

DEPOSITORY BANKS

in Thailand in 2023



Depository Banks in Thailand in 2023

A Statistical Yearbook Prepared and Published by Bangkok Bank Public Company Limited

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Terminology and Glossary

Terminology

Financial institutions (FIS) are mainly divided into two groups: Depository corporations and Non-depository corporations.

Depository corporations consist of Commercial banks, Specialized financial institutions, Finance companies, Thrift and credit cooperatives, and Money market mutual funds.

Non-depository corporations consist of Mutual funds, Insurance companies, Credit card and personal loan companies, Leasing companies, Provident funds, Government pension fund, Securities companies, Pawn shops, Financial Institutions Development Fund (FIDF), Agricultural cooperatives, Asset management corporations, and Nano finance companies.

In June 2023, BOT broadened the definition of household loans to include: Credit unions cooperatives, Picofinance, Student loan fund, National housing authority, Agricultural cooperatives, Fisheries cooperatives, Land settlement cooperatives, Consumer cooperatives and Service cooperatives.

Loans consist of Normal loans and Non-normal loans (NNL).

Non-normal loans consist of Special mention loans (SML) and Non-performing loans (NPL).

Special mention loans were previously based on the BOT definition. Since Thai Financial Reporting Standards 9 (TFRS9) was adopted on January 1, 2020, Special mention loans have been redefined as the Underperforming loans.

Glossary

Association of Investment Management Companies (AIMC)

Bank of Thailand (BOT)

Commercial Banks (CB) consist of Commercial Banks Incorporated in Thailand (Thai CB) and Commercial Banks Incorporated Abroad (Foreign CB).

Deposit Protection Agency (DPA)

Depository Banks (DB) consist of Commercial Banks (CB) and Specialized Banks (SB).

Domestic Banks (Dom Banks)

Financial Institutions (FI), as used here, include only Commercial Banks (CB) and Specialized Financial Institutions (SFI).

Government Pension Fund (GPF)

National Savings Fund (NSF)

Non-profit Organizations (NPO)

Non-resident Individuals (NR Indv)

Office of the National Economic and Social Development Council (NESDC)

Offices consist of two forms: Direct form includes Branches, Sub-branches (SUB), and Representatives (REP); and Indirect form includes the offices of Banking Joint Ventures (BJV), and the offices of Wholly Owned Banking Subsidiaries (WOBS).

Public Debt Management Office (PDMO)

Securities and Exchange Commission (SEC)

Social Security Office (SSO)

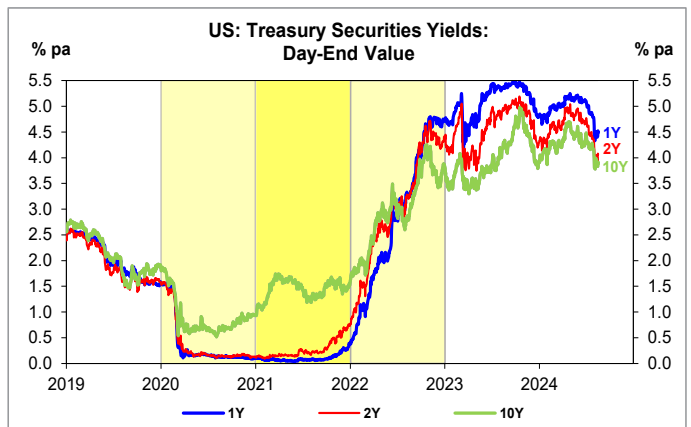
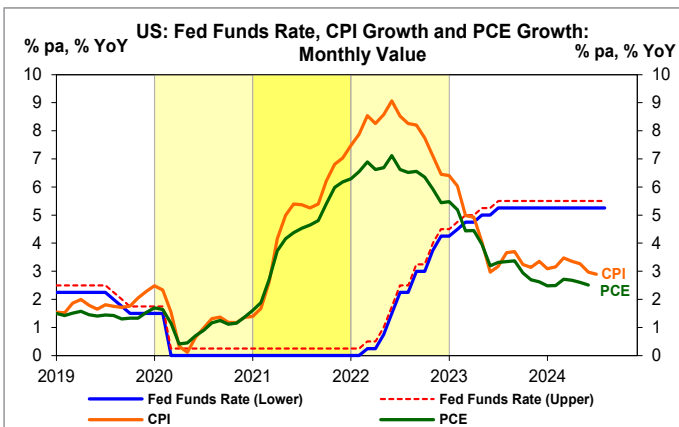
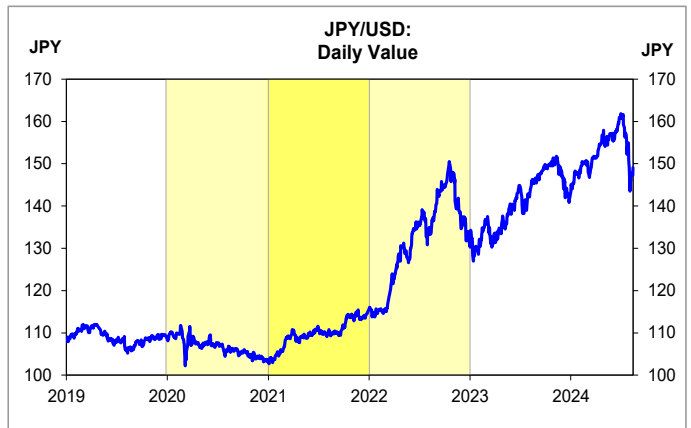
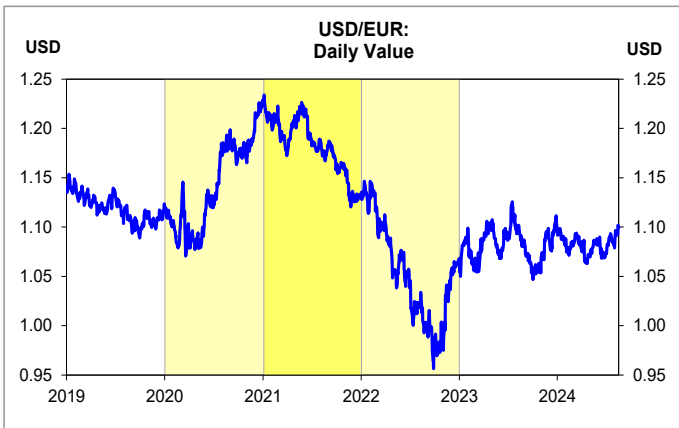
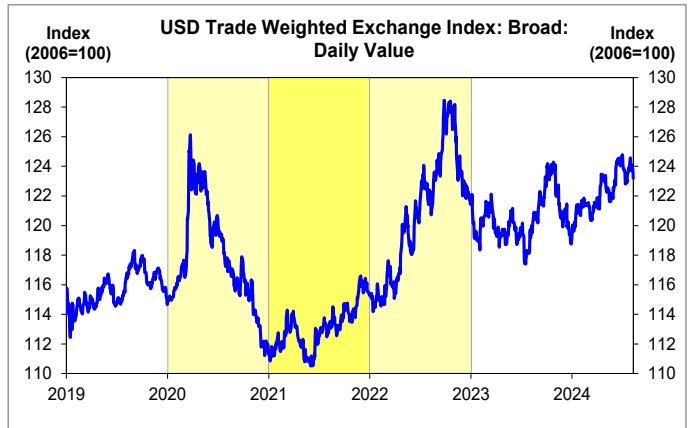
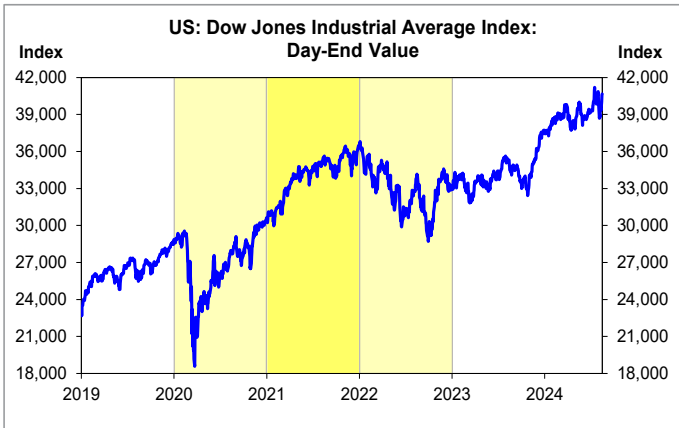
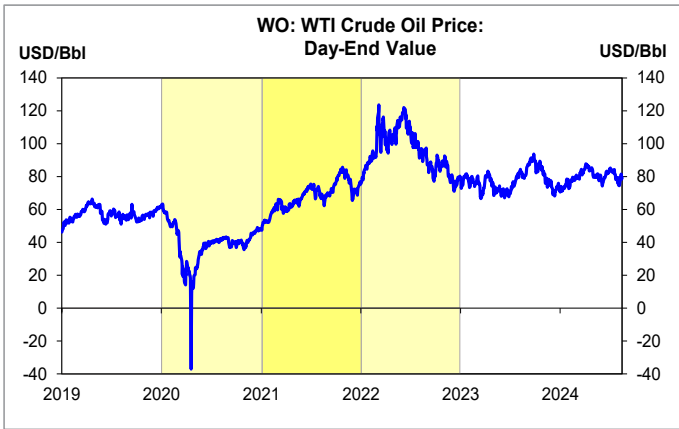
Specialized Financial Institutions (SFI) consist of Specialized Banks (SB) and Other SFI (OSFI).

Stock Exchange of Thailand (SET)

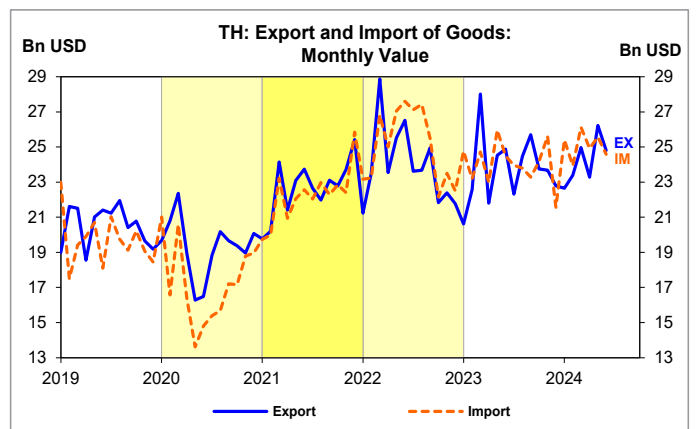
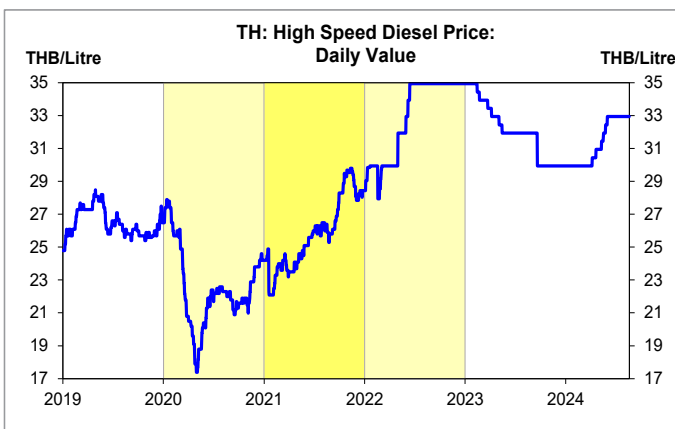
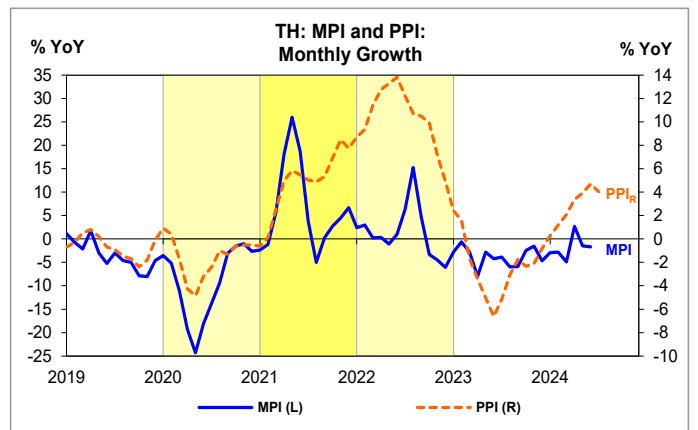
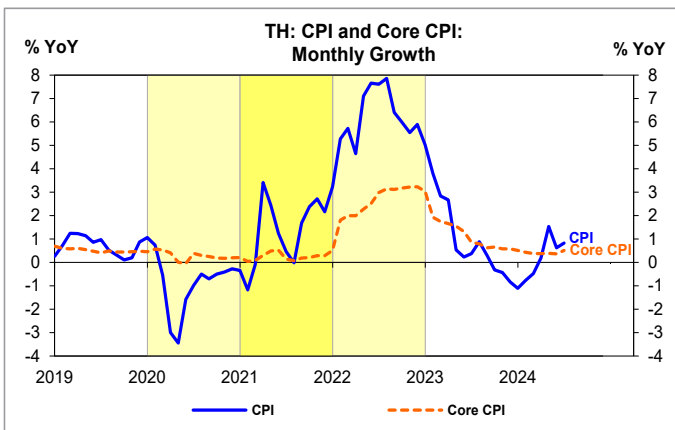
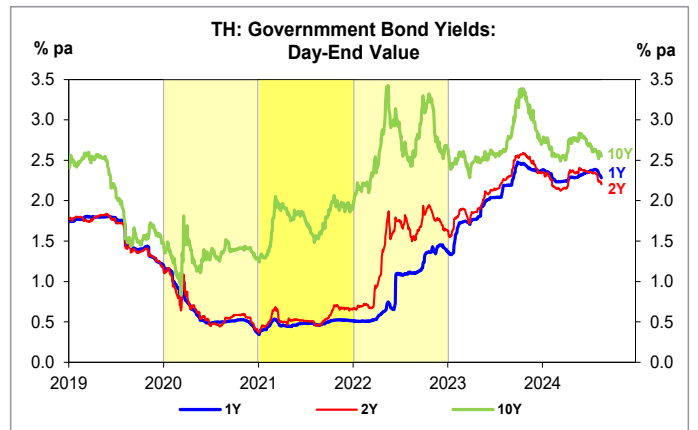
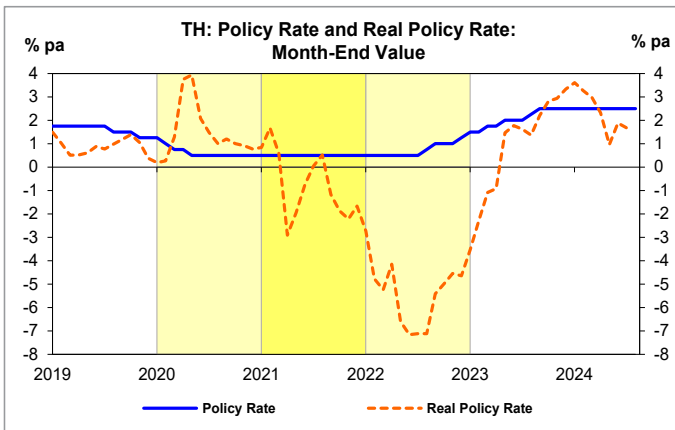
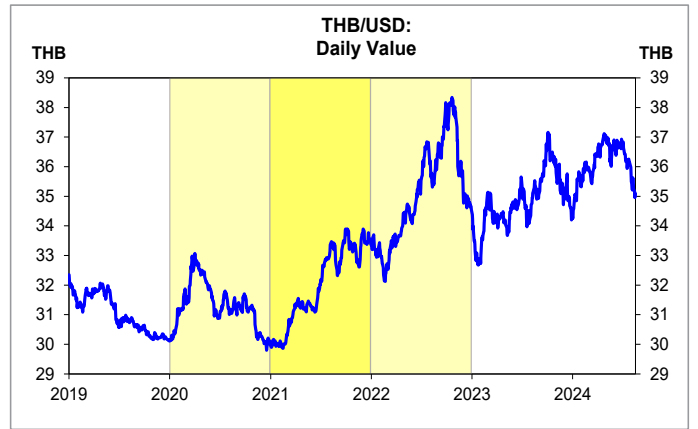
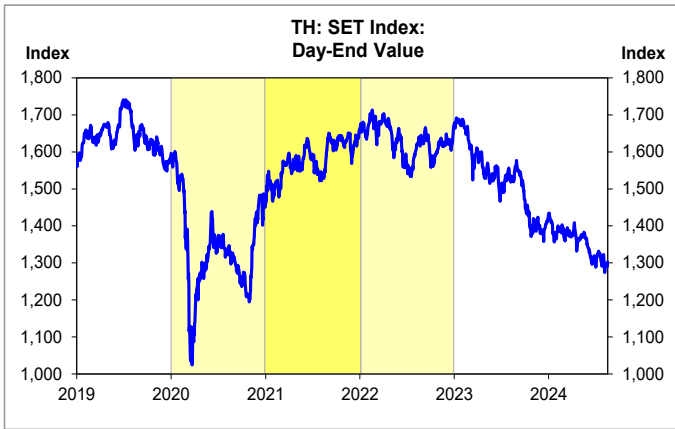
Thai Bond Market Association (ThaiBMA)

