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Table code	FM_RT_001_S2
Title	Interest Rates in Financial Market (2005-present)
Frequency ,Lag time and Release schedule	**Frequency** Monthly **Lag time** 10 days **Release schedule** **Preliminary figures** : Day 10 th **Actual figures** (with revision, if necessary): The subsequent scheduled release.
Summary Methodology • Analytical Framework, Concepts, Definitions, and Classifications • Scope of the data • Accounting Conventions • Nature of the Basic Data Sources • Compilation Practices	1. **Policy Interest Rate** is the rate that The Monetary Policy Committee announced in conducting monetary policy under the inflation-targeting framework. The 14-day RP rate was used as the policy interest rate up until 16 January 2007, after which the policy interest rate was switched to the 1- day RP rate. Since 12 February 2008, with the closure of the BOT- run RP market, this was switched to the 1-day bilateral RP rate. 2. **Interbank Overnight Lending Rate** is the overnight money market interest rate which the lending bank charges the borrowing bank on the loan borrowed for the purpose of bridging the liquidity gap. The interbank lending may be in the form of at-call loans or in the form of fixed term loans, with maturity varying from 1 day to 6 months. In practice, around 50-70 percent, of all Interbank lending are "overnight" loan, followed by "at-call" loans. 3. **Bilateral Repurchase Rate** refers to interest rate quoted in repurchase transactions which Bank of Thailand is one side of counterparties. A repurchase transaction is the buying or selling of bonds with an agreement to sell or buy back at an agreed future date and a certain price. Before March 2008, the rate was from the BOT Repurchase Transactions which Bank of Thailand could transact with any financial institutions. However, from March 2008 onwards, the rate is from the Bilateral Repurchase Transactions which Bank of Thailand transacts with only appointed financial institutions, called "Bilateral Repurchase Primary Dealer". Repurchase transaction can be considered as the lending (liquidity injection) or borrowing (liquidity absorption) of money by using bonds as the collateral. 4. **Private Repurchase Rate** refers to interest rate quoted in repurchase transactions between private sectors. A repurchase transaction is the buying or selling of bonds with an agreement to sell or buy back at an agreed future date and a certain price, therefore it can be considered as the lending or borrowing of money by using bonds as the collateral. (Displayed in the table is the simple average based on daily data in FM_RT_011 Private Repurchase Rates, Transaction Volumes, and Amount Outstanding: https://www.bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=905&language=Eng) 5. **Bangkok Interbank Offered Rate: BIBOR** is the rate at which banks borrow funds from other banks in the Bangkok interbank market. 6. **Thai Baht Implied Interest Rate** refers to interest rate quoted for Baht borrowing through swap market 7. **End-of-day Liquidity Rate** refers to the interest rate that would be charged on loans made to financial institutions under security repurchase agreement for end-of-day liquidity adjustment need. The rate is set to be equal to the BOT policy rate plus a margin. On Jan 17, 2007, End-of-day Liquidity Rate was separated into Lending Facility and Borrowing Facility. Currently, the margin is set at +/- 0.5 percent, respectively. 8. **T-Bill & Government Bond Yield** refers to the average bidding yield of T-bill and government loan bond. The data is constructed and disseminated by The Thai Bond Association (ThaiBMA). 9. **State Enterprise Bonds Reference Yield Spread** refers to averaged spread over government bond yield for each state enterprise bond. The data is constructed and

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	disseminated on weekly basis by The Thai Bond Association (ThaiBMA).
	10. **Financial Institutions Deposit and Lending Interest Rate** refers to the announced interest rate for individual collected from commercial banks, finance companies, and specialized financial institutions.
	General type of lending interest rate :
	Minimum Overdraft Rate : MOR refers to the interest rate at which the lending commercial bank charges its most creditworthy major borrowers on overdrafts.
	Minimum Lending Rate: MLR refers to the interest rate at which the lending commercial bank charges its most creditworthy major borrowers on loans with pre-specified repayment schedules.
	Minimum Lending Rate_Weighted Average (MLR_Weighted Average) refers to monthly weighted average of minimum interest rates charged by commercial banks on performing loans excluding foreign currency loans, credit card loans, personal loans, interbank loan as well as loan to government sector. The rates are weighted by outstanding amounts.
	Minimum Retail Rate: MRR refers to the interest rate at which the lending commercial bank charges its most creditworthy retail borrowers on loans.
	Ceiling Rate refers to the highest interest rate at which the lending commercial bank can charge its customers.
	11. **External Interest Rate** encompass major interest rates as follows:
	US Discount Rate refers to the interest rate charged to commercial banks and other depository institutions on loans they receive from their regional Federal Reserve Bank's lending facility--the discount window.
	US Prime Rate refers to the short-term lending interest rate in the banking system of the United States. The rate, published by Wall Street Journal, is currently determined by polling the 10 largest banks in the United States.
	US Federal Fund Rate is the interest rate at which a depository institution lends immediately available funds (balances at the Federal Reserve) to another depository institution overnight. The rate is specified by the Federal Open Market Committee (FOMC)
	Singapore Interbank Offered Rate (SIBOR) refer to the interest rate, set daily by the Association of Banks in Singapore (ABS), at which banks located in Asian time zones can borrow funds from other banks located in the region.
	London Interbank Offered Rate (LIBOR) is the average interest rate at which a select group of large, reputable banks that participate in the London interbank money market can borrow unsecured funds from other banks.
Source of data	Bank of Thailand
Accessibility	BOT's website (https://www.bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=223&language=eng).
Revision policy	-

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