

Metadata

Table code	FI_CB_010_S3
Title	Commercial Banks' Loans, Deposits and L/D Ratio
Frequency, Lag time and Release schedule	<p>Frequency Monthly 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>Group of all offices of Thai Commercial Banks and Foreign Bank Branches (including Bangkok International Banking Facility or BIBF) and Stand-Alone IBFs All Deposits and Loans outstanding balances here are netted of Deferred Amount</p> <p>Credits cover all kinds of lending of commercial banks vary in different types such as overdraft, purchase, discount, re-discount of B/E and advance payment on all guaranty, etc.</p> <p>Deposits mean all types of deposits of commercial banks taken from public, legal entities and other financial institutions, including Negotiable Certificate of Deposits issued to public.</p> <p>Loan to Deposit Ratio refers to proportion of deposit used in granting credit of the banking system (shown in percentage)</p> <p>Credits (excluding Interbank) includes the aforementioned credits and the credits accepted or provided an aval or took counterparty risks by other financial institutions. These exclude interbank transactions</p> <p>Deposits (excluding Interbank) mean deposits mentioned above excluding due to other financial institutions and money market.</p> <p>Bill of Exchange (B/E) means bill of exchange issued by commercial bank to mobilize fund from customers and other financial institutions.</p> <p>Loan to Deposit and B/E Ratio (excluding Interbank) refers to proportion of deposit (excluding Interbank) plus B/E used in granting credit of the banking system. (Shown in percentage). [Credits (excluding interbank)/{Deposits (excluding interbank) plus B/E}*100]</p> <p>Loan to Deposit (excluding Interbank) refers to proportion of deposits (excluding Interbank) used in granting credits of the banking system (shown in percentage). [Credits (excluding interbank)/Deposits (excluding interbank)*100]</p> <p>Data collected from Dataset BLS (Balance Sheet) to be submitted by commercial banks within 21 days of the following month. Data processing means collecting of outstanding data of Deposits and Loans of Commercial Banks registered in Thailand, Foreign Bank Branches and BIBF offices divided into 2 groups:</p> <ol style="list-style-type: none"> 1. All offices Including Loans and Deposits of all offices of Commercial Banks registered in Thailand plus all offices of Foreign Bank Branches and all offices of BIBFs 2. Excluding of BIBFs Comprised of Loans and Deposits of all offices of Commercial Banks registered in Thailand plus all offices of Foreign Bank Branches deducted by all offices of BIBFs of Commercial Banks registered in Thailand and Foreign Bank Branches
Source of data	<ol style="list-style-type: none"> 1. Commercial Banks registered in Thailand 2. Foreign Bank Branches
Accessibility	BOT's website (http://www2.bot.or.th/statistics/ReportPage.aspx?reportID=155&language=eng)
Revision policy	Revision is made when updated data become available.

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