Recent Developments

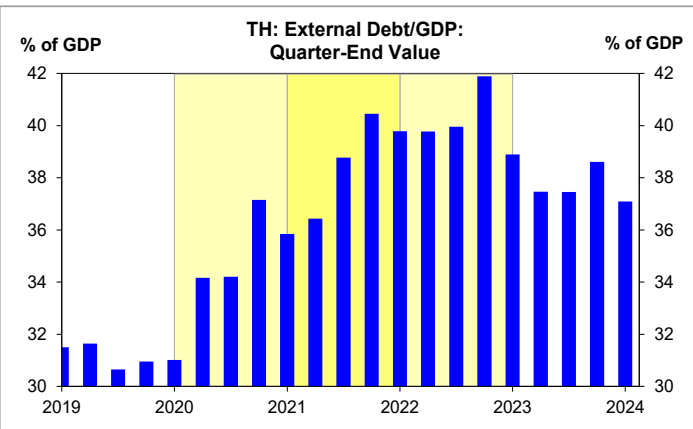
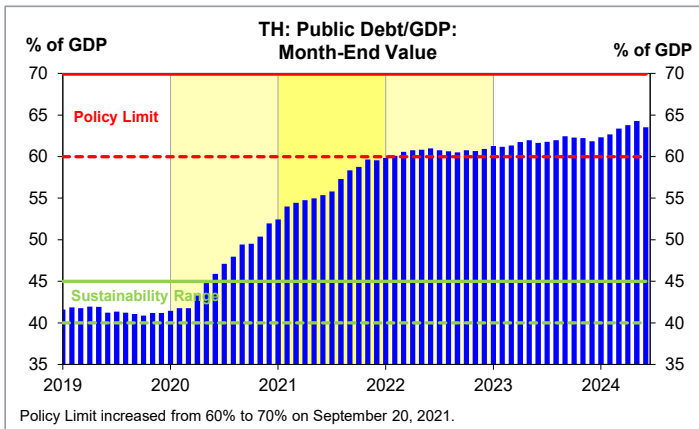
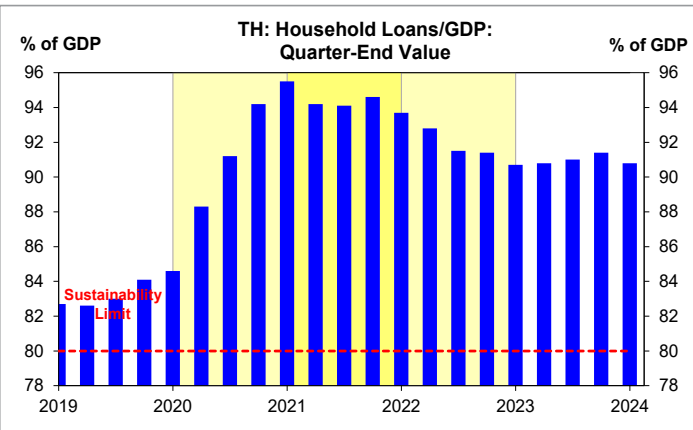
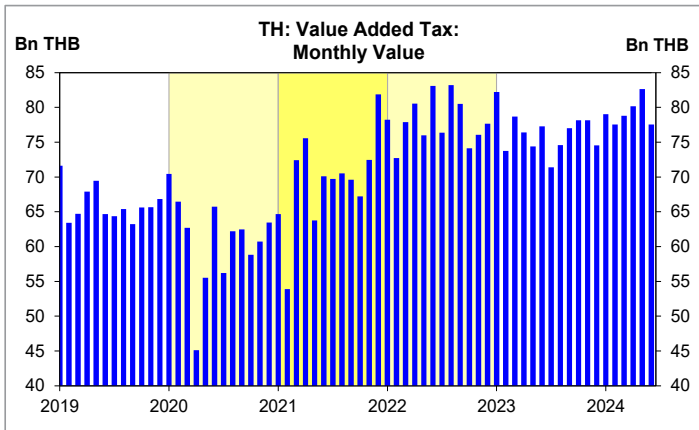
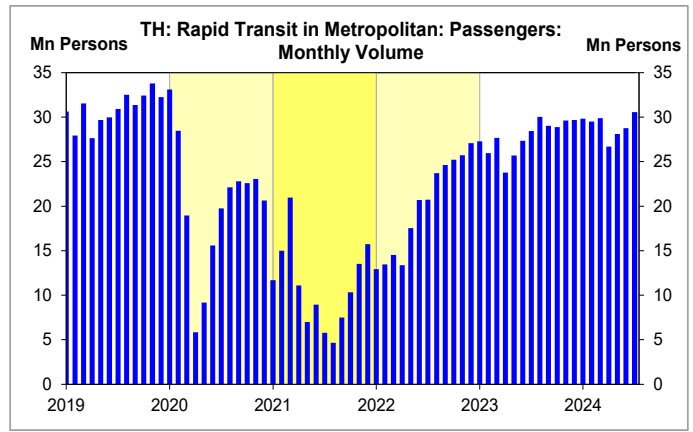
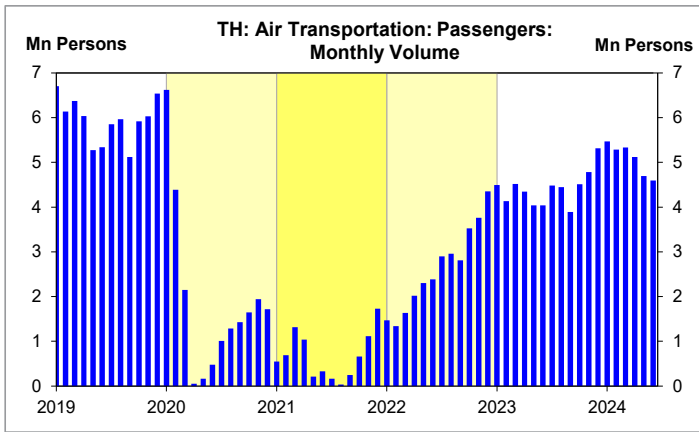
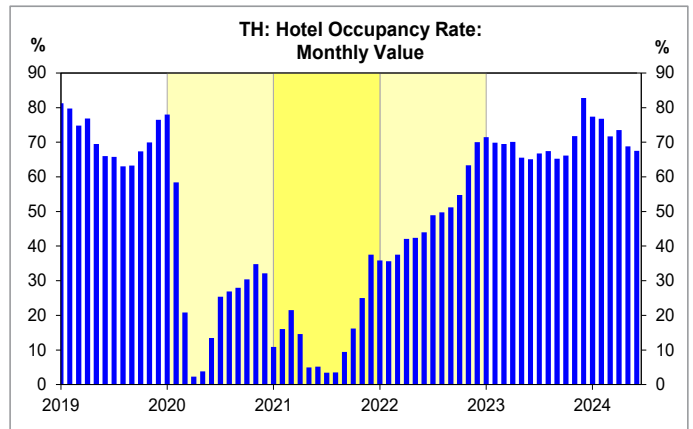
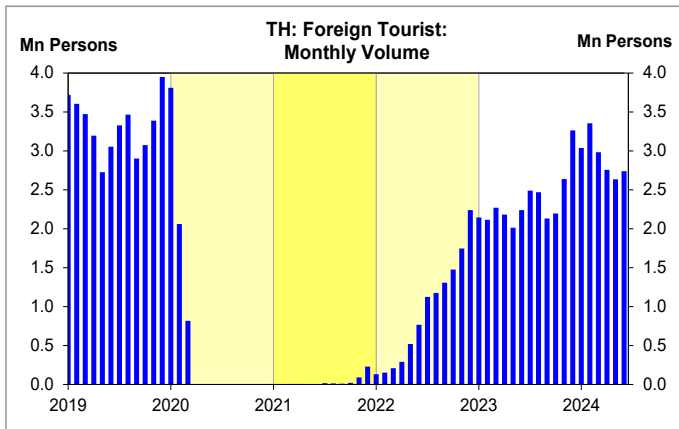
Aug 19, 2024



Source: CEIC

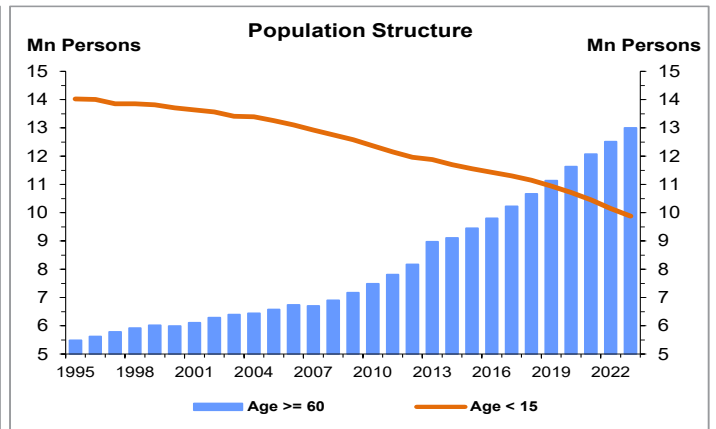
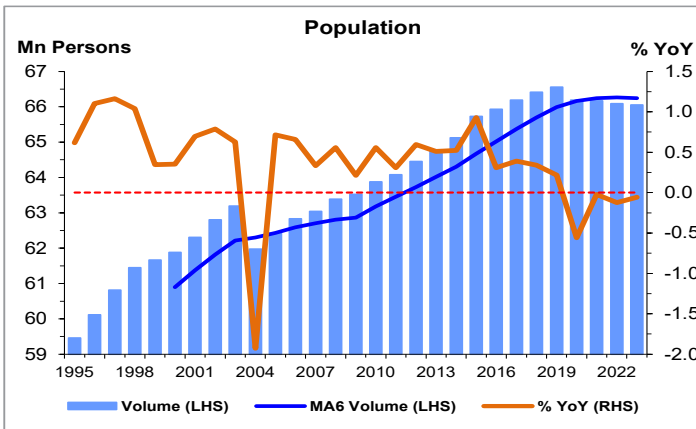
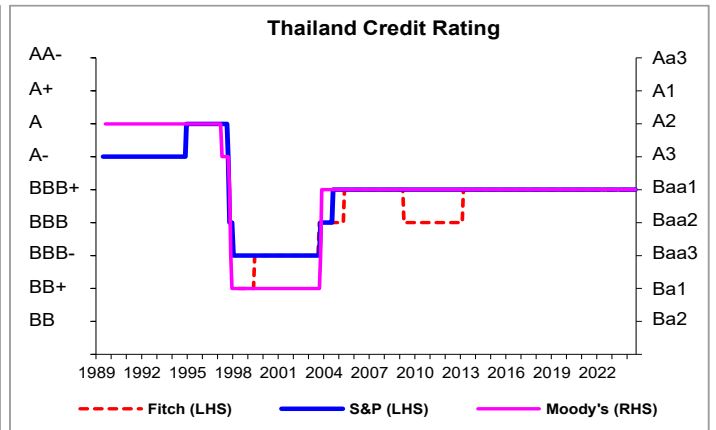
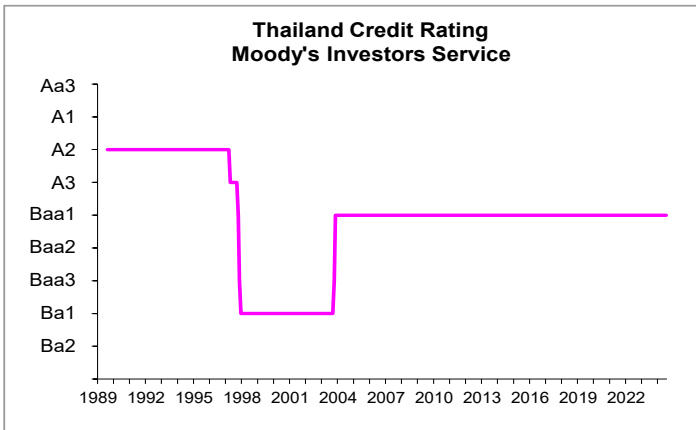
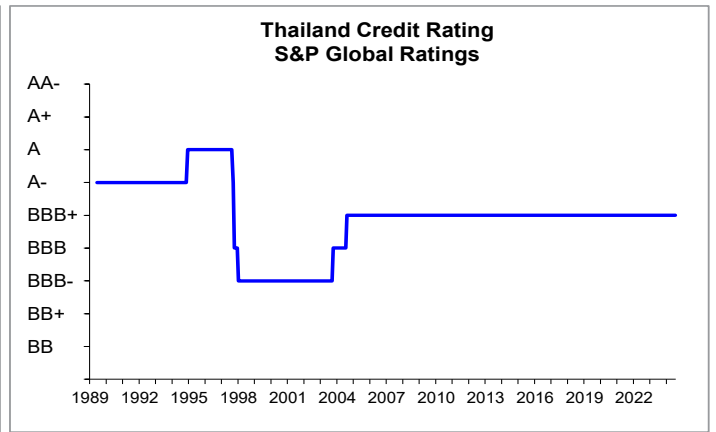
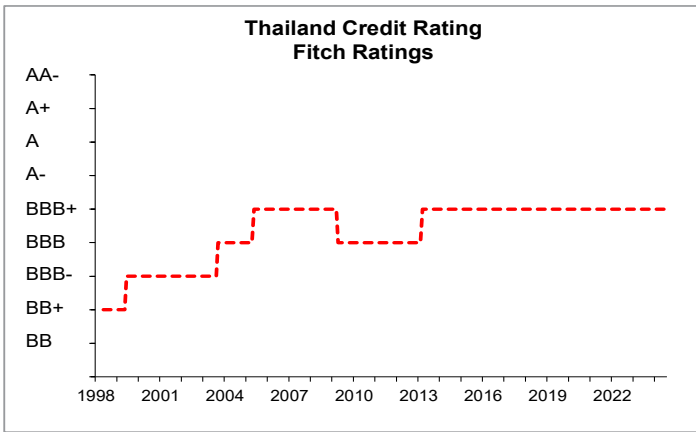
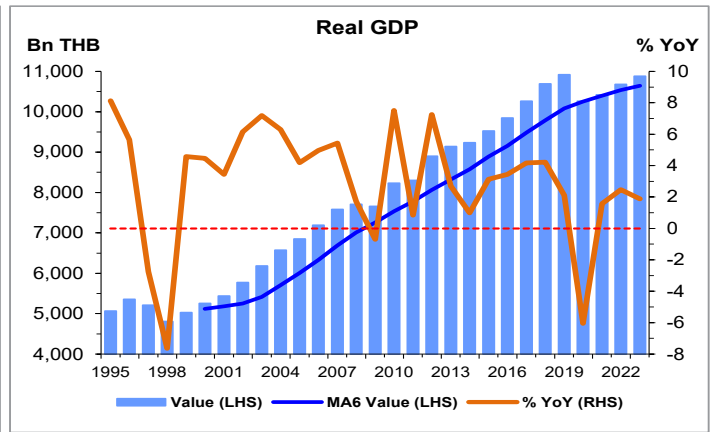
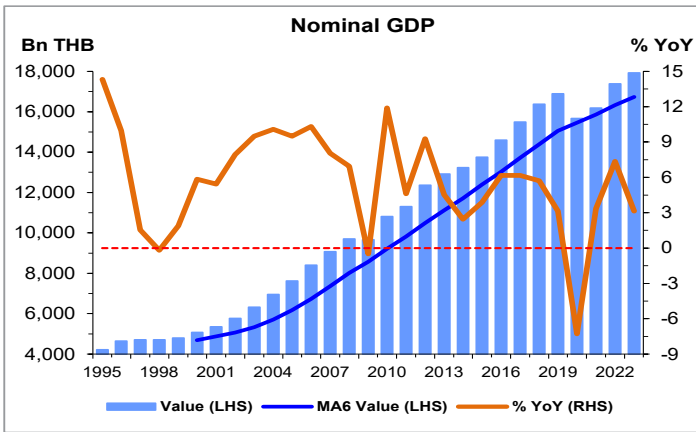


Source: BOT, EPPO, Ministry of Commerce, Office of Industrial Economics, SET and ThaiBMA

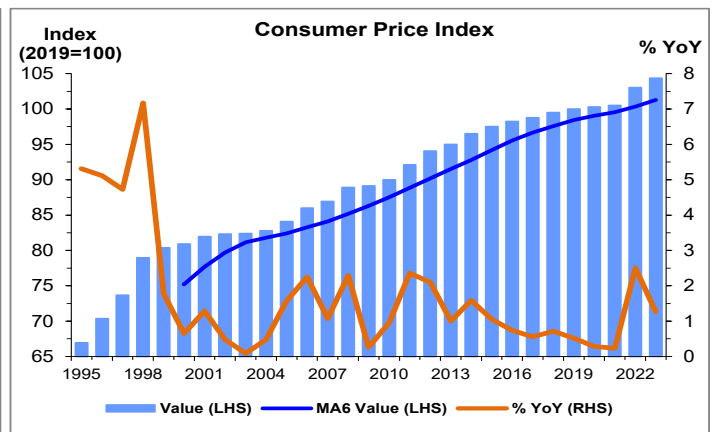
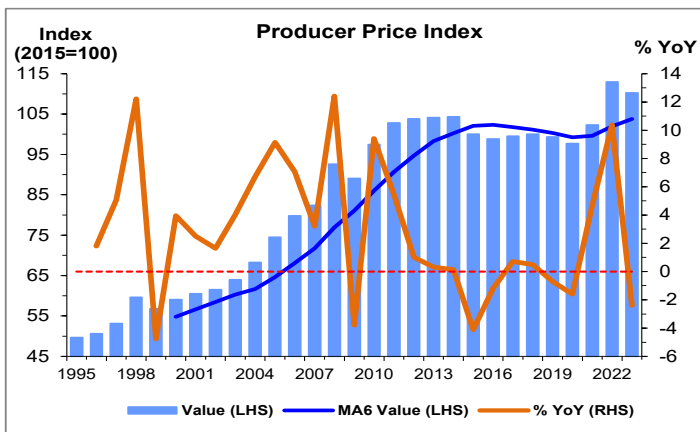
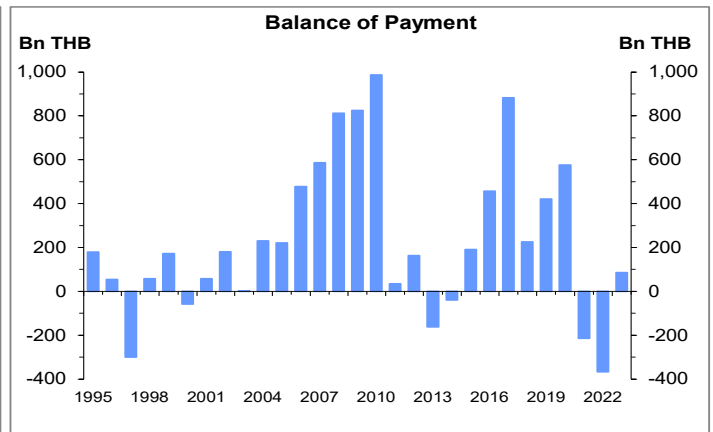
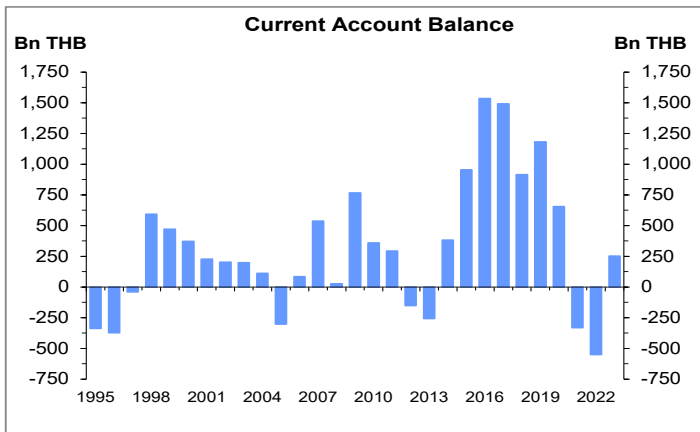
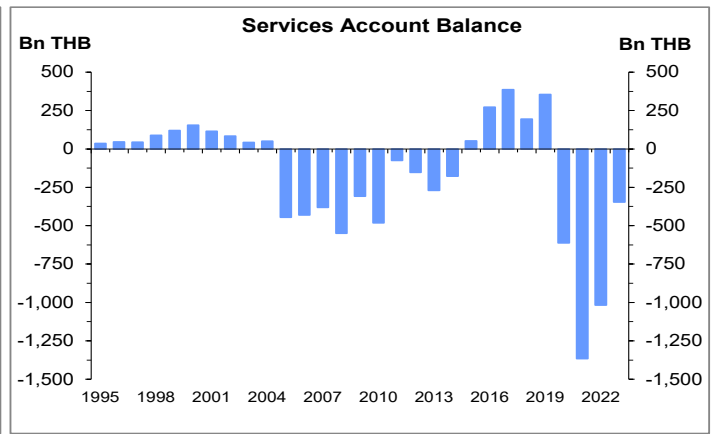
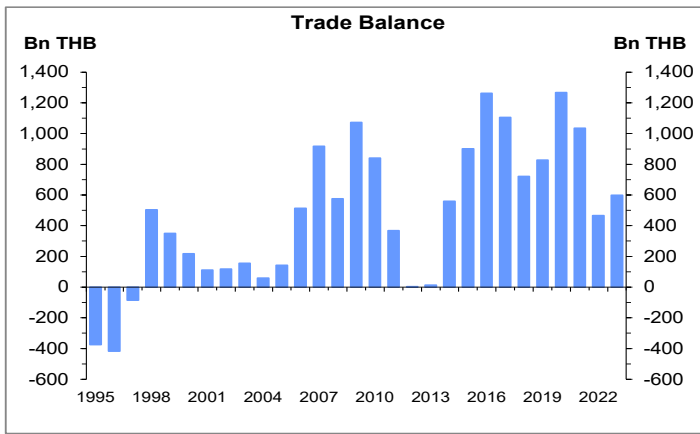
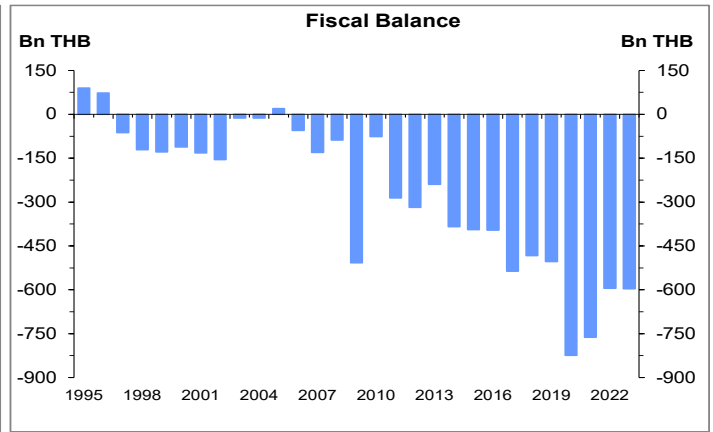
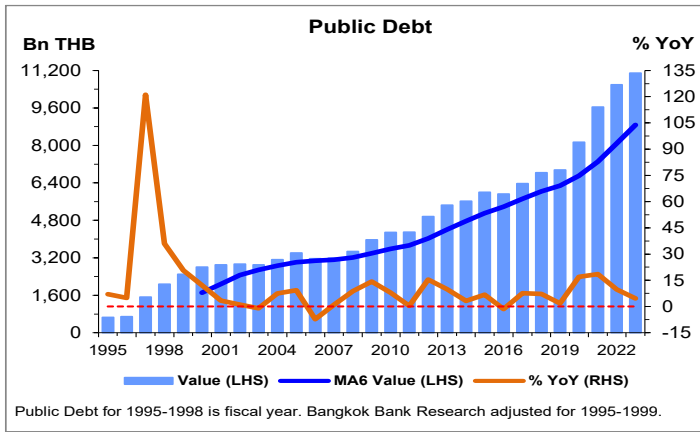


