

Table 1: Basic statistical data

	2012	2013	2014	2015	2016	2017
Population (millions)	64.46	64.79	65.12	65.73	65.93	66.19
GDP current price (billion Baht)	12,155.4	12,771.3	13,230.8	14,013.5	14,931.5	15,691.7
GDP per capita (Baht)	188,573	197,119	203,176	213,198	226,475	237,071
Exchange rate vis-à-vis US\$ (at year-end)	30.63	32.82	32.96	36.08	35.82	32.66

Sources: Bank of Thailand, Department of Provincial Administration, National Economic & Social Development Board

Table 2: Technological infrastructure¹

	2012	2013	2014	2015	2016	2017
Total fixed network telephone subscribers (millions)	6.36	6.04	5.69	5.31	4.71	2.65
Total mobile telephone subscribers (millions)	85.01	92.94	97.09	102.94	118.35	121.53
Postpaid	9.78	11.28	12.85	17.78	22.74	26.53
Prepaid	75.23	81.66	84.24	85.16	95.61	95.00
Total Internet users (millions)	23.06	26.14	27.65	39.47	43.87	45.19
Penetration rates						
Fixed network telephone (%)	9.87	9.33	8.74	8.08	7.14	4.00
Mobile telephone (%)	131.88	143.45	149.08	156.61	179.50	183.61

Sources: Division of Telecommunication Economics Research and Information Center Telecommunication Policy and Resource

Management Bureau Office of National Broadcasting and Telecommunications Commission (NBTC)

¹ Data source was changed since 2016 and all data was reviewed.

Table 3: Narrow money (at year-end , million Baht)

	2012	2013	2014	2015	2016	2017
Narrow money (1+2)	1,598,262	1,661,303	1,682,470	1,778,050	1,864,165	2,038,860
1. Currency outside Depository Corp.&	1,136,303	1,188,888	1,200,331	1,250,926	1,335,952	1,437,558
Central Gov.						
Banknotes in circulation	1,350,932	1,425,282	1,503,679	1,539,848	1,627,997	1,734,078
Coins in circulation	50,864	54,322	56,622	59,888	63,986	68,755
Less: currency held by Central Gov.	854	1,115	1,247	1,094	1,115	830
Less: currency held by Depository Corp.	264,639	289,601	358,723	347,716	354,916	364,445
Held by commercial banks	210,596	238,668	299,916	290,772	301,309	306,968
Held by finance companies	0	0	0	0	0	0
Held by Specialized Financial Institutions	53,602	50,538	58,385	56,544	53,211	57,240
Held by savings cooperatives	441	395	422	400	396	237
Held by money market mutual funds	0	0	0	0	0	0
2. Transferable deposits at Depository Corp.	461,959	472,415	482,139	527,124	528,213	601,302
Transferable deposits at Bank of Thailand	4,554	3,225	2,708	2,697	5,050	4,974
Transferable deposits at commercial banks	451,295	464,220	475,561	519,296	518,085	590,676
Transferable deposit at SFIs	6,110	4,970	3,870	5,131	5,078	5,652

Source: Bank of Thailand

Table 4: Settlement media used by non-banks (at year-end, billion Baht)

	2012	2013	2014	2015	2016	2017
Currency outside Depository Corp. & Central Gov. ¹	1,136	1,189	1,200	1,251	1,336	1,438
Transferable deposits at Depository Corp.	462	472	482	527	528	601
Narrow money	1,598	1,661	1,682	1,778	1,864	2,039
Broad money²	14,967	16,062	16,808	17,552	18,289	19,206

Source: Bank of Thailand

¹ Banknotes outside depository corporations and coins issued by central government.

² Narrow money and quasi money (other deposits at Depository Corp.+securities other than shares)

Table 5: Settlement media used by banks (at year-end, billion Baht)

	2012	2013	2014	2015	2016	2017
Balances held at central bank	88.7	89.8	95.6	98.7	113.7	126.9
Stock of high-quality liquid assets ¹	-	-	-	-	3,491.3	3,783.3
Required reserves	655.6	668.2	733.5	759.3	-	-
Free reserves	2,489.4	2,575.2	2,529.8	2,362.4	-	-
Transferable deposits at other banks	6.5	3.7	4.5	2.8	3.2	3.4
Memorandum item:						
Institutions borrowing from central bank	124.7	119.4	98.9	78.8	61.7	7.0

Source: Bank of Thailand

¹ From 2016, depending on Bank of Thailand Notification No. FMOG 56/2558, Prescription on the Maintenance of Reserve Requirement by Commercial Banks, Commercial banks are required to maintain reserve assets on average over a fortnightly period, starting on a Wednesday and ending on a second Tuesday thereafter, equaled to 1 percent of the previous period's average level of commercial banks' deposits and short-term foreign liabilities base.

