

Metadata	
Table code	FI_RT_004_S4
Title	Average of Ratio 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 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 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>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_S3) Per Risk assets (Table FI_RT_003_S3) • Tier 1 Capital/Risk assets <ul style="list-style-type: none"> Tier 1 Capital (Table FI_RT_003_S3) Per Risk assets (Table FI_RT_003_S3) • Off-balance sheet transactions/Assets <ul style="list-style-type: none"> Off-balance sheet transactions (Table FI_RT_003_S3) Per Assets (Table FI_RT_001_S4)

- Non - performing loan (NPL) / Loans (Not included FVPL)
Non - performing loan (NPL) (Table FI_RT_003_S3)
Per Loans (Not included FVPL) (Table FI_RT_003_S3)
- Problem assets/Assets plus allowance
Problem assets (Table FI_RT_003_S3)
Per Assets plus allowance (Table FI_RT_003_S3)
- Loans/Deposits
Loans (Table FI_RT_003_S3)
Per Deposits (Table FI_RT_001_S4)
- 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 interest earning assets (Per year)
Interest income (Table FI_RT_002_S4)
Per Average interest earning assets
- Interest expenses/ Average interest earning assets (Per year)
Interest expenses (Table FI_RT_002_S4)
Per Average interest earning assets
- Net interest income / Average interest earning assets (Per year) (NIM)
Net interest income (Table FI_RT_002_S4)
Per Average interest earning assets
- Non - interest income/Average net assets (Per year)
Non - interest income (Table FI_RT_002_S4)
Per Average net assets (Table FI_RT_003_S3)
- Operating expenses/Average net assets (Per year)
Operating expenses (Table FI_RT_002_S4)
Per Average net assets (Table FI_RT_003_S3)
- Profit (loss) from operation/Average net assets (Per year)
Profit (loss) from operation (Table FI_RT_003_S3)
Per Average net assets (Table FI_RT_003_S3)
- Net profit (loss)/Average net assets (Per year) (ROA)
Net profit (loss) (Table FI_RT_002_S4)
Per Average net assets (Table FI_RT_003_S3)
- Non-interest income/Total income
Non-interest income (Table FI_RT_002_S4)
Per Total income (Table FI_RT_003_S3)
- Gain (loss) on investments in securities/Non-interest income
Gain (loss) on investments in securities (Table FI_RT_002_S4)
Per Non-interest income (Table FI_RT_002_S4)

	<ul style="list-style-type: none"> • Gain (loss) on and foreign exchange/Non-interest income Gain (loss) on and foreign exchange (Table FI_RT_002_S4) Per Non-interest income (Table FI_RT_002_S4) • Fee and services income/Non-interest income Fee and services income (Table FI_RT_002_S4) Per Non-interest income (Table FI_RT_002_S4) • Salaries and employee benefits/Operating expenses Salaries and employee benefits (Table FI_RT_002_S4) Per Operating expenses (Table FI_RT_002_S4) • Operating expenses/Net interest income and dividend Operating expenses (Table FI_RT_002_S4) Per Net interest income and dividend (Table FI_RT_002_S4) <p>Efficiency Ratio (Millions of Baht)</p> <ul style="list-style-type: none"> • Average net assets/Number of bank's branches Average net assets (Table FI_RT_003_S3) Per Number of bank's branches (Table FI_RT_003_S3) • Average net assets/Number of bank's employees Average net assets (Table FI_RT_003_S3) Per Number of bank's employees (Table FI_RT_002_S4) • Net profit (loss)/Number of bank's employees (Per year) Net profit (loss) (Table FI_RT_002_S4) Per Number of bank's employees (Table FI_RT_002_S4) • Net profit (loss)/Number of bank's branches (Per year) Net profit (loss) (Table FI_RT_002_S4) Per Number of bank's branches (Table FI_RT_003_S3) • Salaries and employee benefits/Number of bank's employees (Per year) Salaries and employee benefits (Table FI_RT_002_S4) Per Number of bank's employees (Table FI_RT_002_S4)
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=940&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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