Source: Airports of Thailand, Bangkok Expressway and Metro, BOT, BTS Group Holding, Ministry of Tourism and Sports, Office of Industrial Economics and PDMO

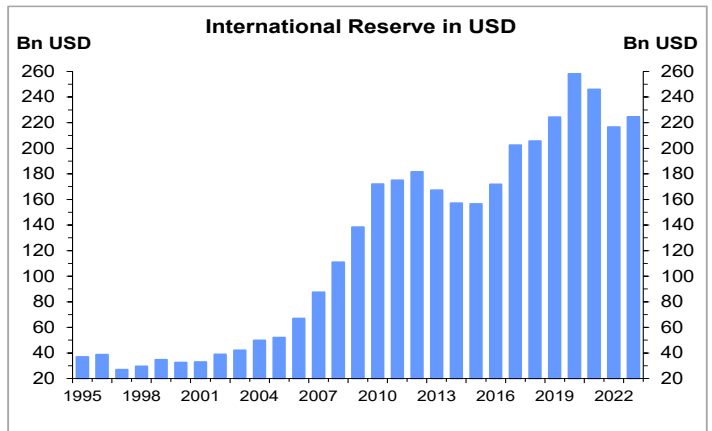
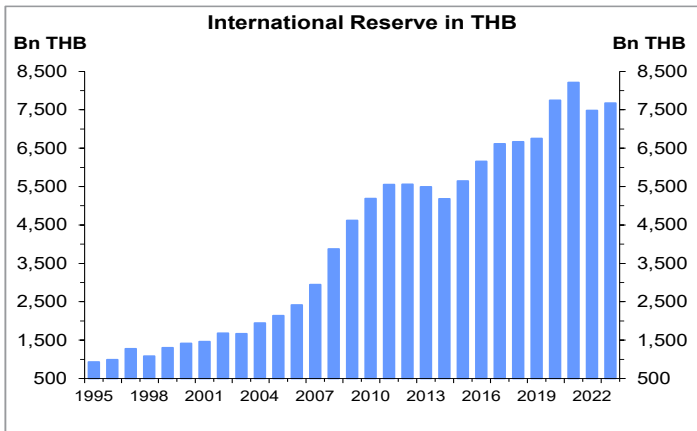
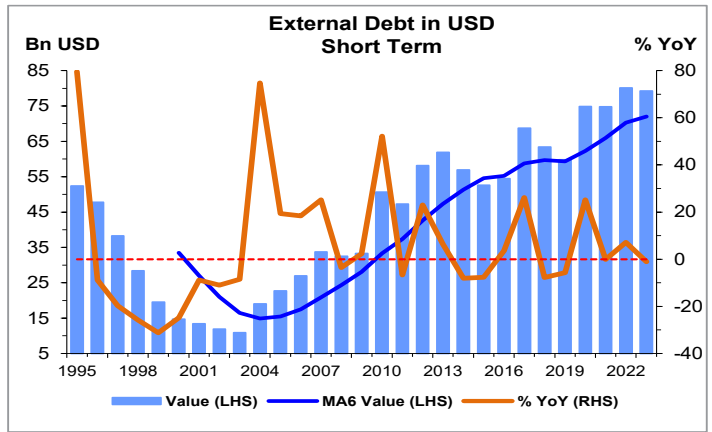
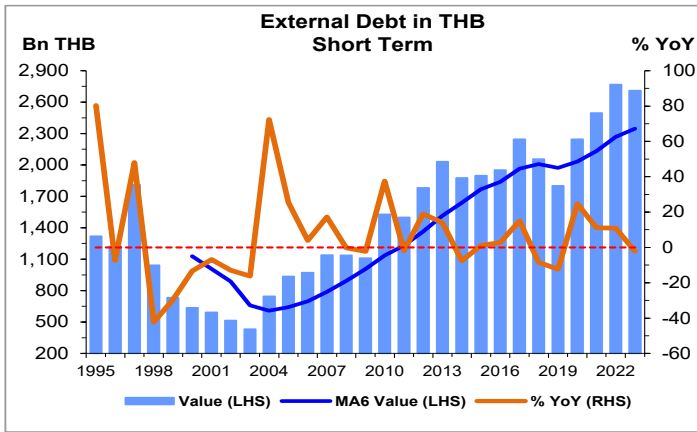
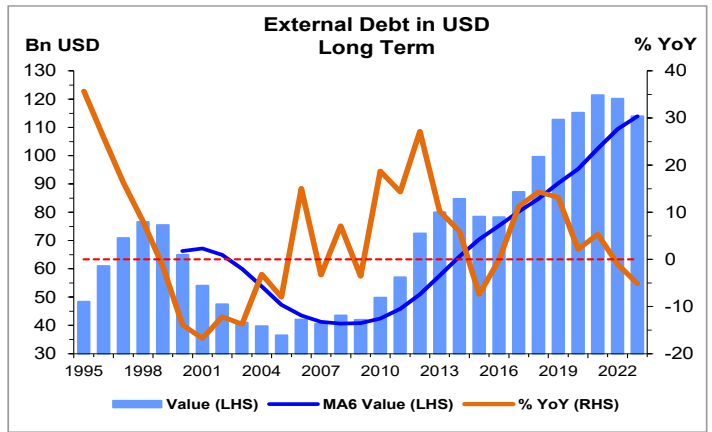
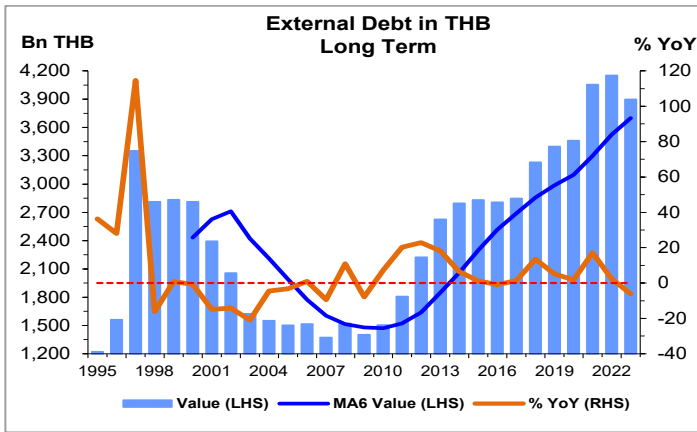
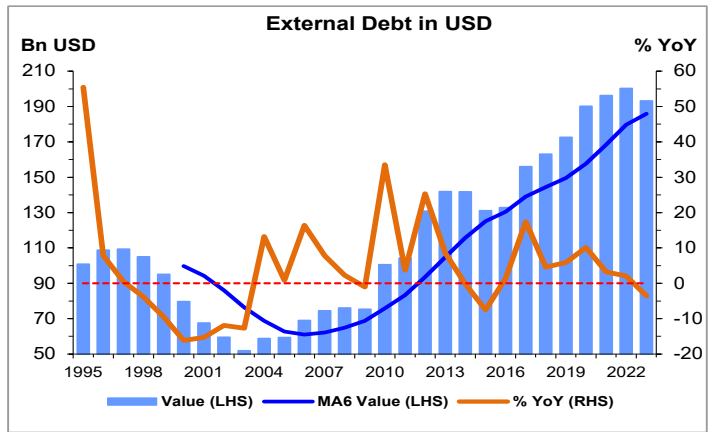
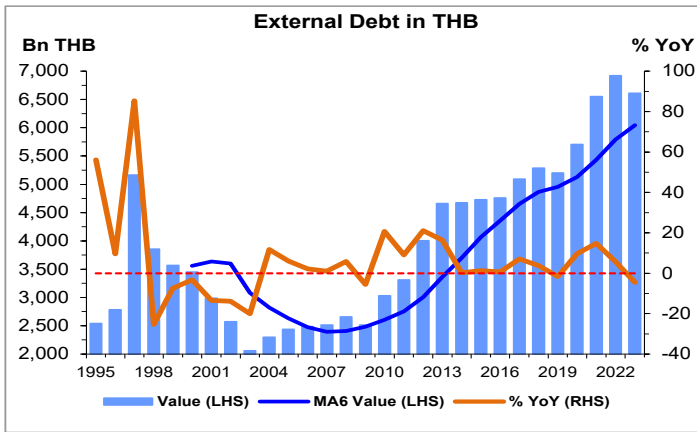
Thai Economy



Source: BOT, Department of Provincial Administration, Fitch Ratings, Moody's Investors Service, NESDC and S&P Global Ratings