Table 6: Indicators of the use of various cashless payment instruments - Volume of transactions (in thousands)

	2012	2013	2014	2015	2016	2017
Paper-based:	122,875	118,365	118,791	120,455	118,754	113,783
In-house cheque ¹	48,145	44,793	46,103	49,418	49,309	48,001
Interbank cheque	74,730	73,572	72,687	71,037	69,446	65,782
Electronic payment cards:	2,827,638	3,182,137	3,370,883	3,636,343	3,978,781	4,290,850
ATM card	539,056	535,350	502,026	487,986	411,509	301,800
for cash withdrawal via ATM	424,354	415,872	395,880	377,369	318,690	239,286
for other purposes ²	114,702	119,478	106,146	110,617	92,819	62,514
Debit card ³	1,406,350	1,576,484	1,655,143	1,808,115	1,990,901	2,173,372
for cash withdrawal via ATM	1,059,075	1,165,118	1,206,078	1,332,160	1,489,565	1,646,290
for purchasing purpose via EFTPOS	30,748	37,221	43,375	51,347	65,956	83,487
for other purposes ⁴	316,527	374,144	405,690	424,608	435,380	443,595
Credit card ⁵	369,920	401,093	425,781	456,889	500,073	542,710
for purchasing purpose	343,346	373,046	397,697	421,448	465,731	510,896
for other purposes ⁶	26,574	28,047	28,083	35,442	34,343	31,813
e-Money ⁷	512,311	669,210	787,932	883,352	1,076,298	1,272,968
Automated:	332,324	346,410	349,034	369,644	392,645	408,498
Direct credit ⁸	204,829	214,657	211,479	224,222	234,202	238,709
Direct debit ⁹	93,531	93,636	96,205	100,568	107,630	113,920
ITMX Bulk Payment	31,018	34,864	37,944	41,231	46,801	51,646
BAHTNET ¹⁰	2,946	3,253	3,406	3,623	4,013	4,224

Source: Bank of Thailand

¹ Some banks do not report in-house provincial cheques and inter-provincial cheques.

² Data include purchasing goods and services, deposit and funds transfer.

³ Domestic and overseas spending of Thai debit cards.

⁴ Data include purchasing goods and services via other channels, deposit and funds transfer.

⁵ Domestic and overseas spending of Thai credit cards and domestic spending of foreign credit cards.

⁶ Data include cash withdrawal, cash advance, deposit and funds transfer.

⁷ Data exclude top-up cards.

⁸ Intra-bank pre-authorized direct credit.

⁹ Intra-bank pre-authorized direct debit.

¹⁰ Data include funds transfer, third party funds transfer and Multilateral Funds Transfer.

Table 7: Indicators of the use of various cashless payment instruments - Value of transactions (billion Baht)

	2012	2013	2014	2015	2016	2017
Paper-based:	64,832	64,581	61,595	61,583	60,895	59,530
In-house cheque ¹	25,989	24,262	23,632	24,142	23,762	23,651
Interbank cheque	38,843	40,319	37,963	37,441	37,133	35,879
Electronic payment cards:	13,350	14,498	14,922	15,279	15,221	14,894
ATM card	2,437	2,451	2,419	2,352	1,951	1,476
for cash withdrawal via ATM	1,852	1,846	1,761	1,664	1,403	1,076
for other purposes ²	584	606	658	688	548	400
Debit card ³	9,489	10,475	10,820	11,136	11,354	11,380
for cash withdrawal via ATM	5,136	5,743	5,905	6,320	6,778	7,181
for purchasing purpose via EFTPOS	94	100	106	111	135	153
for other purposes ⁴	4,259	4,633	4,810	4,705	4,441	4,046
Credit card ⁵	1,389	1,524	1,626	1,722	1,825	1,912
for purchasing purpose	1,157	1,282	1,384	1,465	1,574	1,672
for other purposes ⁶	232	241	242	257	251	240
e-Money ⁷	35.4	48.0	56.2	67.6	91.0	126.0
Automated:	667,134	699,527	778,999	814,821	901,257	918,334
Direct credit ⁸	12,495	13,500	14,065	15,199	16,623	17,662
Direct debit ⁹	3,749	4,117	4,467	6,250	7,588	7,551
ITMX Bulk Payment	1,771	2,187	2,469	2,538	2,941	3,060
BAHTNET ¹⁰	649,119	679,723	757,998	790,834	874,106	890,060

