

Unofficial Translation

This translation is for the convenience of those unfamiliar with the Thai language

Please refer to the Thai text for the official version

Notification of the Bank of Thailand

No. 59/2568

Re: The Setting of the Contribution Rate, Criteria and Procedures for Remitting Contribution and Surcharge to the Account for Amortization of the Principle to Fiscalize to the Financial Institutions Development Fund's Losses (No.5)

1. Rationale for the Notification

The Bank of Thailand (BOT) previously issued a notification specifying the contribution rate, criteria and procedures for remitting contribution and surcharge to the account for amortization of the principle to fiscalize to the Financial Institutions Development Fund (FIDF)'s Losses, generally at a rate of 0.46 percent per year. However, under exceptional circumstances, the BOT may adjust the contribution rate to ensure alignment with prevailing macroeconomic conditions, the FIDF's outstanding obligations, and the overall resilience of financial institution system. At present, Thailand's economic environment is subject to heightened uncertainty arising from external factors, including intensified trade and technological competition and elevated geopolitical tensions, alongside a prolonged slowdown in domestic economic activities. Consequently, financial institutions have exercised increased caution in credit extension, leading to tighter financial conditions and a continued contraction in business lending, particularly to small and medium-sized enterprises (SMEs). This has constrained SMEs' liquidity and exacerbated structural vulnerabilities. In addition, severe flooding in the southern region, designated as an area affected by an extremely severe natural disaster (Level 4), has imposed further strains on households and businesses. Under these urgent circumstances, the government and the BOT have determined that targeted assistance measures are warranted to mitigate adverse effects and support recovery in business sector, particularly among SMEs. These measures aim to limit the risk of broader and more persistent spillovers, support economic activities, and mitigate potential risks to the financial system.

Accordingly, the BOT deems it necessary to temporarily reduce the contribution rate payable by financial institutions to the accumulated account for the repayment of loans to compensate for the losses of the FIDF to **0.32 percent per annum for the year 2026**. This reduction is intended to facilitate the effective transmission of financial assistance measures by financial institutions to pass on cost savings to eligible debtors, thereby upholding economic activities and alleviating those affected by the natural disaster.

2. Statutory power

By virtue of Section 8 of the Emergency Decree on Improving the Debt Management of Loan Made by the Ministry of Finance to Assist the Financial Institutions Development Fund B.E. 2555 (2012), the BOT hereby issues this notification regarding the contribution rate from financial institutions to the accumulated account for the repayment of principal loans to compensate for the losses of the Financial Institutions Development Fund as specified herein.

3. Scope of enforcement

This Notification shall apply to all financial institutions as defined under the Deposit Protection Agency Act.

4. Contents

4.1 Repeal the provisions of Article 4.2 of the Bank of Thailand Notification No. SorKorSor. 3/2555 in regard to “The Setting of Contribution Rate, Criteria and Procedures for Remitting Contribution and Surcharge to the Account for Amortization of the Principle to Fiscalize to the Financial Institutions Development Fund’s Losses” dated 2 May 2012, as amended by the Bank of Thailand Notification No. 16/2567 dated 12 December 2024 and replace with the following:

“4.2 Financial institutions shall remit the contributions to the BOT at the specified rate, calculated on the following bases:

- (1) Average savings balance of protected accounts; and
- (2) Funds received from the public.

The applicable contribution rates shall be as follows:

- (1) 0.32 percent per annum for the January-June 2026 tranche and the July-December 2026 tranche; and
- (2) 0.46 percent per annum for the January-June 2027 tranche onwards.”

5. Enforcement date

This notification shall enter into force from 1 January 2026 onwards.

Announced on 24 December 2025.

(Mr. Vitai Ratanakorn)
Governor
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