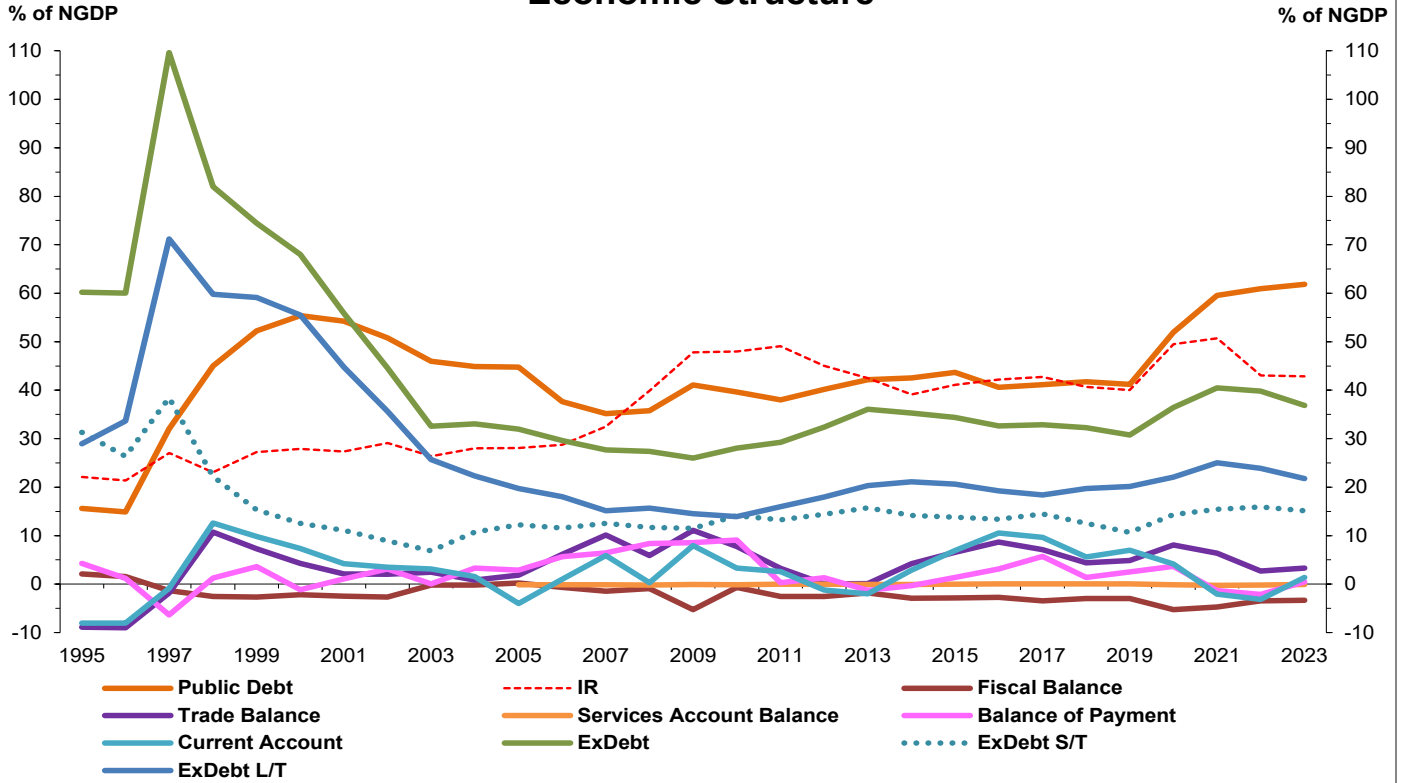


Source: BOT, Ministry of Commerce and PDMO

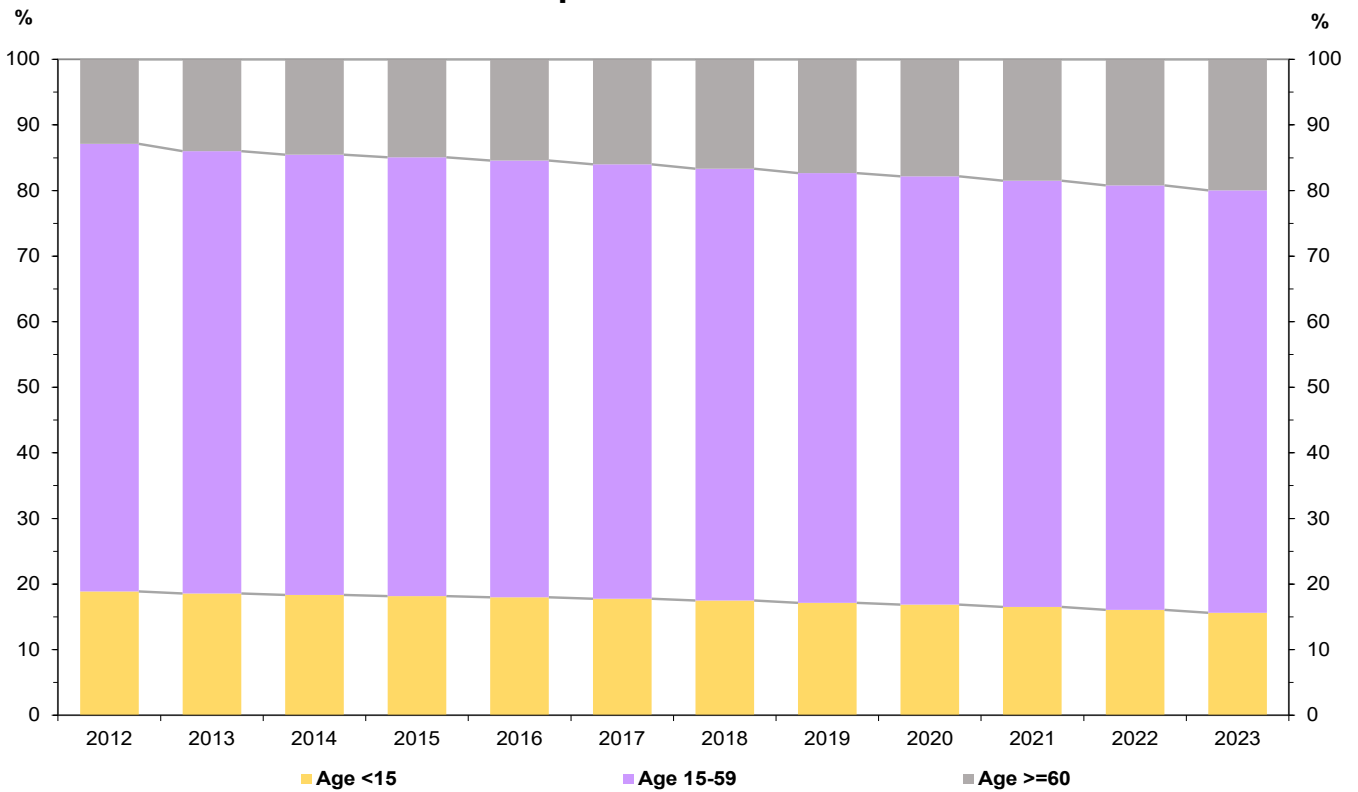


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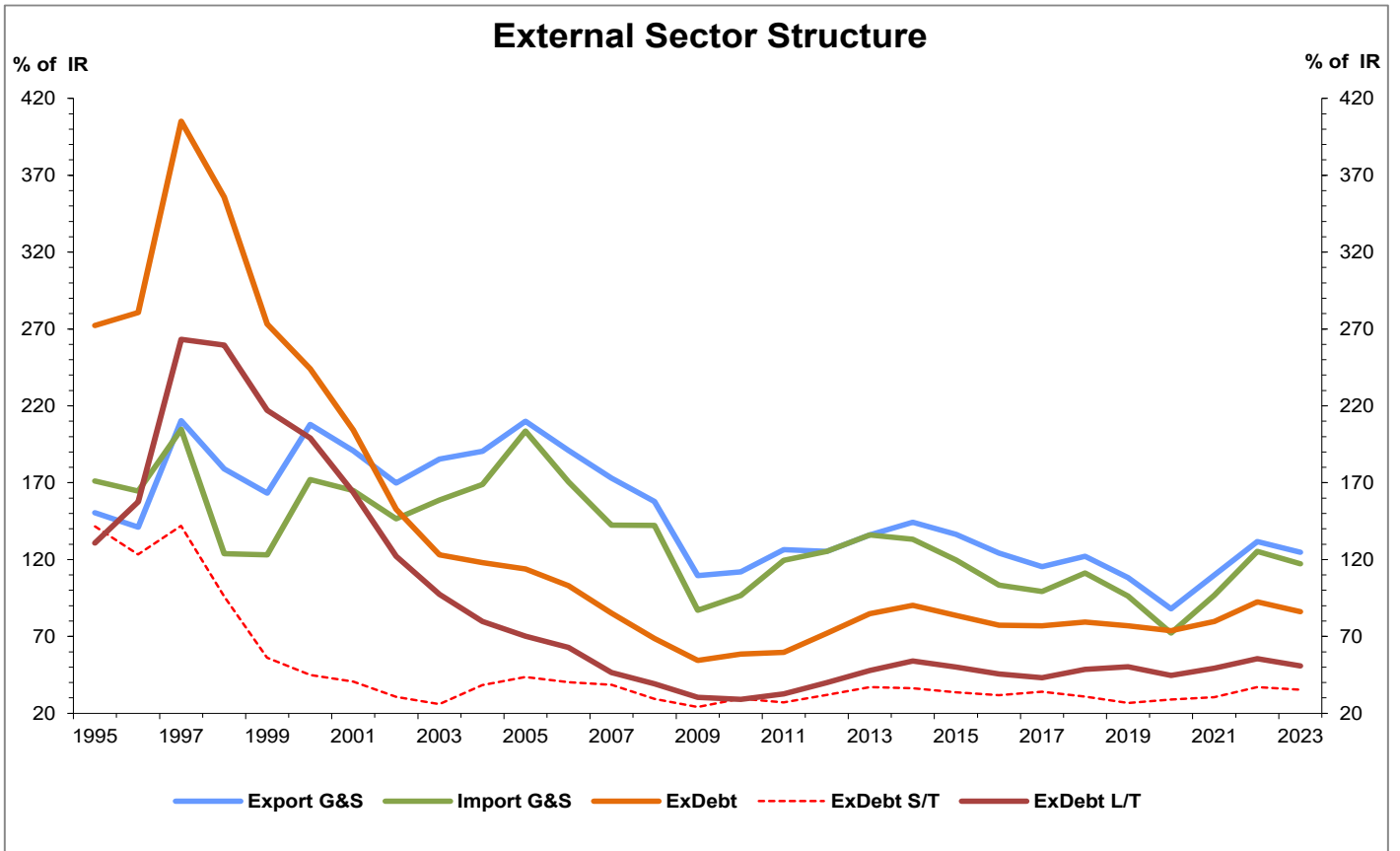
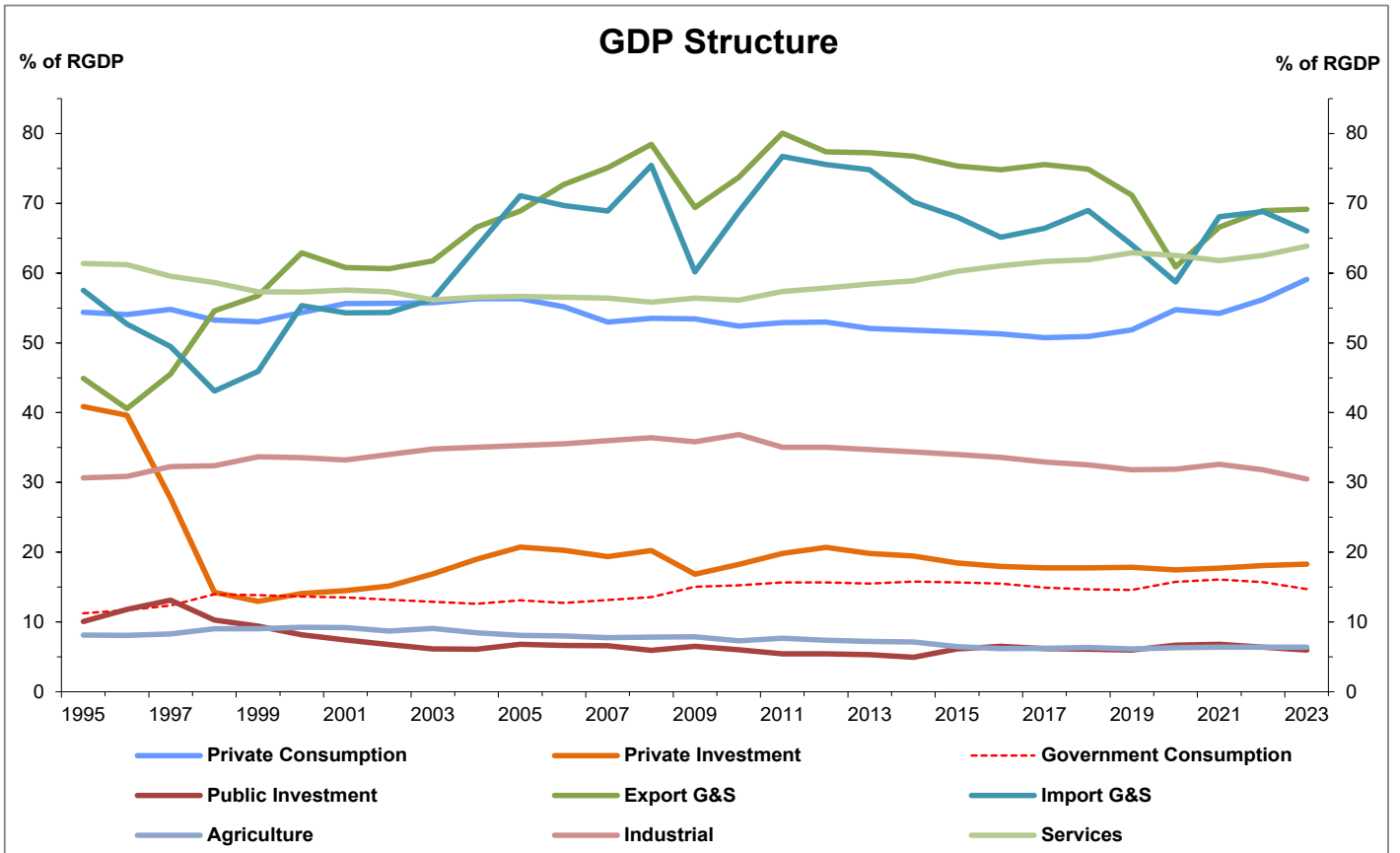
Economic Structure



Population Structure

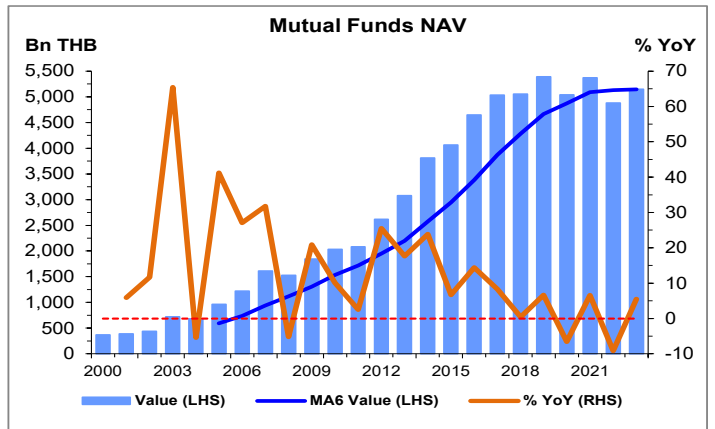
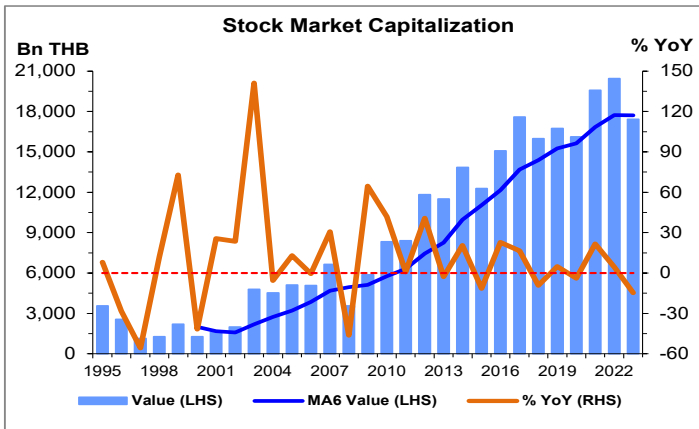
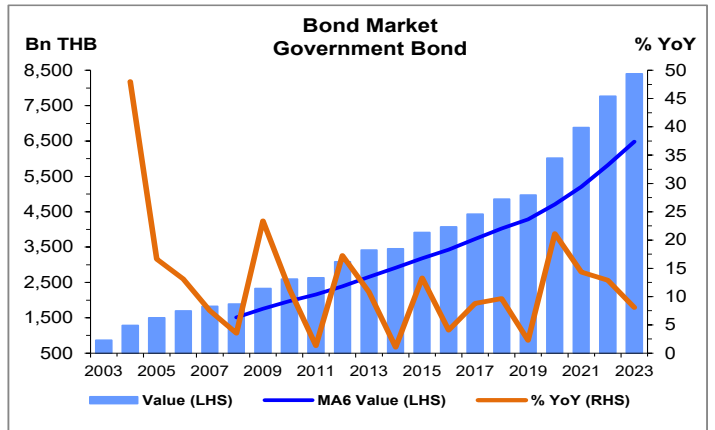
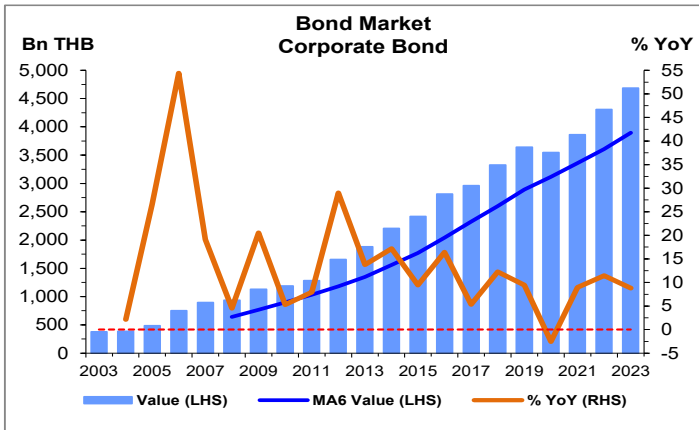
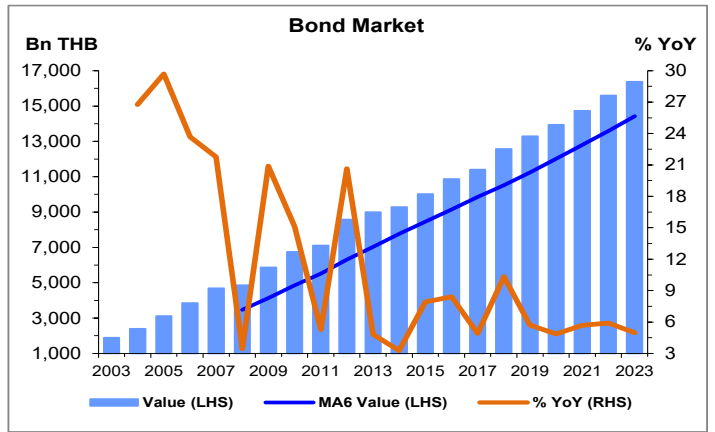
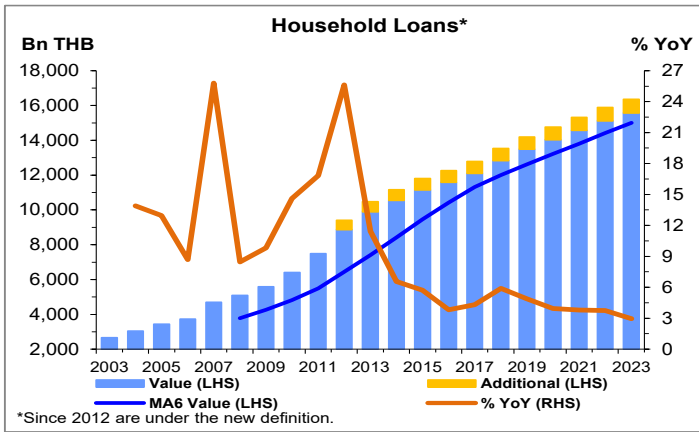
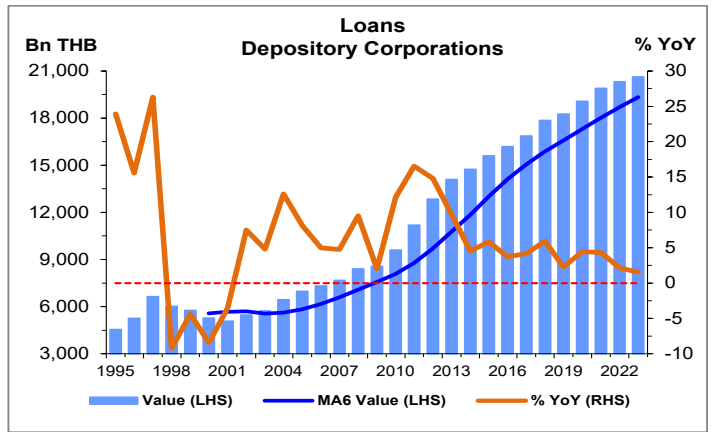
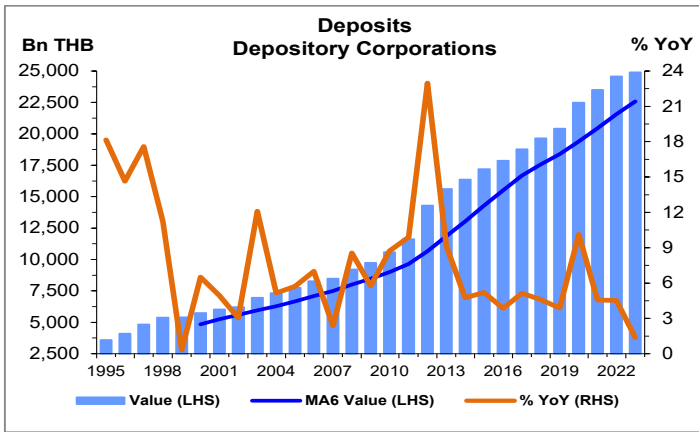