Source: Bank of Thailand

¹ Some banks do not report in-house provincial cheques and inter-provincial cheques.² Data include purchasing goods and services, deposit and funds transfer.³ Domestic and overseas spending of Thai debit cards.⁴ Data include purchasing goods and services via other channels, deposit and funds transfer.⁵ Domestic and overseas spending of Thai credit cards and domestic spending of foreign credit cards.⁶ Data include cash withdrawal, cash advance, deposit and funds transfer.⁷ Data exclude top-up cards.⁸ Intra-bank pre-authorized direct credit.⁹ Intra-bank pre-authorized direct debit.¹⁰ Data include funds transfer, third party funds transfer and Multilateral Funds Transfer.**Table 8: Use of credit cards and debit cards via EFTPOS (monthly average per card, Baht)**

	2012	2013	2014	2015	2016	2017
Credit card ¹	4,598	4,871	5,325	5,861	5,767	5,959
Debit card ²	191	194	196	237	265	292

Source: Bank of Thailand

¹ Domestic and overseas spending of Thai credit cards via EFTPOS and domestic spending of foreign credit cards.² Domestic and overseas spending of Thai debit cards via EFTPOS.**Table 9: Cash withdrawal via ATM (monthly average per card, Baht)**

	2012	2013	2014	2015	2016	2017
ATM card	8,265	8,381	8,229	8,049	8,209	7,056
Debit card ¹	9,956	10,579	10,979	11,140	11,123	11,239

Source: Bank of Thailand

¹ Domestic and overseas cash withdrawal of Thai debit cards via ATM.

Table 10: Notes and coins (at year-end, million Baht)

	2012	2013	2014	2015	2016	2017
Notes and coins	1,401,796	1,479,604	1,560,301	1,719,372	1,773,469	1,878,237
Notes:	1,350,932	1,425,282	1,503,679	1,659,484	1,709,483	1,809,482
500000 Baht	118	118	118	134	152	157
1000 Baht	1,102,770	1,202,441	1,282,400	1,318,903	1,317,006	1,402,484
500 Baht	128,217	138,695	124,976	140,933	173,682	184,638
100 Baht	121,358	129,095	141,047	140,768	155,103	152,363
80 Baht	149	150	151	152	152	152
70 Baht	0	0	0	0	1,393	1,393
60 Baht	1,175	1,178	1,181	1,187	1,247	1,247
50 Baht	13,194	13,347	19,070	18,379	19,208	22,941
20 Baht	28,840	30,801	36,884	35,372	37,885	40,453
10 Baht	3,336	3,334	3,332	3,330	3,329	3,328
5 Baht	196	196	196	196	196	196
1 Baht	121	121	121	121	121	121
50 Satang	9	9	9	9	9	9
Coins:	50,864	54,322	56,622	59,888	63,986	68,755

