <p>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 important financial ratios by peer groups of commercial banks registered in Thailand (exclude retail Banks and subsidiaries of foreign banks) at the end of quarter. The data are compiled from the dataset group of all offices (including Bangkok International Banking Facility or BIBF).</p> <p>Important financial ratios are divided into three categories:</p> <ol style="list-style-type: none"> 1. Asset Quality and Capital Adequacy 2. Profitability 3. Operating Efficiency <p>Per year data are annualized.</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 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>Financial ratios</p> <p>Asset Quality and Capital Adequacy Ratio (%)</p> <ul style="list-style-type: none"> • Capital funds/Risk assets <ul style="list-style-type: none"> Capital funds (Table FI_RT_003) Per Risk assets (Table FI_RT_003) • Tier 1 Capital/Risk assets <ul style="list-style-type: none"> Tier 1 Capital (Table FI_RT_003)

	<p>Per Risk assets (Table FI_RT_003)</p> <ul style="list-style-type: none"> • Off-balance sheet transactions/Assets <ul style="list-style-type: none"> Off-balance sheet transactions (Table FI_RT_003) Per Assets (Table FI_RT_001) • Loan to related parties/Loans <ul style="list-style-type: none"> Loan to related parties (Table FI_RT_003) Per Loans (Table FI_RT_003) • Non - performing loan/Loans <ul style="list-style-type: none"> Non - performing loan (NPL) (Table FI_RT_003) Per Loans (Table FI_RT_003) • Actual allowance/Required allowance <ul style="list-style-type: none"> Actual allowance (Table FI_RT_003) Per Required allowance (Table FI_RT_003) • Problem assets/Assets plus allowance <ul style="list-style-type: none"> Problem assets (Table FI_RT_003) Per Assets plus allowance (Table FI_RT_003) • Loans/Deposits <ul style="list-style-type: none"> Loans (Table FI_RT_003) Per Deposits (Table FI_RT_001) • Liquidity/Deposits and short-term borrowings <ul style="list-style-type: none"> Liquidity consists of deposits at Bank of Thailand, cash in vaults and cash center, and unobligated securities Per Basis for calculating liquidity ratio, i.e. deposits plus foreign borrowing of less than 1 year maturity, plus others as determined by Bank of Thailand. <p>Profitability Ratio (%)</p> <ul style="list-style-type: none"> • Interest income and dividend/Average net assets (Per year) <ul style="list-style-type: none"> Interest income and dividend (Table FI_RT_002) Per Average net assets (net acceptances)(Table FI_RT_003) • Interest expenses/Average net assets (Per year) <ul style="list-style-type: none"> Interest expenses (Table FI_RT_002) Per Average net assets (net acceptances)(Table FI_RT_003) • Net interest income/Average interest earning assets (Per year) (NIM) <ul style="list-style-type: none"> Net interest income and dividend (Table FI_RT_002) Per Average interest earning assets • Non - interest income/Average net assets (Per year) <ul style="list-style-type: none"> Non - interest income (Table FI_RT_002) Per Average net assets (net acceptances)(Table FI_RT_003)
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- Operating expenses/Average net assets (Per year)
 - Operating expenses (Table FI_RT_002)
 - Per Average net assets (net acceptances)(Table FI_RT_003)
- Profit (loss) from operation/Average net assets (Per year)
 - Profit (loss) from operation (Table FI_RT_003)
 - Per Average net assets (net acceptances)(Table FI_RT_003)
- Net profit (loss)/Average net assets (Per year) (ROA)
 - Net profit (loss) (Table FI_RT_002)
 - Per Average net assets (net acceptances) (Table FI_RT_003)
- Non-interest income/Total income
 - Non-interest income (Table FI_RT_002)
 - Per Total income (Table FI_RT_003)
- Gain (loss) on investments in securities/Non-interest income
 - Gain (loss) on investments in securities (Table FI_RT_002)
 - Per Non-interest income (Table FI_RT_002)
- Gain (loss) on foreign exchanges/Non-interest income
 - Gain (loss) on foreign exchanges (Table FI_RT_002)
 - Per Non-interest income (Table FI_RT_002)
- Fee and services income/Non-interest income
 - Fee and services income (Table FI_RT_002)
 - Per Non-interest income (Table FI_RT_002)
- Salaries and employee benefits/Operating expenses
 - Salaries and employee benefits (Table FI_RT_002)
 - Per Operating expenses (Table FI_RT_002)
- Operating expenses/Net interest income and dividend
 - Operating expenses (Table FI_RT_002)
 - Per Net interest income and dividend (Table FI_RT_002)

Efficiency Ratio (Millions of Baht)

- Average net assets/Number of bank's branches
 - Average net assets (net acceptances) (Table FI_RT_003)
 - Per Number of bank's branches (Table FI_RT_003)
- Average net assets/Number of bank's employees
 - Average net assets (net acceptances) (Table FI_RT_003)
 - Per Number of bank's employees (Table FI_RT_002)
- Net profit (loss)/Number of bank's employees (Per year)
 - Net profit (loss) (Table FI_RT_002)
 - Per Number of bank's employees (Table FI_RT_002)

	<ul style="list-style-type: none"> • Net profit (loss)/Number of bank's branches (Per year) Net profit (loss) (Table FI_RT_002) Per Number of bank's branches (Table FI_RT_003) • ATM cards and other e-banking services income/Number of bank's ATM (Per year) ATM cards and other e-banking services income (Table FI_RT_002) Per Number of bank's ATM (Table FI_RT_003) • Salaries and employee benefits/Number of bank's employees (Per year) Salaries and employee benefits (Table FI_RT_002) Per Number of bank's employees (Table FI_RT_002)
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=427&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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