Source: BOT, Department of Provincial Administration, NESDC and PDMO

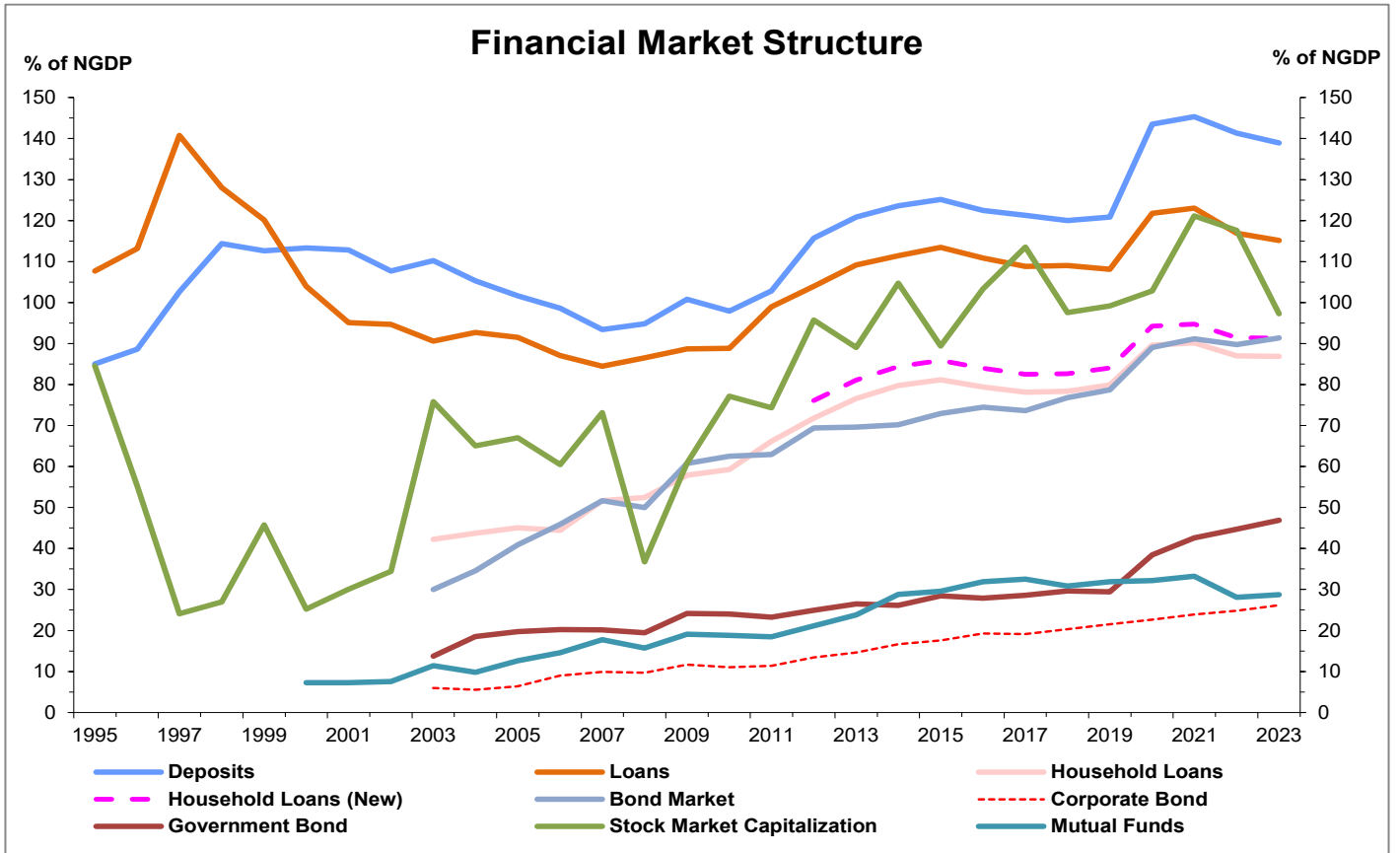


Source: BOT and NESDC

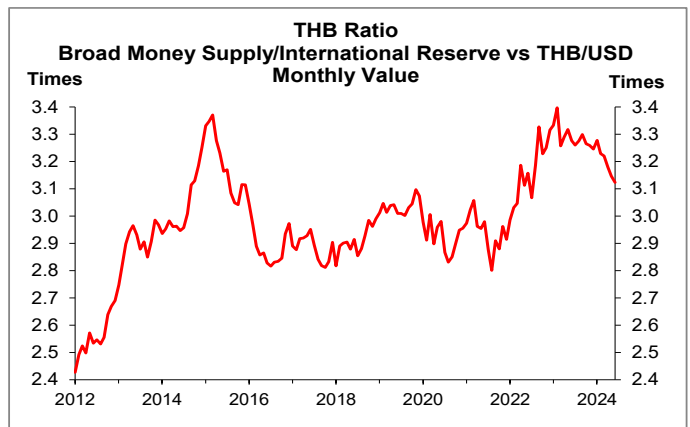
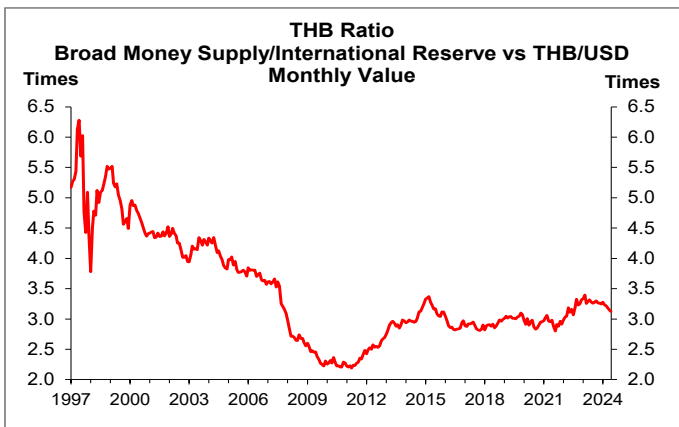
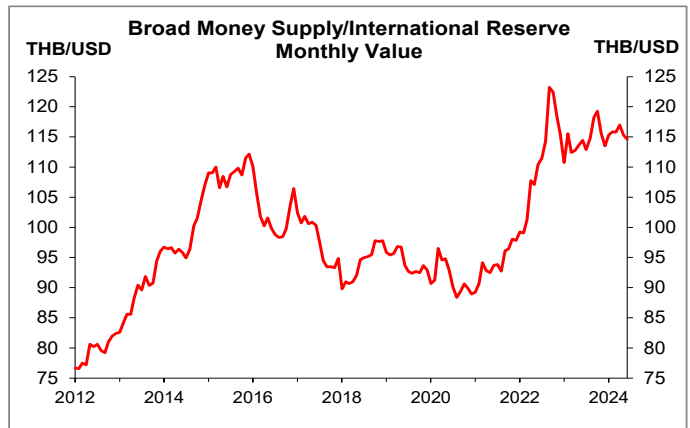
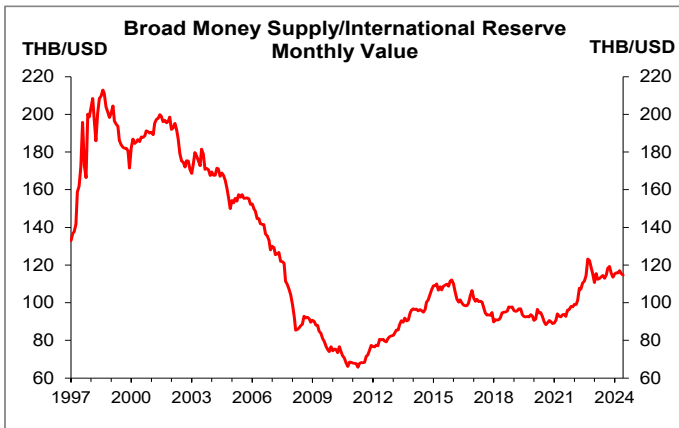
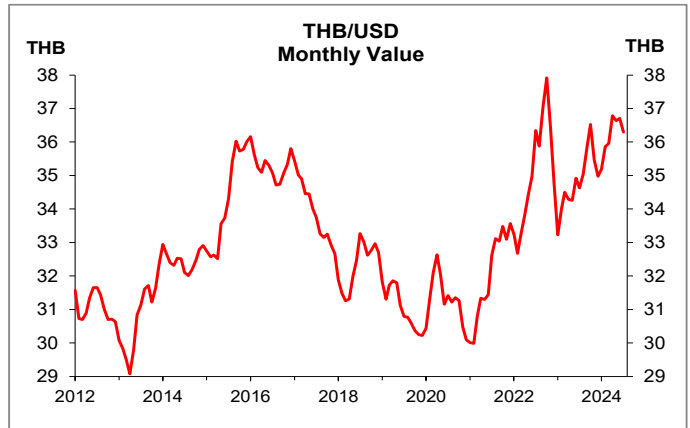
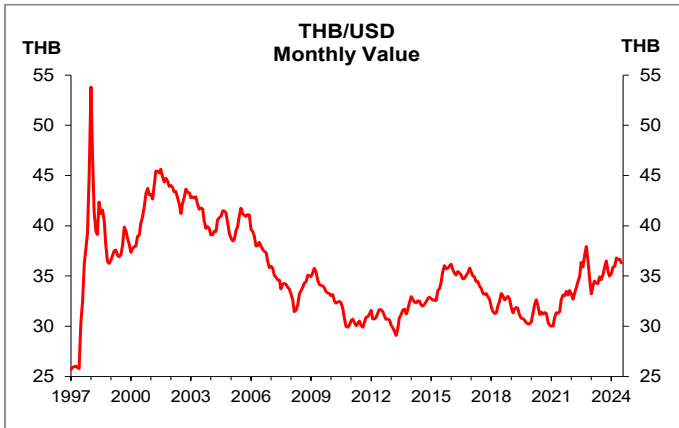
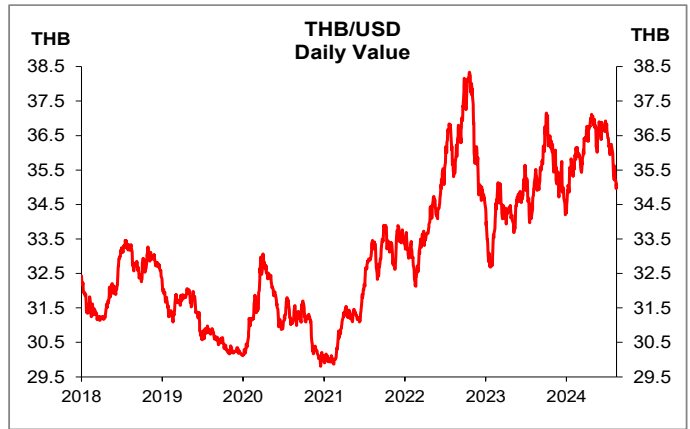
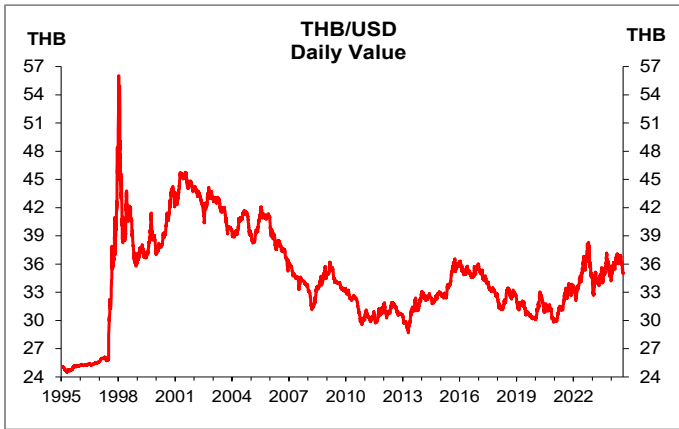
Financial Markets



Source: AIMC, BOT, SET and ThaiBMA

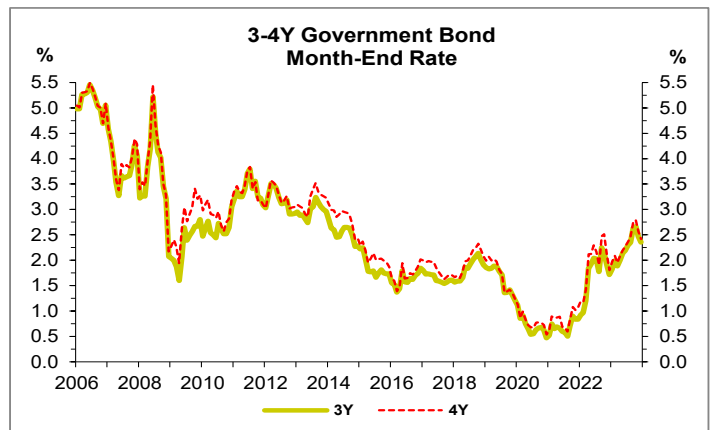
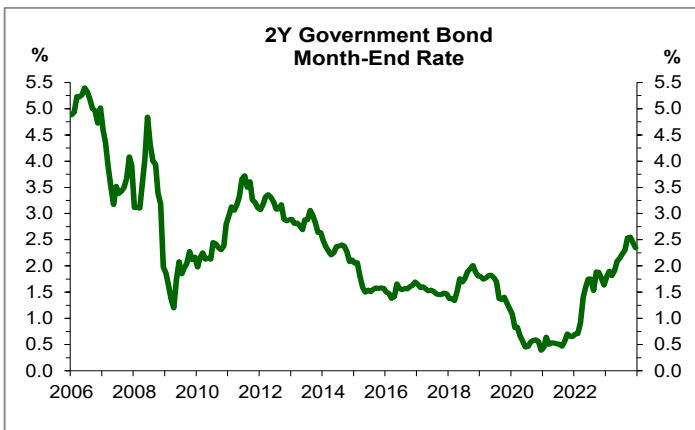
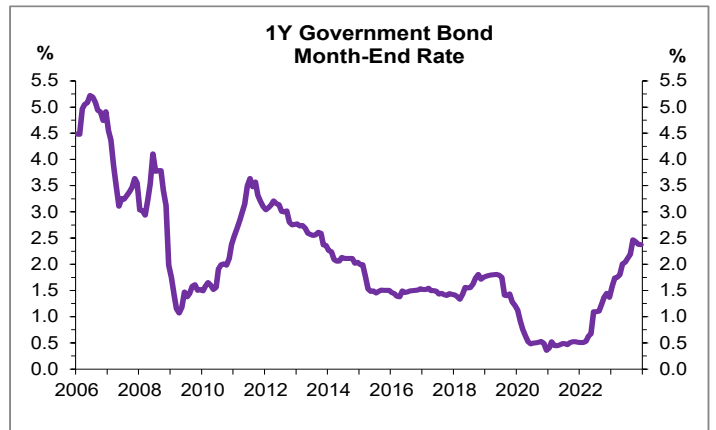
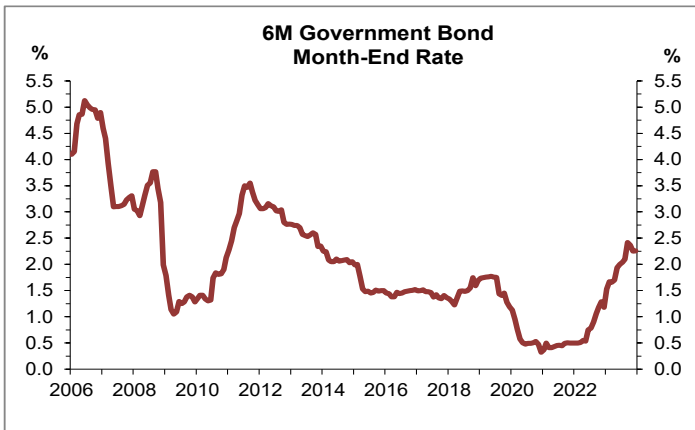
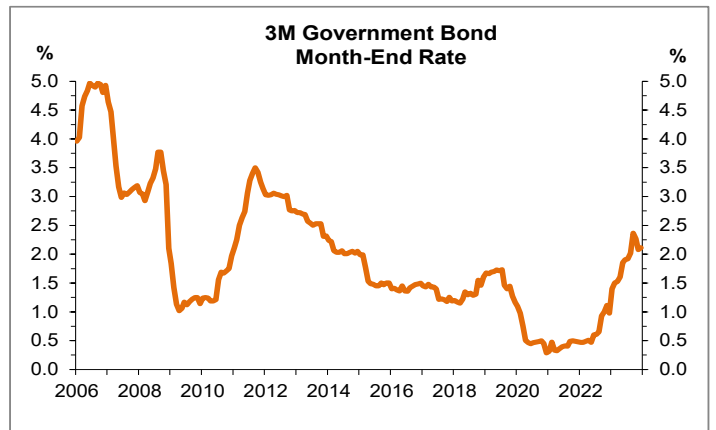
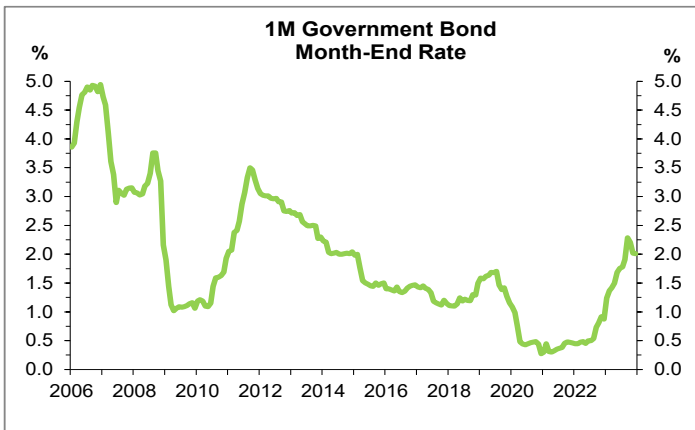
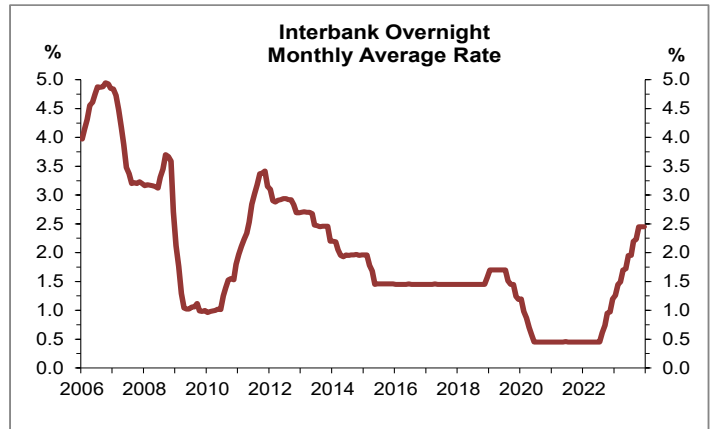
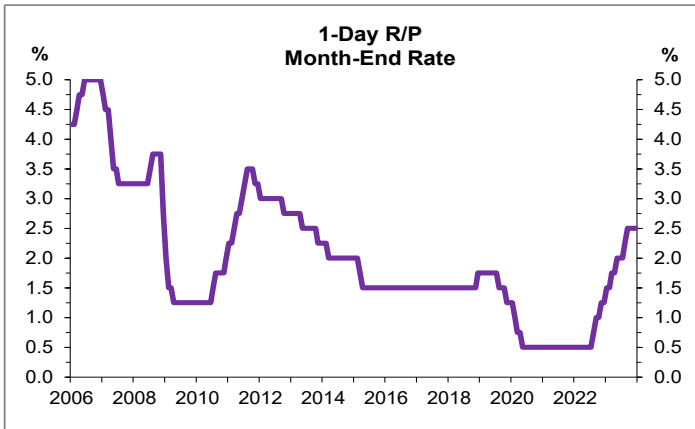


Source: AIMC, BOT, NESDC, SET and ThaiBMA

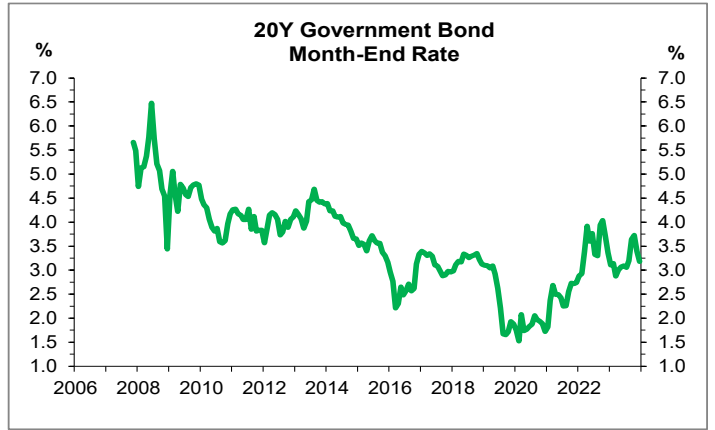
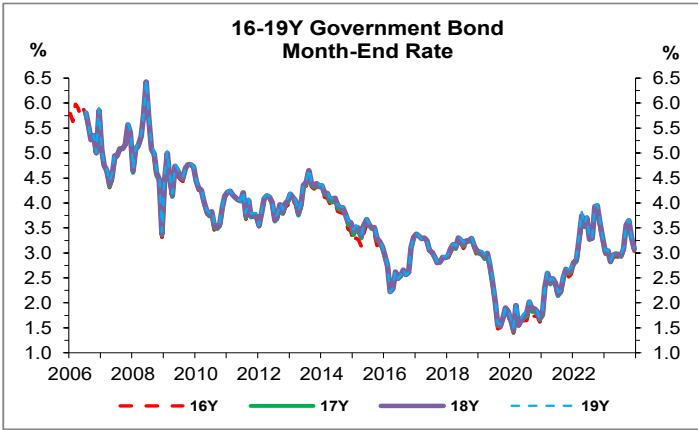
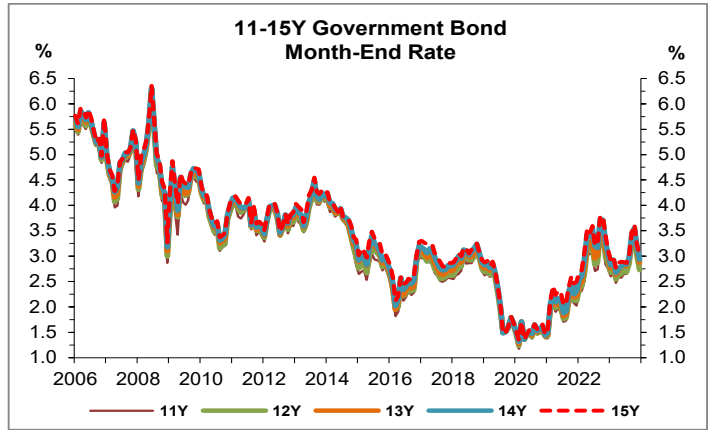
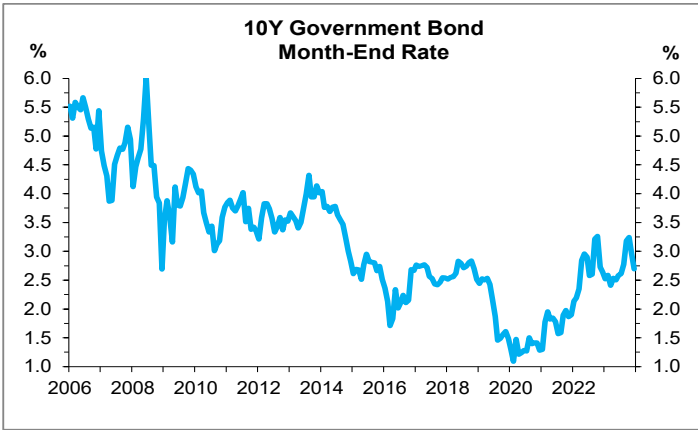
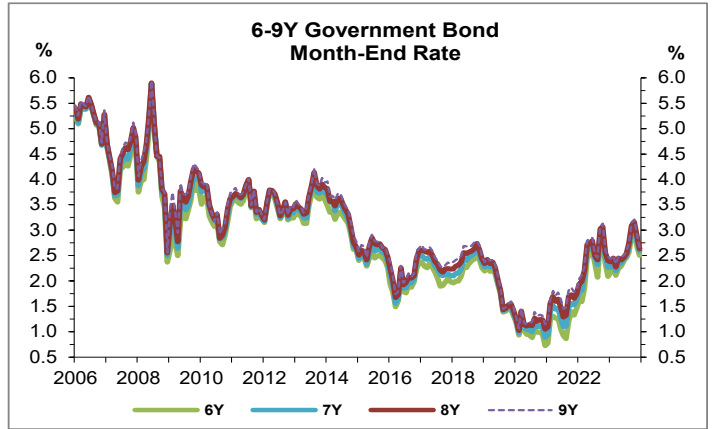
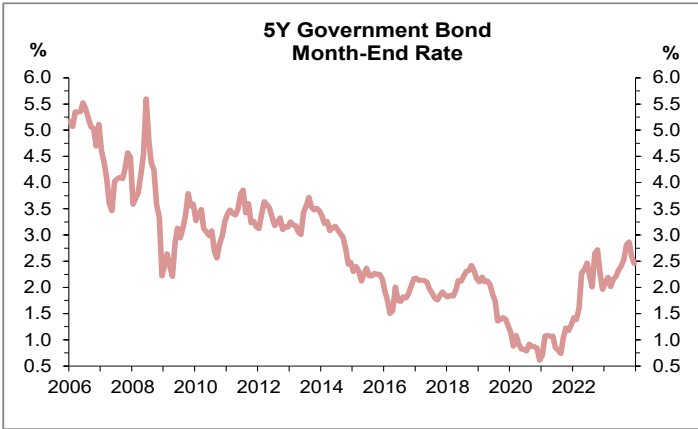