Source: Bank of Thailand

Table 11: Institutional infrastructure

	2012	2013	2014	2015	2016	2017
Central Bank						
Number of Institutions	1	1	1	1	1	1
Number of Branches	3	3	3	3	3	3
Number of Accounts ¹	241	182	182	181	173	173
Value of Accounts (million Baht) ¹	381,223	439,175	310,132	533,250	265,949	352,563
Thai Commercial Banks						
Number of Institutions	16	16	17	19	19	19
Number of Branches	6,421	6,696	6,986	7,040	6,998	6,766
Number of Accounts	81,344,121	84,433,032	86,582,576	88,529,904	90,648,406	94,846,533
Value of Accounts (million Baht)	9,540,114	10,350,543	11,065,024	11,347,475	12,433,454	13,062,173
Specialized Financial Institutions						
Number of Institutions	6	6	6	6	6	6
Number of Branches	2,348	2,549	2,445	2,445	2,468	2,471
Number of Accounts	48,233,488	54,377,970	59,539,994	63,243,722	68,569,387	74,242,903
Value of Accounts (million Baht)	3,199,296	3,604,591	3,901,266	4,214,675	4,450,107	4,686,137
Foreign Bank Branches						
Number of Institutions	15	14	14	12	11	11
Number of Branches	19	19	19	19	18	18
Number of Accounts	86,556	89,617	79,641	72,132	68,580	68,819
Value of Accounts (million Baht)	679,790	700,469	789,461	798,701	908,302	814,701

Sources: Bank of Thailand

¹Data exclude regional office.

Table 12: Payment instructions handled by selected interbank settlement systems - Volume of transactions (in thousands)

	2012	2013	2014	2015	2016	2017
Paper-based:	74,705	73,572	72,687	71,036	69,446	65,782
Intra-provincial Cheque in Bangkok and vicinity ¹	53,137	52,051	50,215	48,701	47,322	44,664
Intra-provincial Cheque in Regional Area ²	14,800	13,312	11,455	11,053	10,775	10,421
Inter-provincial Cheque ³	6,768	8,209	11,017	11,283	11,350	10,698
Automated:	150,962	170,153	184,270	192,769	192,450	178,705
BAHTNET ⁴	2,946	3,253	3,406	3,623	4,013	4,224
ITMX Bulk Payment	31,018	34,864	37,944	41,231	46,789	51,646
ORFT-ATM	116,997	132,035	142,920	147,916	141,648	122,836

Sources: Bank of Thailand and National ITMX Co., Ltd.

¹ ICAS was implemented to replaced ECS on 4 February 2012.

² Provincial Cheque Clearing migrated to ICAS since 15 November 2012 and implemented nationwide in December 2013.

³ Inter-provincial Cheques cleared via ICAS since 16 May 2013.

⁴ Data include funds transfer, third party funds transfer and Multilateral Funds Transfer.

Table 13: Payment instructions handled by selected interbank settlement systems - Value of transactions (billion Baht)

	2012	2013	2014	2015	2016	2017
Paper-based:	38,740	40,319	37,963	37,440	37,133	35,879
Intra-provincial Cheque in Bangkok and vicinity ¹	34,445	35,980	33,530	33,063	32,852	31,642
Intra-provincial Cheque in Regional Area ²	3,811	3,684	3,500	3,368	3,245	3,189
Inter-provincial Cheque ³	484	655	933	1,008	1,036	1,048
Automated:	651,660	682,762	761,411	794,347	877,955	893,921
BAHTNET ⁴	649,119	679,723	757,998	790,834	874,106	890,060
ITMX Bulk Payment	1,771	2,187	2,469	2,538	2,939	3,060
ORFT-ATM (Online Retail Funds Transfer)	771	852	944	975	910	801

Sources: Bank of Thailand and National ITMX Co., Ltd.

¹ ICAS was implemented to replaced ECS on 4 February 2012.

² Provincial Cheque Clearing migrated to ICAS since 15 November 2012 and implemented nationwide in December 2013.

³ Inter-provincial Cheques cleared via ICAS since 16 May 2013.

⁴ Data include funds transfer, third party funds transfer and Multilateral Funds Transfer.

Table 14: Securities transfer instructions handled by securities settlement systems - Volume of transactions

	2012	2013	2014	2015	2016	2017
Bond registry system:						
Government securities	7,979	4,222	2,009	1,372	511	414
Book-entry system:						
Equity securities (in millions)	3.09	3.72	4.09	4.72	5.47	5.95
Government securities (in millions)	0.18	0.19	0.20	0.20	0.21	0.23

Sources: Bank of Thailand and Thailand Securities Depository Co., Ltd.

