

Metadata	
<b>Table code</b>	FI_NP_002_S2
<b>Title</b>	Loan Outstanding Classified by Financial Institution Group
<b>Frequency ,Lag time and Release schedule</b>	<b>Data frequency</b> Quarterly <b>Lag time</b> 50 Days <b>Release schedule</b> <b>Preliminary figures</b> : Day 20th <b>Actual figures</b> (with revision, if necessary) : The subsequent scheduled release
<b>Summary Methodology</b> <ul style="list-style-type: none"> <li>• Analytical Framework, Concepts, Definitions, and Classifications</li> <li>• Scope of the data</li> <li>• Accounting Conventions</li> <li>• Nature of the Basic Data Sources</li> <li>• Compilation Practices</li> </ul>	<b>Explanation data</b> <ol style="list-style-type: none"> <li>1. <b>Loans (gross)</b>: all type of loans including inter-bank deducted by deferred revenues.</li> <li>2. <b>Loans (net)</b>: outstanding loans figures used in calculation of NPLs ratio are net of NPLs provisions. (Starting from December 2006)</li> </ol> <b>Classification</b> The data are classified by FI group as follows : <ol style="list-style-type: none"> <li>1. Commercial banks registered in Thailand are Thai commercial banks, retail banks, and subsidiary of foreign banks</li> <li>2. Foreign banks (Full branches)</li> <li>3. Commercial banks are commercial banks registered in Thailand and foreign banks</li> <li>4. Finance companies</li> <li>5. Financial institutions are commercial banks and finance companies (not including IBFs and credit foncier)</li> <li>6. Credit foncier companies</li> <li>7. Total financial institutions are financial institutions, new IBFs and credit foncier companies</li> </ol> <b>Nature of the Basic Data Sources</b> Loans are shown as outstanding amount.
<b>Source of data</b>	<ol style="list-style-type: none"> <li>1. Commercial Banks registered in Thailand</li> <li>2. Foreign Bank Branches</li> <li>3. Finance Companies</li> <li>4. International Banking Facilities</li> <li>5. Credit foncier companies</li> </ol>
<b>Accessibility</b>	BOT's website <a href="http://www2.bot.or.th/statistics/ReportPage.aspx?reportID=430&amp;language=eng">http://www2.bot.or.th/statistics/ReportPage.aspx?reportID=430&amp;language=eng</a>
<b>Revision policy</b>	Revision is made when updated data become available.
<b>Remark</b>	<b>Change of Data Coverage</b> <ol style="list-style-type: none"> <li>1. Since February 1999, BANKTHAI has already integrated with 13 finance companies.</li> <li>2. Radanasin bank previously shown in State-owned bank group, was re-categorized as private bank group since November 1999, due to the private majority of shareholders.</li> <li>3. From February onward, loan outstanding data for Financial Institutions Group during Feb. - Nov. 02 (excluding the New IBFs' loans) do not include</li> </ol>

## Metadata

loans prescribed as follows

- Re-accountable NPLs, used to be written off as bad debts
  - Non-collateralized and full (100%) provisioning classified as doubtful of loss and losses.
4. Thanachart Bank has operated since April 2002 from the merging of Ekachart Finance Plc, NF Finance Plc, Vanit Credit Foncier Company, Sinkahakan Credit Foncier Company, and Bangkok Home Credit Foncier Company. Therefore, the NPLs data in April 2002 included the NPLs transferring from Finance Companies and Credit Foncier Companies to the commercial banks registered in Thailand, as a result of merging process.
  5. Siam City Bank Plc. merged with Bangkok Metropolitan Bank Plc. in April 2002.
  6. The data exclude New IBFs (Starting from Q1/2006)

**Financial Institutions and Financial Market Data Processing Team  
Statistic and Information Systems Department  
Tel. 66(0)2283-5170, 66(0)2283-5993**