Source: BOT

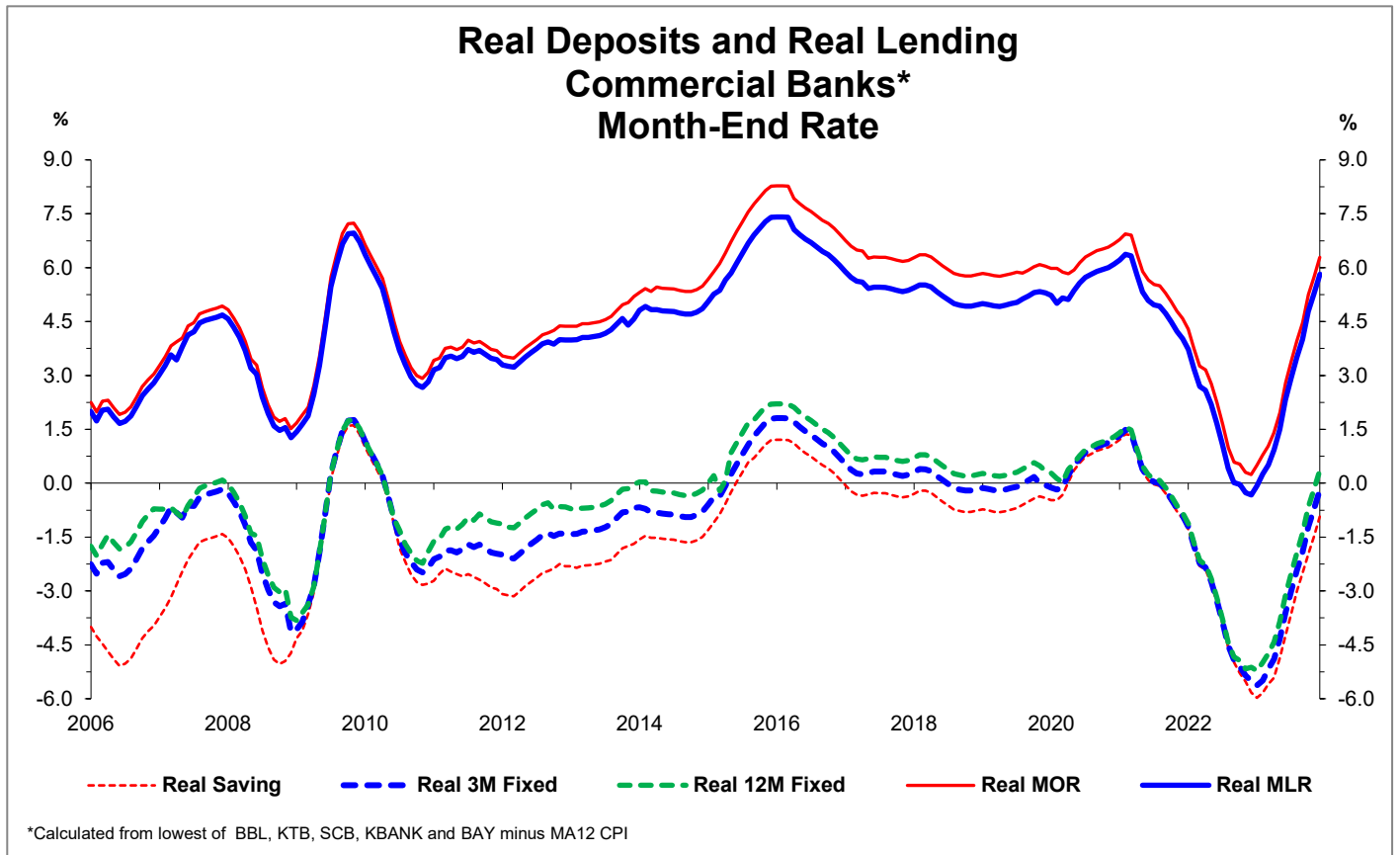
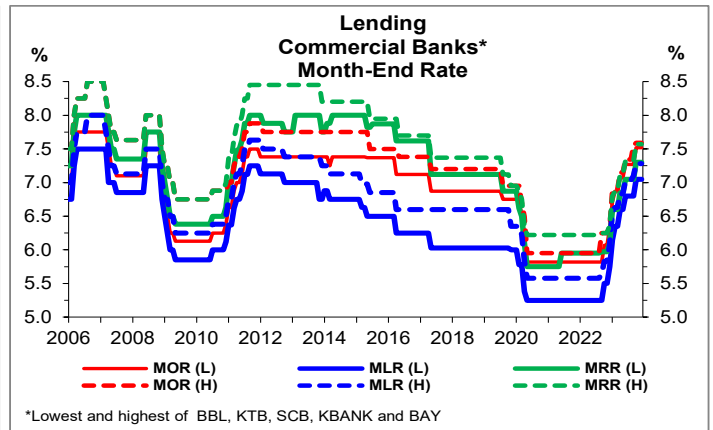
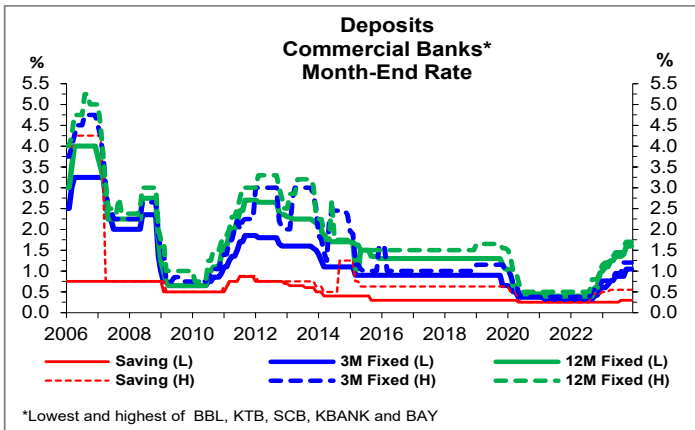
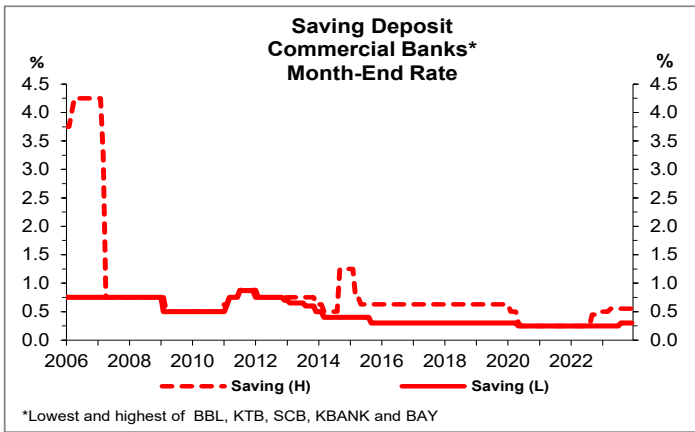
Interest Rates



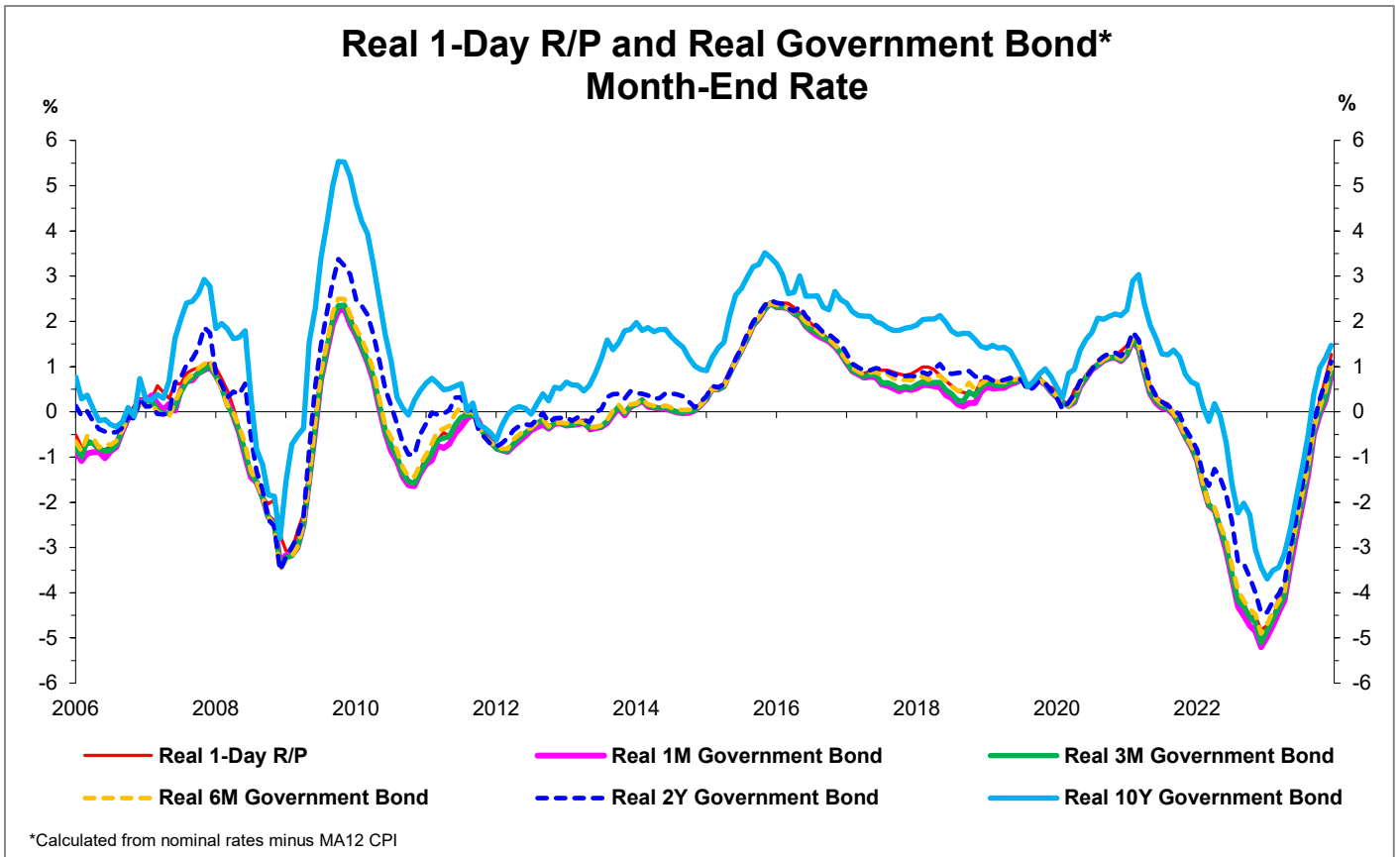
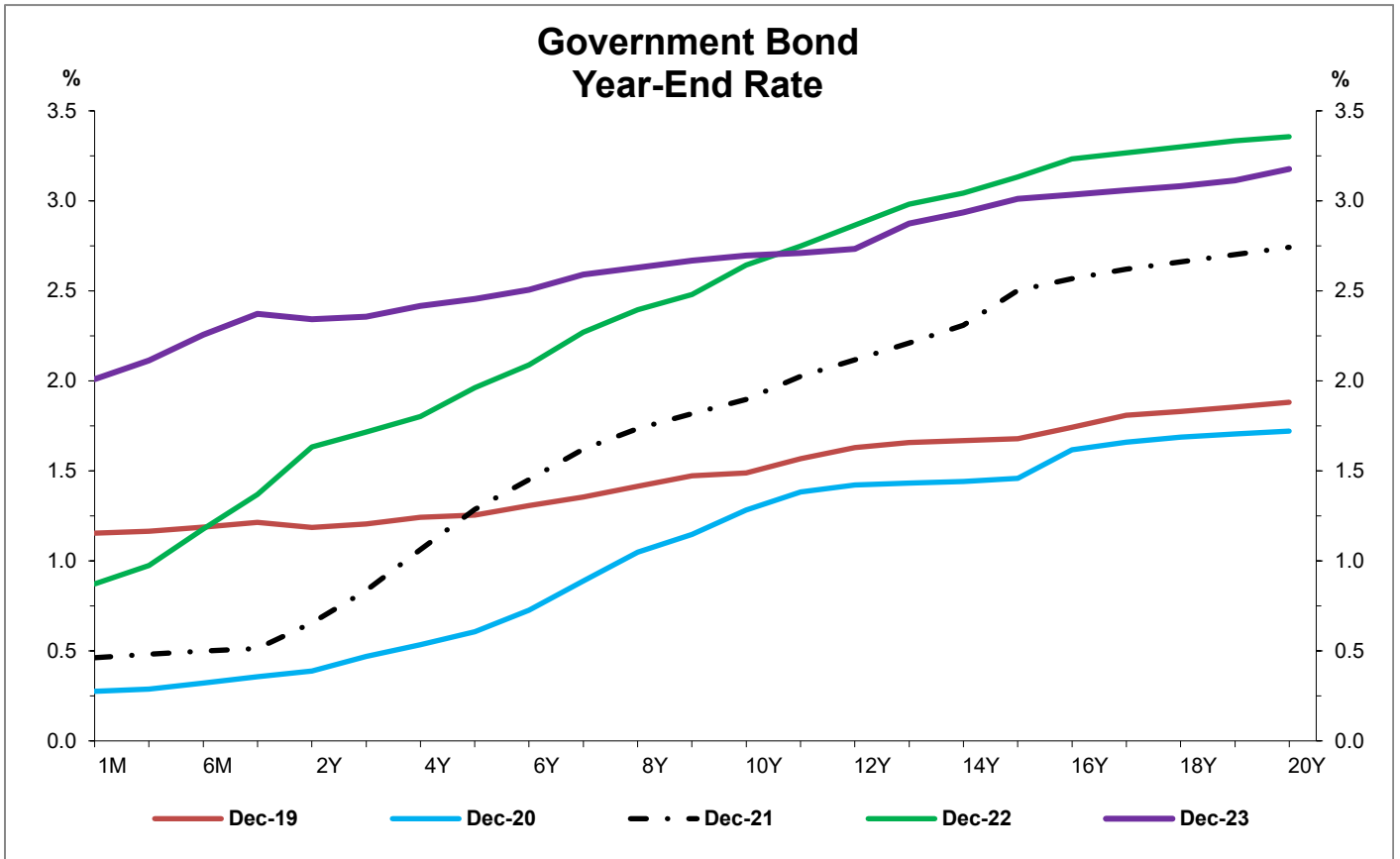
Source: BOT and ThaiBMA



Source: BOT and ThaiBMA

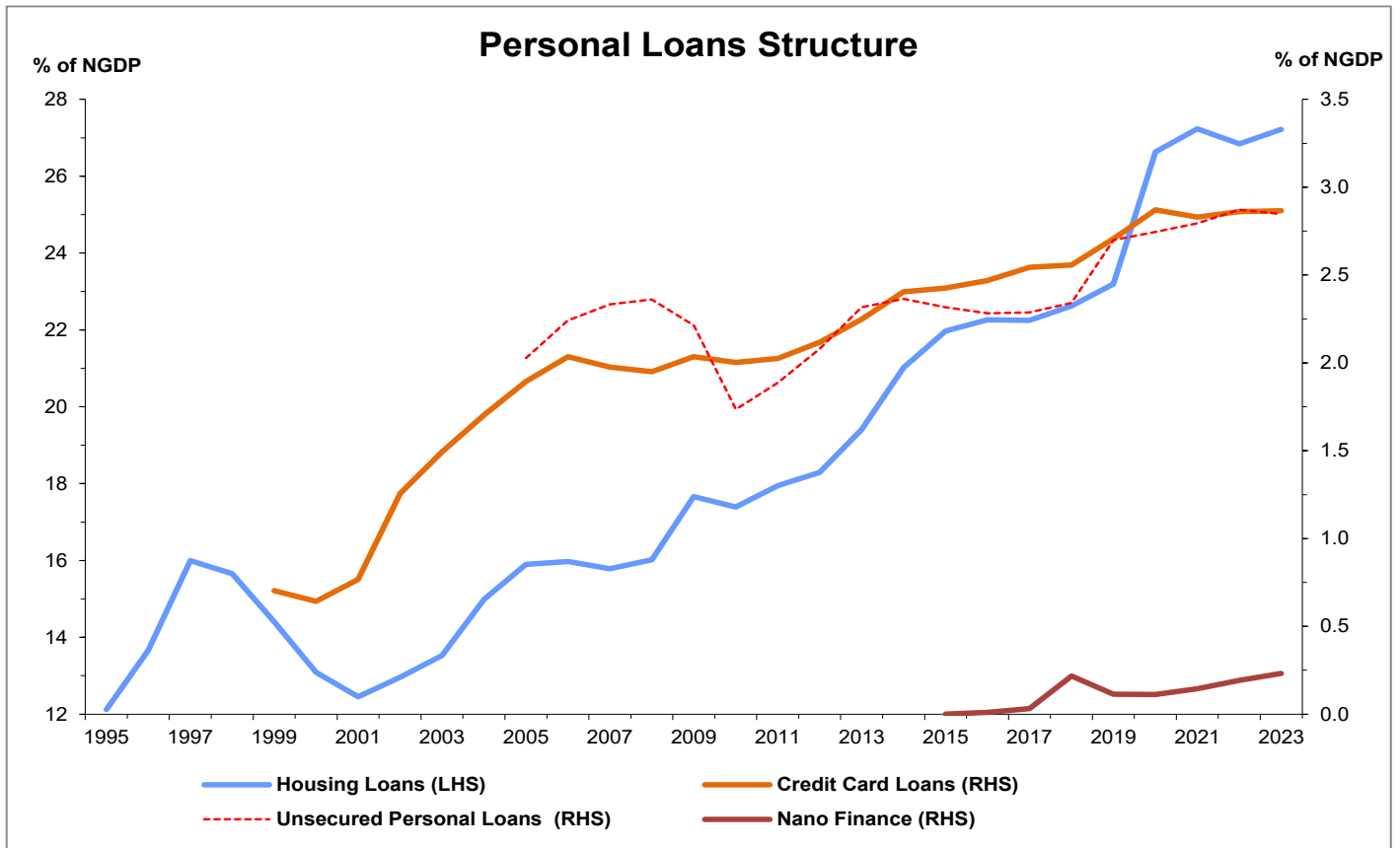
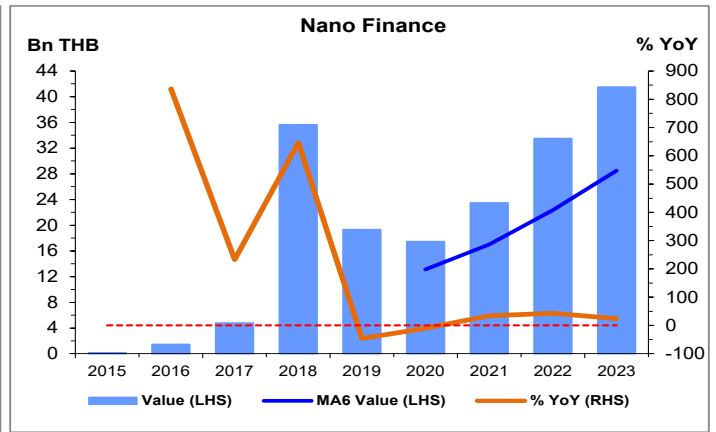
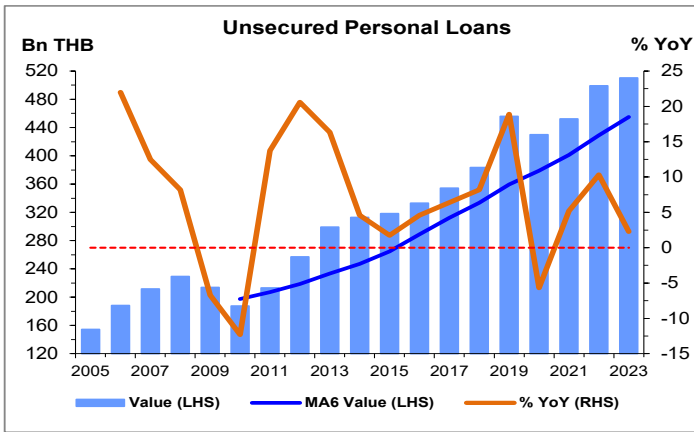
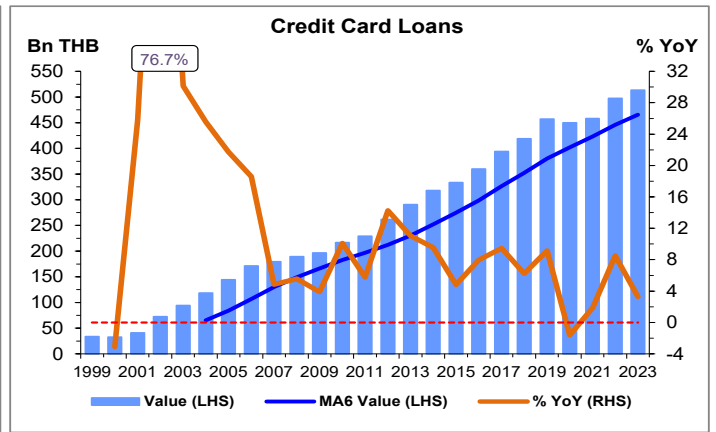
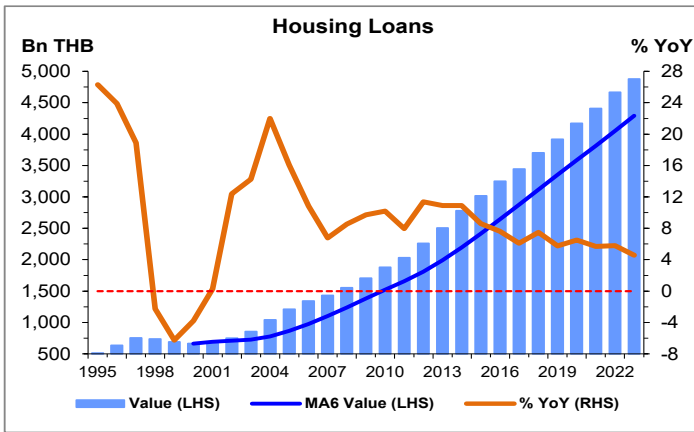