Table 15: Securities transfer instructions handled by securities settlement systems - Value of transactions (billion Baht)

	2012	2013	2014	2015	2016	2017
Bond registry system:						
Government securities	28.05	50.00	22.75	49.52	94.44	82.65
Book-entry system:						
Equity securities	839.00	1,220.00	1,027.83	1,081.33	1,209.11	1,055.41
Government securities	82,954.00	81,839.00	87,274.82	86,804.54	116,869.57	124,323.13

Sources: Bank of Thailand and Thailand Securities Depository Co., Ltd.

Table 16: Number of participants in selected payment and settlement systems

	2012	2013	2014	2015	2016	2017
BAHTNET ¹	65	64	64	65	66	64
Intra-provincial Cheque in Bangkok and vicinity ²	36	36	36	37	38	36
Intra-provincial Cheque in Regional Area ³	21	23	36	23	23	23
Inter-provincial Cheque ⁴	35	36	36	37	35	36
ITMX Bulk Payment	32	31	30	33	32	33
Bond registry system:						
Government securities	283,597	211,631	113,842	460,436	461,723	462,309
Book-entry system:						
Equity securities and Government securities	86	86	38	39	39	39

Sources: Bank of Thailand and Thailand Securities Depository Co., Ltd.

¹Data include funds transfer, third party funds transfer and Multilateral Funds Transfer.

²ICAS was implemented to replaced ECS on 4 February 2012.

³Provincial Cheque Clearing migrated to ICAS since 15 November 2012 and implemented nationwide in December 2013.

⁴Inter-provincial Cheques cleared via ICAS since 16 May 2013.

Table 17: Number of Automated machines¹ and EFTPOS terminals²

	2012	2013	2014	2015	2016	2017
Total of Automated machines	52,242	56,851	61,614	63,432	64,115	66,944
Bangkok	15,802	16,304	16,727	16,790	16,658	17,243
Central	18,036	19,640	21,288	21,894	22,125	23,465
Northeast	7,128	7,270	9,255	9,699	7,926	10,160
North	5,474	6,110	6,853	7,142	8,588	7,562
South	5,802	7,527	7,491	7,907	8,818	8,514
Total of EFTPOS terminals	264,004	311,356	388,673	416,843	474,363	713,003
Bangkok	129,680	146,012	186,273	176,158	195,851	262,731
Central	61,824	76,939	93,386	111,471	128,523	203,834
Northeast	18,897	24,004	29,621	36,432	42,371	78,679
North	29,184	34,105	42,846	50,905	59,773	81,512
South	24,419	30,296	36,547	41,877	47,845	86,247

Source: Bank of Thailand

¹Automated Teller Machines (ATM) and Cash Deposit Machines (CDM)

²Data include commercial banks and some credit card companies.

Table 18: Number of electronic payment cards

	2012	2013	2014	2015	2016	2017
Total	83,966,632	87,970,298	93,491,615	93,919,633	93,877,836	97,747,410
Credit card ¹	16,870,025	18,626,864	20,303,751	18,974,195	20,136,341	20,334,780
ATM card	24,108,467	24,101,957	25,066,799	21,743,686	19,638,033	18,380,892
Debit card	42,988,140	45,241,477	48,121,065	50,413,672	54,103,462	59,031,738

Source: Bank of Thailand

¹Data include non-bank.

Table 19: Sources of payment revenues of Thai commercial banks (million Baht)¹

	2012	2013	2014	2015	2016	2017
Total	65,571	71,680	76,257	81,715	87,648	92,197
Credit card	24,049	27,419	29,501	31,347	33,210	34,009
ATM/Debit card and e-banking	22,475	25,194	26,851	29,275	31,575	33,350
Money transfer and collection	16,875	16,944	17,896	19,178	21,051	23,227
Cheque-related fee	2,172	2,123	2,009	1,915	1,812	1,611

Source: Bank of Thailand

¹From 2013, data exclude securities custodian and letter of credit

Table 20: Sources of payment revenues of foreign bank branches (million Baht)¹

	2012	2013	2014	2015	2016	2017
Total	3,991	4,428	4,323	3,964	4,153	4,289
Credit card	2,653	3,011	2,844	2,758	2,903	2,935
ATM/Debit card and e-banking	50	50	48	41	42	45
Money transfer and collection	1,162	1,234	1,310	1,063	1,109	1,216
Cheque-related fee	126	133	121	102	99	93

