

Metadata	
Table code	FI_RT_004_S3
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><b>Preliminary figures</b> : Day 10th</p> <p><b>Actual figures</b> (with revision, if necessary) : The subsequent scheduled release</p>
<p><b>Summary Methodology</b></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 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"> <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 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"> <li>1. Large Banks include Thai commercial banks with market share of 10 % or above.</li> <li>2. Medium Banks include Thai commercial banks with market share of 2.5 % and less than 10 %</li> <li>3. Small Banks include Thai commercial banks with market share of less than 2.5 %</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>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_RT_003_S2)</li> <li>Per Risk assets (Table FI_RT_003_S2)</li> </ul> </li> <li>• Tier 1 Capital/Risk assets <ul style="list-style-type: none"> <li>Tier 1 Capital (Table FI_RT_003_S2)</li> <li>Per Risk assets (Table FI_RT_003_S2)</li> </ul> </li> </ul>

- Off-balance sheet transactions/Assets  
Off-balance sheet transactions (Table FI\_RT\_003\_S2)  
Per Assets (Table FI\_RT\_001\_S3)
- Loan to related parties/Loans  
Loan to related parties (Table FI\_RT\_003\_S2)  
Per Loans (Table FI\_RT\_003\_S2)
- Non - performing loan/Loans  
Non - performing loan (NPL) (Table FI\_RT\_003\_S2)  
Per Loans (Table FI\_RT\_003\_S2)
- Actual allowance/Required allowance  
Actual allowance (Table FI\_RT\_003\_S2)  
Per Required allowance (Table FI\_RT\_003\_S2)
- Problem assets/Assets plus allowance  
Problem assets (Table FI\_RT\_003\_S2)  
Per Assets plus allowance (Table FI\_RT\_003\_S2)
- Loans/Deposits  
Loans (Table FI\_RT\_003\_S2)  
Per Deposits (Table FI\_RT\_001\_S3)
- Liquidity Coverage Ratio (LCR) From 2016 onwards, The BOT has changed Liquidity Coverage Ratio: LCR Regulation  
  
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  
  
Per Net expected cash outflow over the next 30 days in severe liquidity stress period. Further details check from link;  
<https://www.bot.or.th/Thai/FIPCS/Documents/FPG/2558/ThaiPDF/25580129.pdf>  
(available in Thai only)

#### **Profitability Ratio (%)**

- Interest income /Average net assets (Per year)  
Interest income (Table FI\_RT\_002\_S3)  
Per Average net assets (net acceptances)(Table FI\_RT\_003\_S2)
- Interest expenses/Average net assets (Per year)  
Interest expenses (Table FI\_RT\_002\_S3)  
Per Average net assets (net acceptances)(Table FI\_RT\_003\_S2)
- Net interest income /Average interest earning assets (Per year) (NIM)  
Net interest income (Table FI\_RT\_002\_S3)  
Per [Average interest earning assets](#)

- Non - interest income/Average net assets (Per year)
    - Non - interest income (Table FI\_RT\_002\_S3)
    - Per Average net assets (net acceptances)(Table FI\_RT\_003\_S2)
  - Operating expenses/Average net assets (Per year)
    - Operating expenses (Table FI\_RT\_002\_S3)
    - Per Average net assets (net acceptances)(Table FI\_RT\_003\_S2)
  - Profit (loss) from operation/Average net assets (Per year)
    - Profit (loss) from operation (Table FI\_RT\_003\_S2)
    - Per Average net assets (net acceptances)(Table FI\_RT\_003\_S2)
  - Net profit (loss)/Average net assets (Per year) (ROA)
    - Net profit (loss) (Table FI\_RT\_002\_S3)
    - Per Average net assets (net acceptances) (Table FI\_RT\_003\_S2)
  - Non-interest income/Total income
    - Non-interest income (Table FI\_RT\_002\_S3)
    - Per Total income (Table FI\_RT\_003\_S2)
  - Gain (loss) on investments in securities/Non-interest income
    - Gains (losses) on investments in securities (Table FI\_RT\_002\_S3)
    - Per Non-interest income (Table FI\_RT\_002\_S3)
  - Gain (Loss) on foreign exchange transactions /Non-interest income
    - Gains (losses) on tradings and foreign exchanges transactions (Table FI\_RT\_002\_S3)
    - Per Non-interest income (Table FI\_RT\_002\_S3)
  - Fee and services income/Non-interest income
    - Fee and services income (Table FI\_RT\_002\_S3)
    - Per Non-interest income (Table FI\_RT\_002\_S3)
  - Salaries and employee benefits/Operating expenses
    - Salaries and employee benefits (Table FI\_RT\_002\_S3)
    - Per Operating expenses (Table FI\_RT\_002\_S3)
  - Operating expenses/Net interest income and dividend
    - Operating expenses (Table FI\_RT\_002\_S3)
    - Per Net interest income and dividend (Table FI\_RT\_002\_S3)
- Efficiency Ratio (Millions of Baht)**
- Average net assets/Number of bank's branches
    - Average net assets (net acceptances) (Table FI\_RT\_003\_S2)
    - Per Number of bank's branches (Table FI\_RT\_003\_S2)
  - Average net assets/Number of bank's employees
    - Average net assets (net acceptances) (Table FI\_RT\_003\_S2)

	<p>Per Number of bank's employees (Table FI_RT_002_S3)</p> <ul style="list-style-type: none"> <li>• Net profit (loss)/Number of bank's employees (Per year) Net profit (loss) (Table FI_RT_002_S3) Per Number of bank's employees (Table FI_RT_002_S3)</li> <li>• Net profit (loss)/Number of bank's branches (Per year) Net profit (loss) (Table FI_RT_002_S3) Per Number of bank's branches (Table FI_RT_003_S2)</li> <li>• Salaries and employee benefits/Number of bank's employees (Per year) Salaries and employee benefits (Table FI_RT_002_S3) Per Number of bank's employees (Table FI_RT_002_S3)</li> </ul>
<b>Source of data</b>	Thai commercial banks, Consolidated report : Data include IBF operation but exclude retail banks and subsidiaries of foreign banks.
<b>Accessibility</b>	( <a href="https://www.bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=884&amp;language=eng">https://www.bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=884&amp;language=eng</a> )
<b>Revision policy</b>	Revision is made when updated data become available.
<b>Remark</b>	<p>1. From January 1997 to July 2008, Risk assets mean risk-weighted assets for credit risk.</p> <p>2. From August 2008 to November 2008, Risk assets included risk-weighted assets for credit risk and market risk.</p> <p>3. From December 2008 onwards, Risk assets included risk-weighted assets for credit risk, market risk and operational risk.</p>

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