Source: BOT, Ministry of Commerce, SET and ThaiBMA



Source: BOT, Ministry of Commerce, SET and ThaiBMA

Personal Loans



Source: BOT

Electronic Payments As at December 31

	2019	2020	2021	2022	2023
Number of Electronic Payment Cards¹	104,089,736	99,343,778	100,110,723	97,478,912	93,032,324
ATM Card ²	15,318,234	10,688,019	11,219,440	10,188,760	9,721,510
Debit Card ²	64,772,849	64,051,972	64,799,553	61,315,144	56,816,060
Credit Card ^{2 3}	23,998,653	24,603,787	24,091,730	25,975,008	26,494,754
Number of ATM⁴	66,652	65,132	63,315	60,503	59,589
Bangkok	16,455	15,780	14,694	13,446	12,614
Central	23,862	23,643	23,598	22,699	22,095
Northeast	10,294	10,304	10,315	10,374	10,785
North	7,722	7,602	7,431	7,150	7,110
South	8,319	7,803	7,277	6,834	6,985
Number of EFTPOS Terminals⁵	876,149	881,337	915,410	1,092,313	939,832
Bangkok	352,943	355,985	364,248	357,678	347,007
Central	254,177	257,528	272,385	361,203	292,926
Northeast	87,701	90,789	95,647	138,210	103,896
North	86,533	86,533	90,087	124,225	95,681
South	94,795	90,502	93,043	110,997	100,322
Volume of Transactions ('000)	5,137,197	5,111,508	5,246,033	6,092,246	6,840,353
ATM Card ²	181,898	128,992	120,296	120,893	111,876
Debit Card ^{2 6}	2,271,764	2,135,853	1,820,148	1,659,098	1,455,538
Credit Card ^{2 3 7}	717,782	710,264	768,108	951,115	1,071,009
e-Money ^{3 8}	1,965,753	2,136,399	2,537,481	3,361,140	4,201,930
Value of Transactions (Billion Baht)	12,717	10,606	9,492	9,468	9,126
ATM Card ²	835	504	506	492	427
Debit Card ^{2 6}	9,367	7,956	6,685	5,969	5,325
Credit Card ^{2 3 7}	2,233	1,835	1,833	2,377	2,639
e-Money ^{3 8}	282	311	468	630	735

Source: BOT

¹Excluding e-Money

²Including specialized banks

³Including non-bank

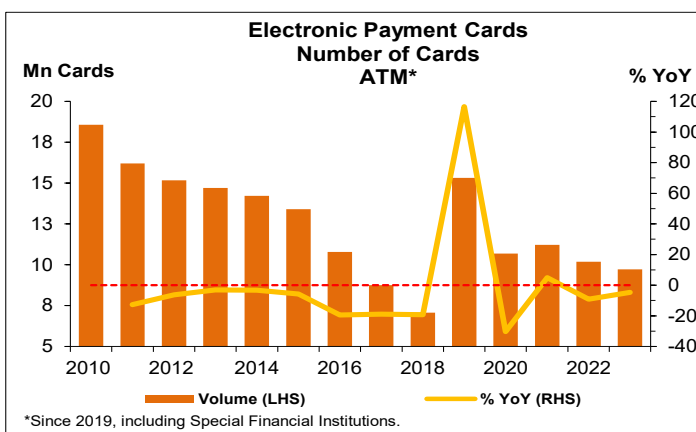
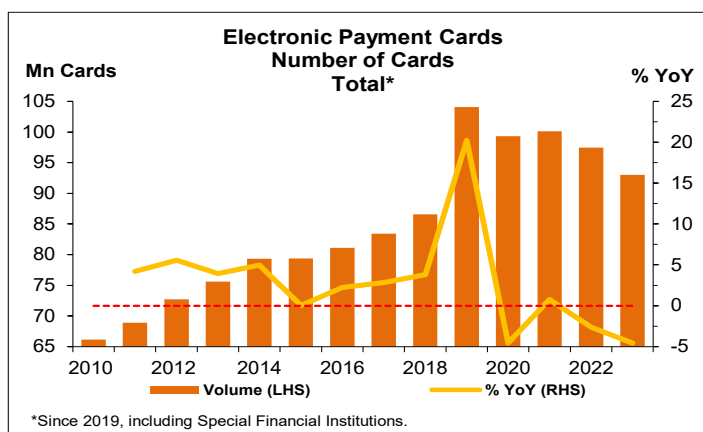
⁴Automated Teller Machines (ATM) and Cash Deposit Machines (CDM)

⁵Including commercial banks and some credit card companies

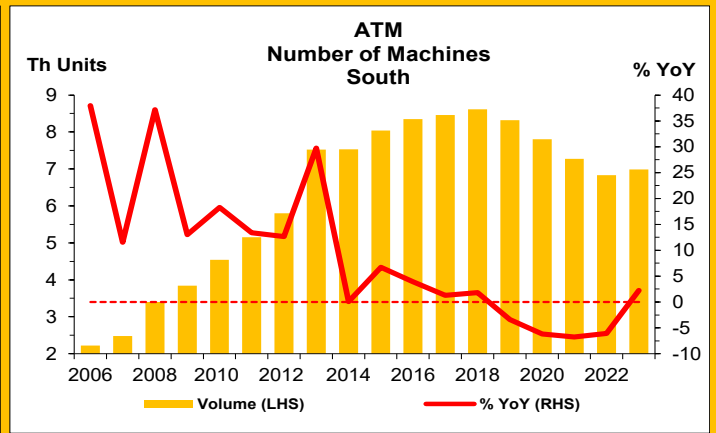
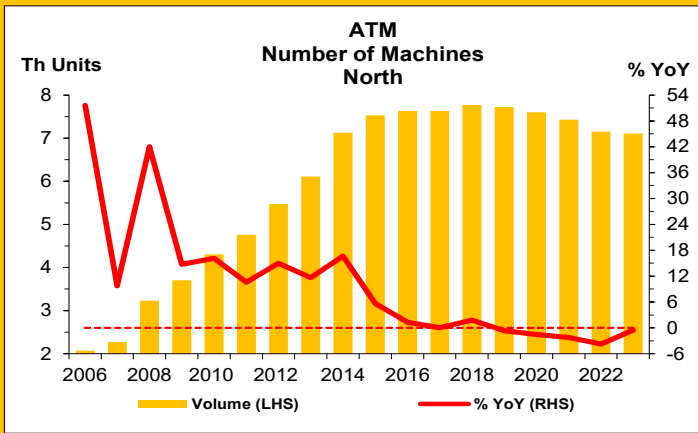
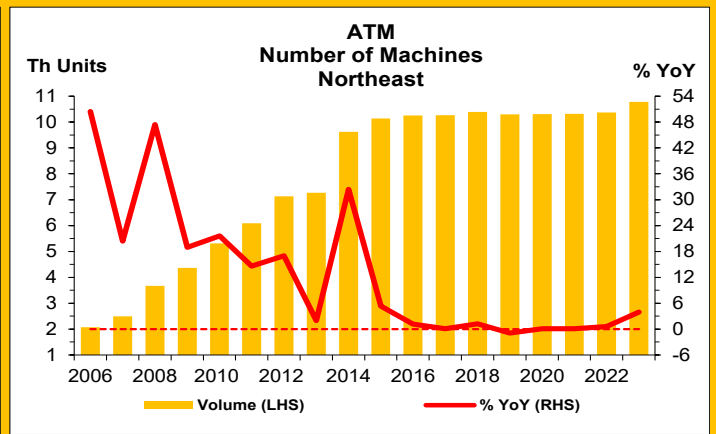
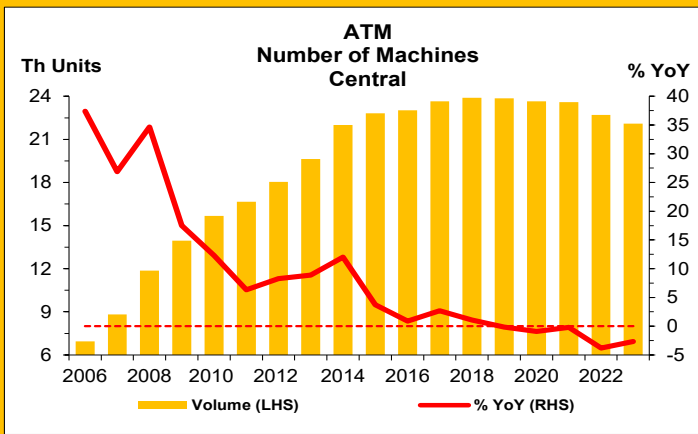
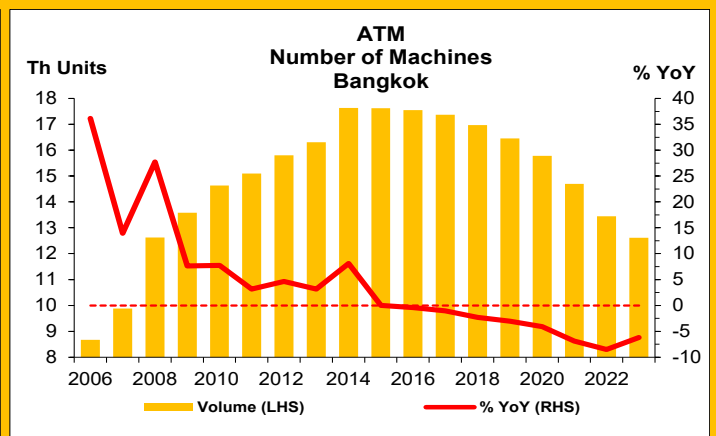
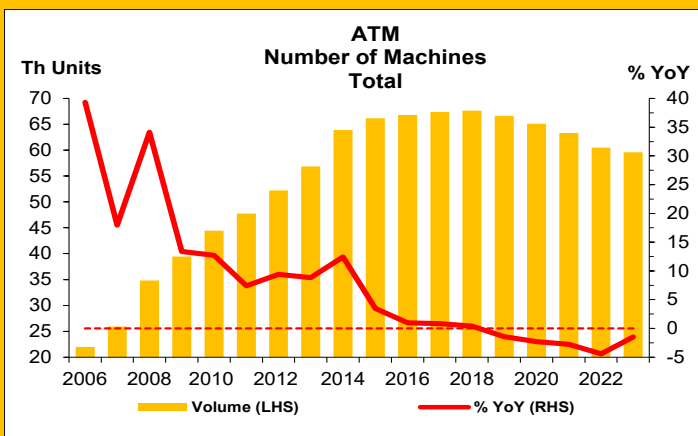
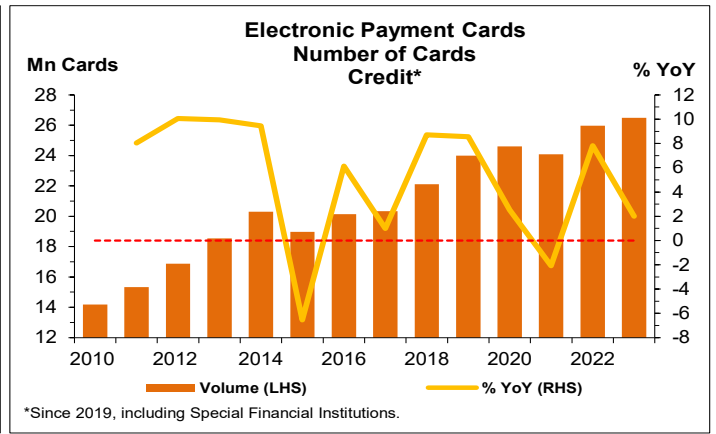
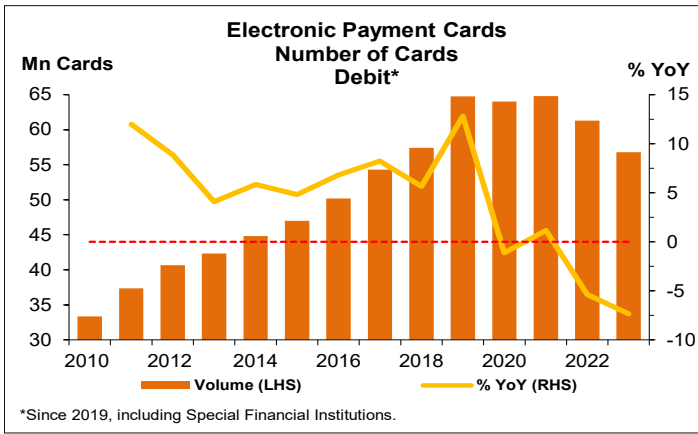
⁶Domestic and oversea spending of Thai debit cards and domestic spending of foreign debit cards.

⁷Domestic and oversea spending of Thai credit cards and domestic spending of foreign credit cards.