Source: Bank of Thailand

¹From 2013, data exclude securities custodian and letter of credit

Table 21: Daily averages of BOT payment services - Volume of transactions

	2012	2013	2014	2015	2016	2017
BAHTNET ¹	12,025	13,278	13,901	14,909	16,446	17,310
Intra-provincial Cheque in Bangkok and vicinity ²	216,886	212,453	204,961	200,415	193,941	183,047
Intra-provincial Cheque in Regional Area ³	60,407	54,336	46,756	45,484	44,160	42,708
Inter-provincial Cheque ⁴	27,625	33,505	44,966	46,431	46,516	43,845
ITMX Bulk Payment	126,606	142,304	154,874	169,674	191,758	211,663

Source: Bank of Thailand

¹Data include funds transfer, third party funds transfer and Multilateral Funds Transfer.

²ICAS was implemented to replaced ECS on 4 February 2012.

³Provincial Cheque Clearing migrated to ICAS since 15 November 2012 and implemented nationwide in December 2013.

⁴Inter-provincial Cheques cleared via ICAS since 16 May 2013.

Table 22: Daily averages of BOT payment services - Value of transactions (billion Baht)

	2012	2013	2014	2015	2016	2017
BAHTNET ¹	2,649	2,774	3,094	3,254	3,582	3,648
Intra-provincial Cheque in Bangkok and vicinity ²	141	147	137	136	135	130
Intra-provincial Cheque in Regional Area ³	15.6	15.0	14.3	13.9	13.3	13.1
Inter-provincial Cheque ⁴	2.0	2.7	3.8	4.1	4.2	4.3
ITMX Bulk Payment	7.2	8.9	10.1	10.4	12.0	12.5

Source: Bank of Thailand

¹ Data include funds transfer, third party funds transfer and Multilateral Funds Transfer.² ICAS was implemented to replaced ECS on 4 February 2012.³ Provincial Cheque Clearing migrated to ICAS since 15 November 2012 and implemented nationwide in December 2013.⁴ Inter-provincial Cheques cleared via ICAS since 16 May 2013.**Table 23: Peak day figures of BOT payment services - Volume of transactions**

	2012	2013	2014	2015	2016	2017
BAHTNET ¹	19,303	22,190	21,820	29,033	28,827	28,077
Intra-provincial Cheque in Bangkok and vicinity ²	477,396	547,406	417,618	484,821	445,684	429,714
Intra-provincial Cheque in Regional Area ³	125,127	114,492	90,005	97,533	83,358	79,595
Inter-provincial Cheque ⁴	125,189	172,463	184,197	188,315	190,831	186,206
ITMX Bulk Payment	417,015	508,748	473,040	574,555	615,266	744,926

Source: Bank of Thailand

¹ Data include funds transfer, third party funds transfer and Multilateral Funds Transfer.² ICAS was implemented to replaced ECS on 4 February 2012.³ Provincial Cheque Clearing migrated to ICAS since 15 November 2012 and implemented nationwide in December 2013.⁴ Inter-provincial Cheques cleared via ICAS since 16 May 2013.**Table 24: Peak day figures of BOT payment services - Value of transactions (billion Baht)**

	2012	2013	2014	2015	2016	2017
BAHTNET ¹	3,597.3	8,384.9	3,877.3	4,776.2	4,610.3	4,845.0
Intra-provincial Cheque in Bangkok and vicinity ²	268.2	283.4	266.0	297.5	248.6	212.6
Intra-provincial Cheque in Regional Area ³	25.7	26.8	25.6	25.1	22.4	22.3
Inter-provincial Cheque ⁴	6.8	11.0	12.4	12.6	13.7	13.4
ITMX Bulk Payment	28.8	44.3	77.8	46.4	83.1	47.7

Source: Bank of Thailand

¹ Data include funds transfer, third party funds transfer and Multilateral Funds Transfer.² ICAS was implemented to replaced ECS on 4 February 2012.³ Provincial Cheque Clearing migrated to ICAS since 15 November 2012 and implemented nationwide in December 2013.⁴ Inter-provincial Cheques cleared via ICAS since 16 May 2013.**Table 25: Use of mobile banking**

	2012	2013	2014	2015	2016	2017
No. of agreements	864,312	1,164,796	6,229,960	13,918,815	20,883,147	31,641,487
Volume of transactions	36,285,076	57,198,604	109,349,726	263,922,502	584,983,180	1,228,270,303
Value of transactions (million Baht)	439,960	751,558	1,364,022	2,800,299	5,360,605	8,997,136

Source: Bank of Thailand

Table 26: Use of internet banking

	2012	2013	2014	2015	2016	2017
No. of agreements	6,645,161	8,033,061	10,159,971	11,901,117	15,095,696	20,480,268
Volume of transactions ¹	125,276,726	161,784,249	188,408,939	186,236,816	240,461,111	248,478,233
Value of transactions (billion Baht)	14,112.1	19,548.0	20,500.4	23,629.7	29,706.3	23,513.0

Source: Bank of Thailand

¹ Enquiry transactions were excluded.**Table 27: Use of ORFT (Online Retail Funds Transfer) - Volume of transactions (in thousands)**

	2012	2013	2014	2015	2016	2017
Total	150,440	173,909	199,633	235,636	298,975	462,704
ATM	116,997	132,035	142,920	147,916	141,648	122,836
Counter	10,273	9,160	9,146	9,791	9,702	8,768
Internet banking	23,169	32,714	47,567	77,928	147,624	331,101

Source: Bank of Thailand

Table 28: Use of ORFT (Online Retail Funds Transfer) - Value of transactions (billion Baht)

	2012	2013	2014	2015	2016	2017
Total	1,250	1,399	1,588	1,819	2,184	3,060
ATM	771	852	944	975	910	801
Counter	227	201	191	189	183	170
Internet banking	252	347	453	656	1,091	2,089

Source: Bank of Thailand

Table 29: Bill payment at counters - Volume of transactions (in thousands)

	2012	2013	2014	2015	2016	2017
Total	323,168	359,423	397,260	429,287	479,106	510,820
Total bill payment at bank counters	87,425	87,992	101,736	107,262	113,367	120,891
Cash	83,320	84,297	97,018	101,594	104,354	107,590
Cheque	1,663	1,560	1,911	2,321	3,007	3,624
Others	2,442	2,135	2,807	3,348	6,006	9,677
Total bill payment at non-bank counters	235,742	271,431	295,524	322,025	365,739	389,929
Cash	231,446	266,825	291,486	318,340	362,038	385,640
Cheque	351	346	333	361	358	362
Others	3,946	4,260	3,705	3,324	3,342	3,927

Source: Bank of Thailand

Table 30: Bill payment at counters - Value of transactions (billion Baht)

	2012	2013	2014	2015	2016	2017
Total	6,461	5,985	7,048	7,704	7,461	7,906
Total bill payment at bank counters	5,855	5,278	6,272	6,886	6,608	7,010
Cash	2,133	1,933	2,431	2,696	2,802	3,077
Cheque	2,613	2,506	2,361	2,629	2,705	2,970
Others	1,109	838	1,481	1,561	1,102	963
Total bill payment at non-bank counters	606	708	776	818	853	896
Cash	600	700	768	810	845	887
Cheque	2	3	3	3	4	4
Others	4	5	5	4	4	5

Source: Bank of Thailand

Table 31: Use of e-Money¹

	2012	2013	2014	2015	2016	2017
No. of cards/accounts	20,220,438	24,286,746	26,852,975	31,070,380	39,181,287	53,171,877
Volume of transactions	512,331,773	669,210,802	787,932,371	883,352,315	1,076,300,313	1,272,235,125
Value of transactions (million Baht)	35,375.8	48,031.9	55,801.7	67,616.6	90,945.7	126,171.9

Source: Bank of Thailand

¹Data exclude top-up cards.**Table 32: Fraud through specific payment channels and payment instruments¹ (million Baht)**

	2012	2013	2014	2015	2016	2017
Total fraud	179	204	426	2,321	593	753
Payment channels ²	51	79	91	2,018	224	377
Payment instruments ³	128	125	335	303	369	376

Source: Bank of Thailand

¹Data collect from banks, some special financial institutions and some credit card companies.²Fraud through specific payment channels include phone banking, mobile banking, internet banking, pass book and other channels.³Fraud via specific payment instruments include cheque, credit card, ATM card, debit card, prepaid card and other cards.