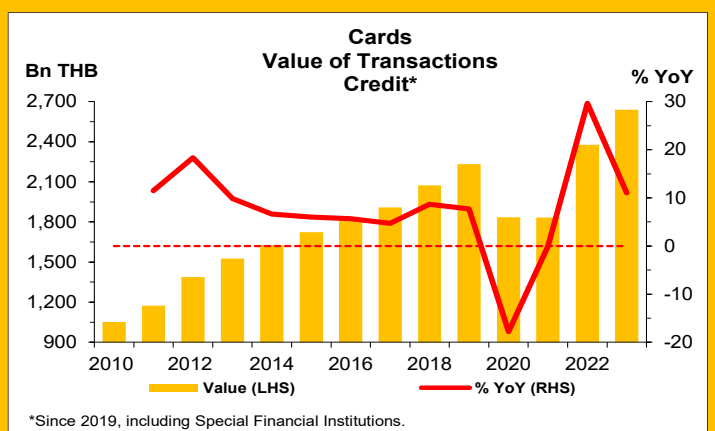
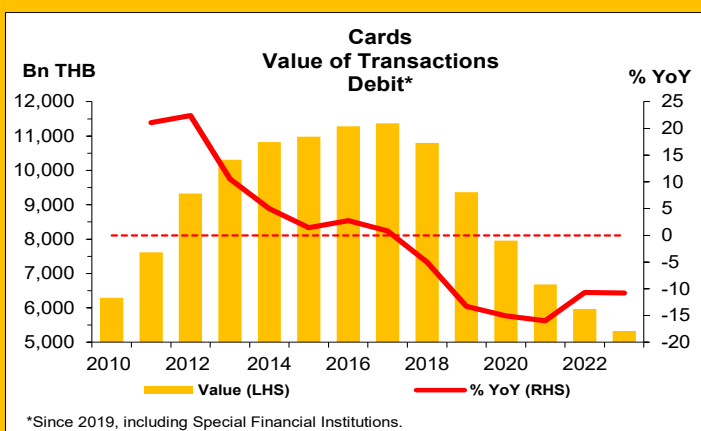
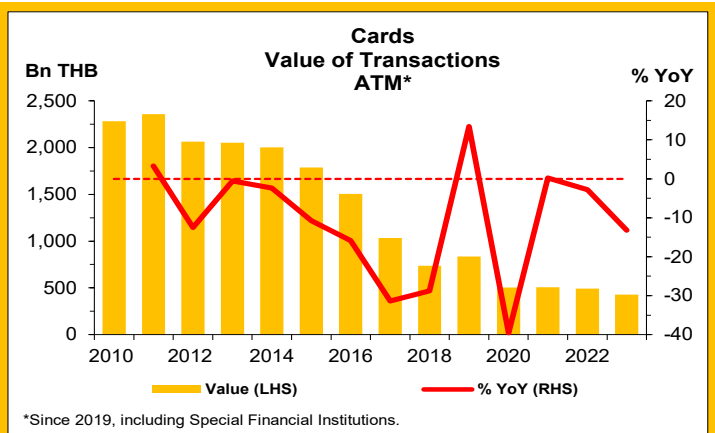
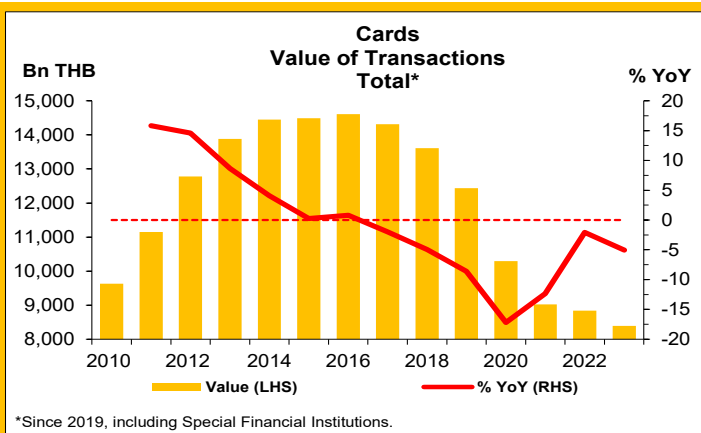
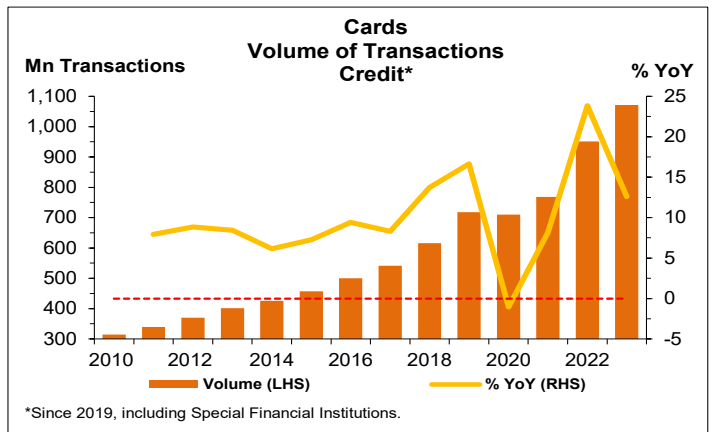
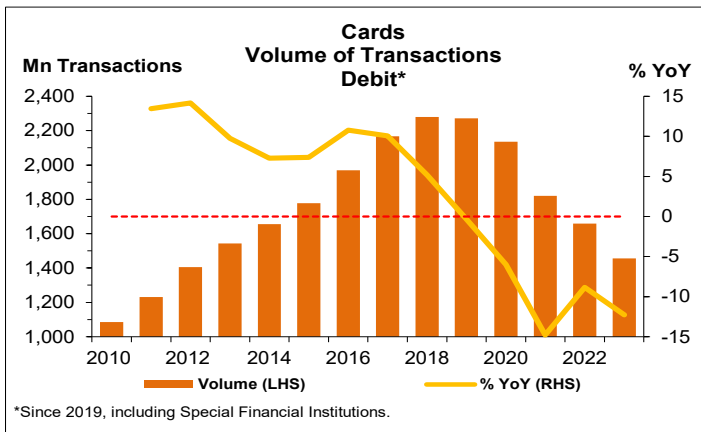
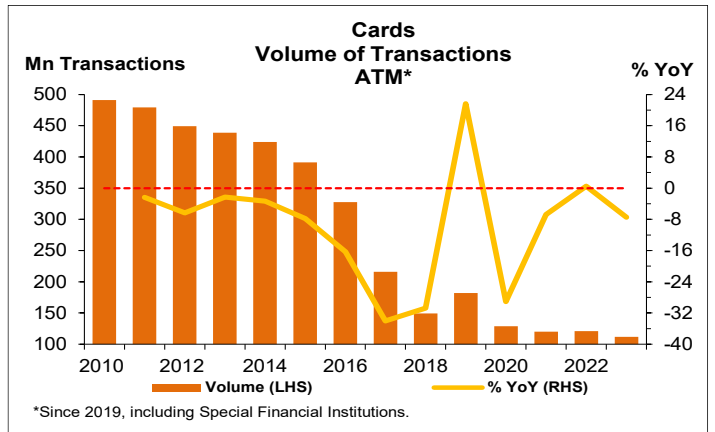
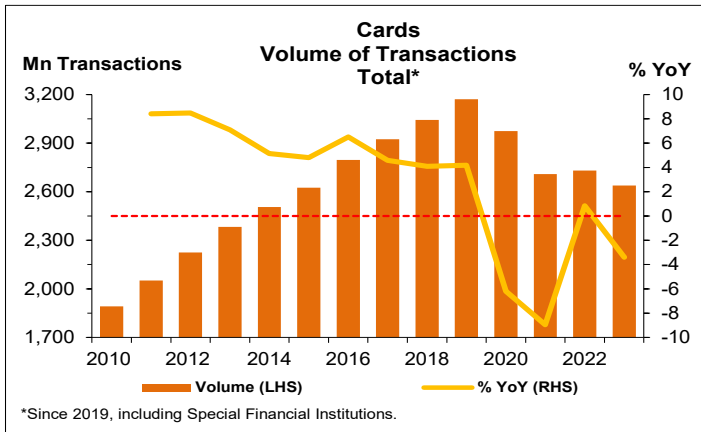
⁸Excluding pre-paid cards for mobile phones.



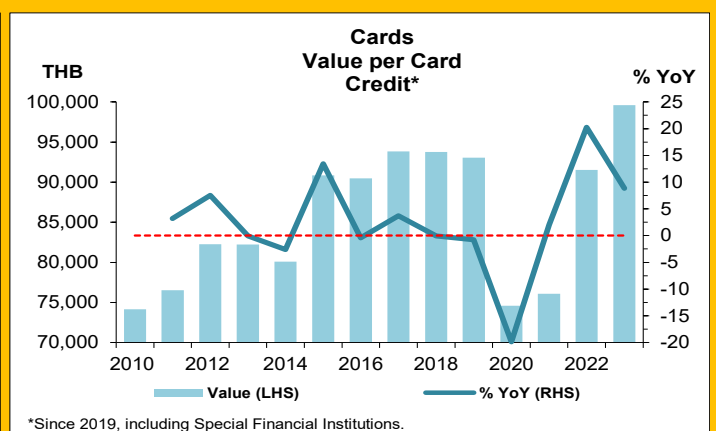
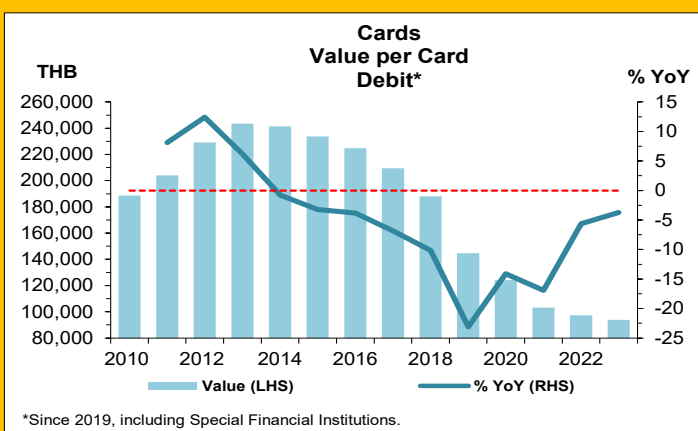
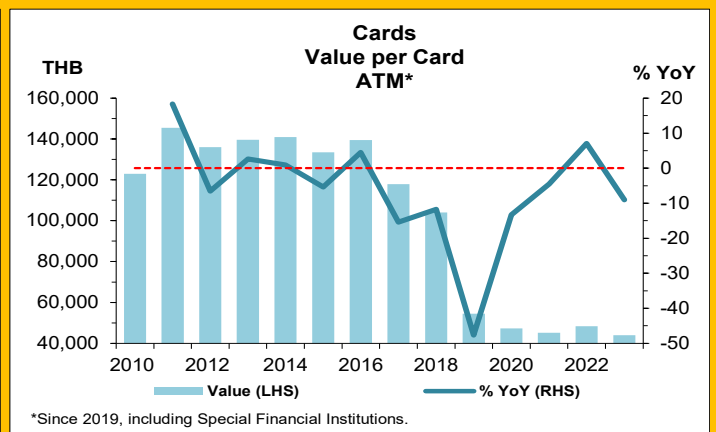
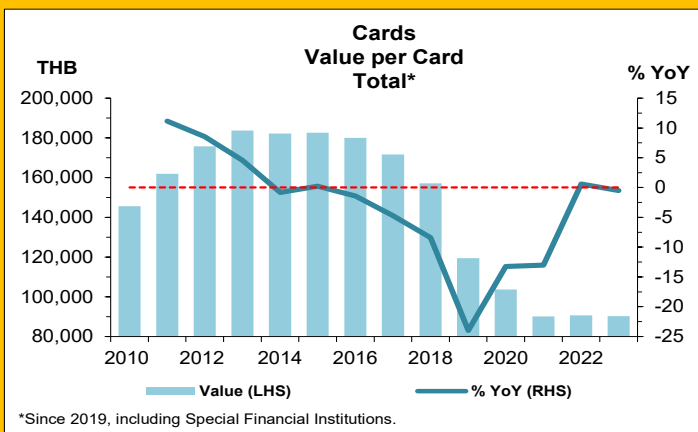
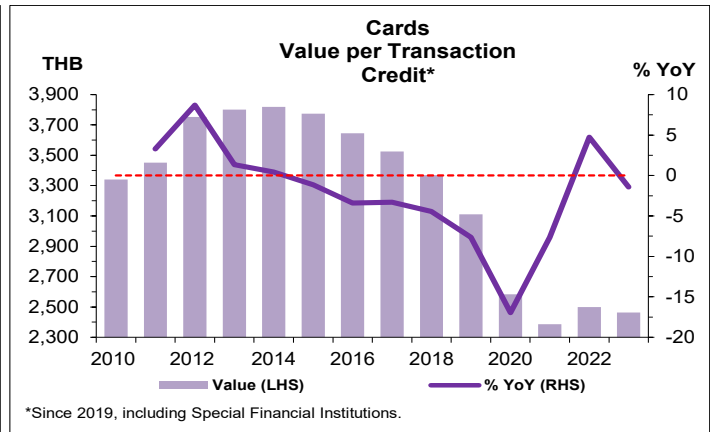
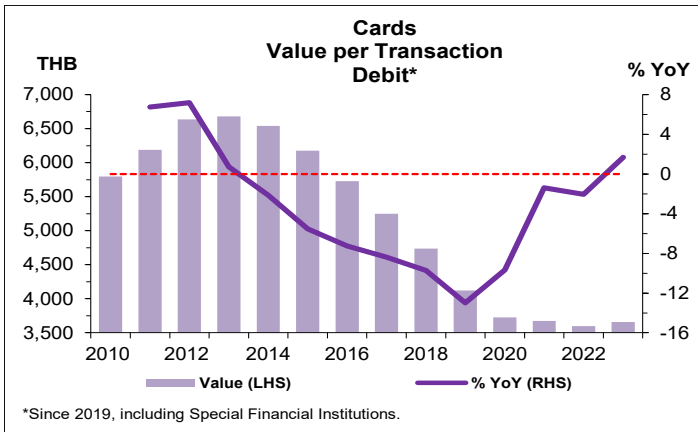
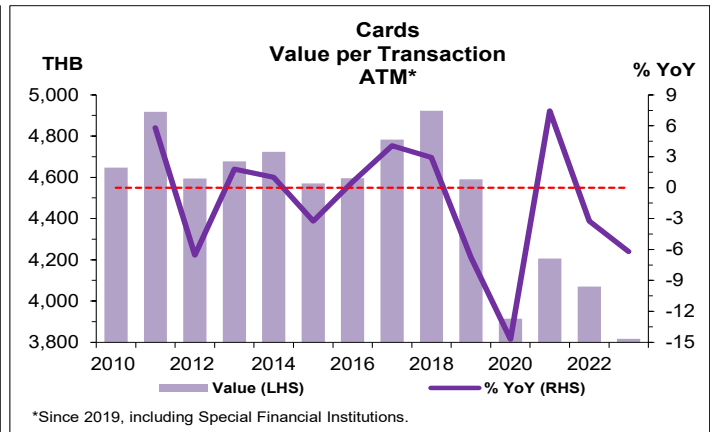
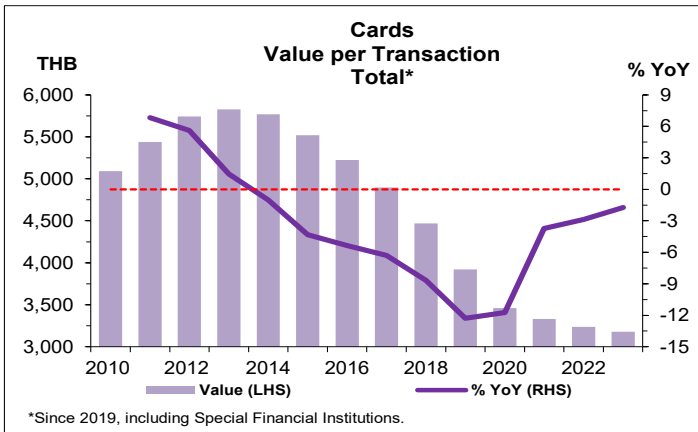
Source: BOT



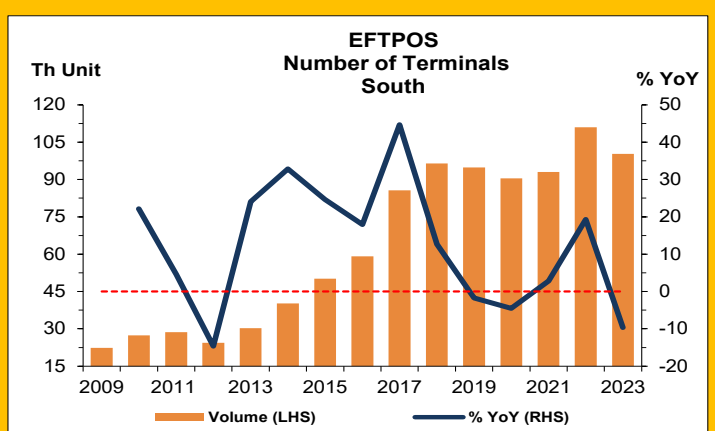
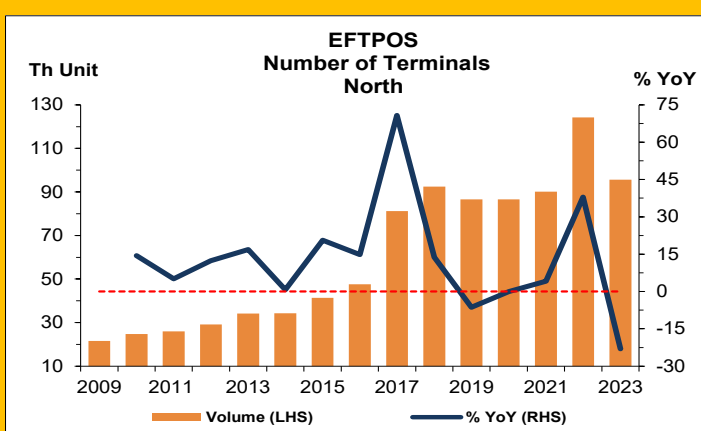
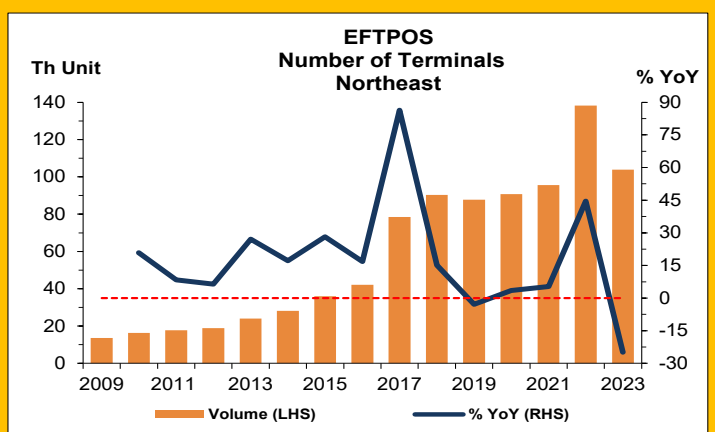
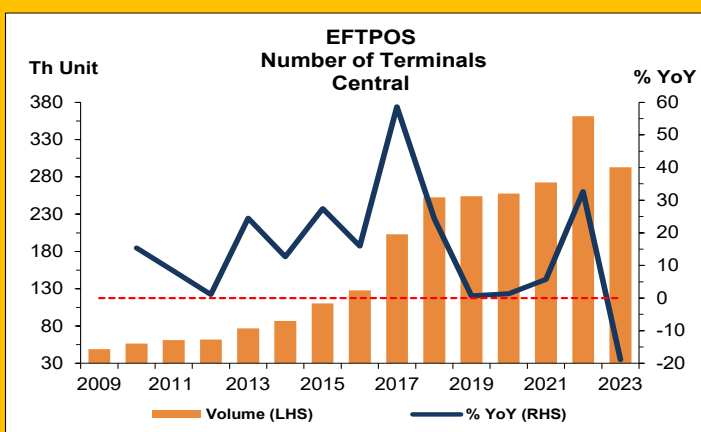
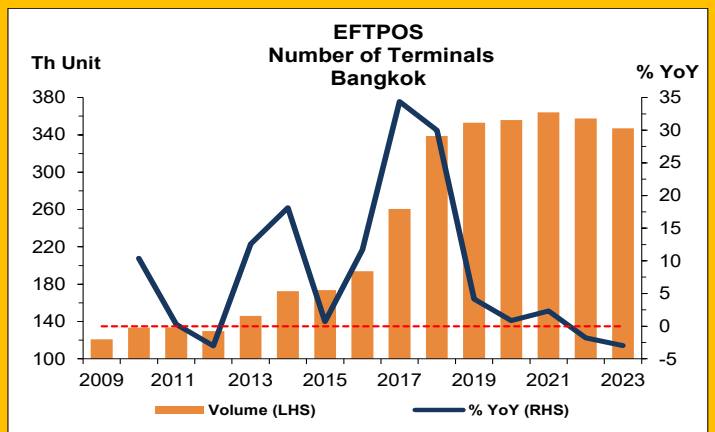
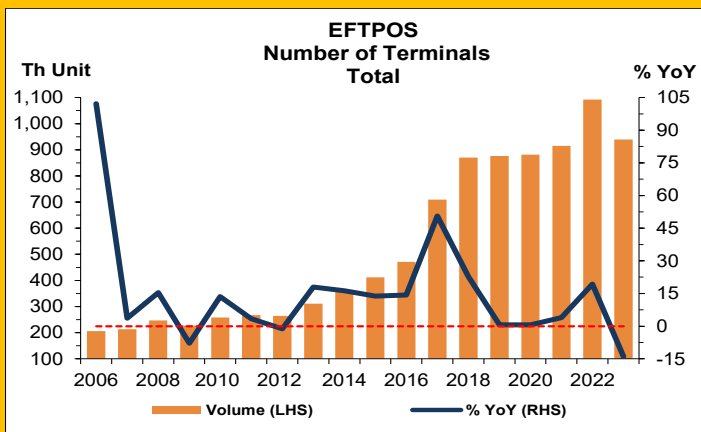
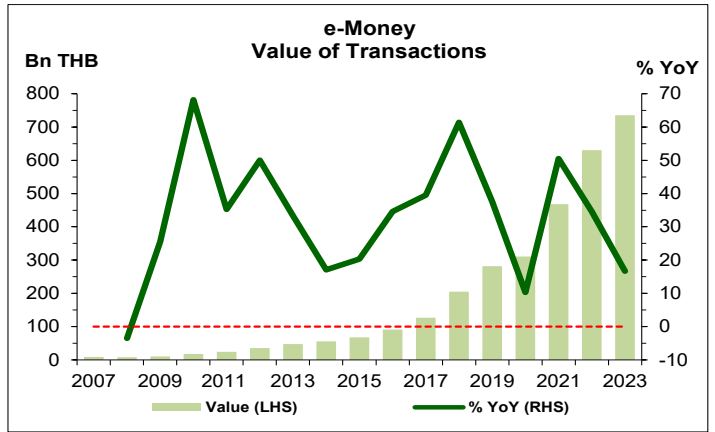
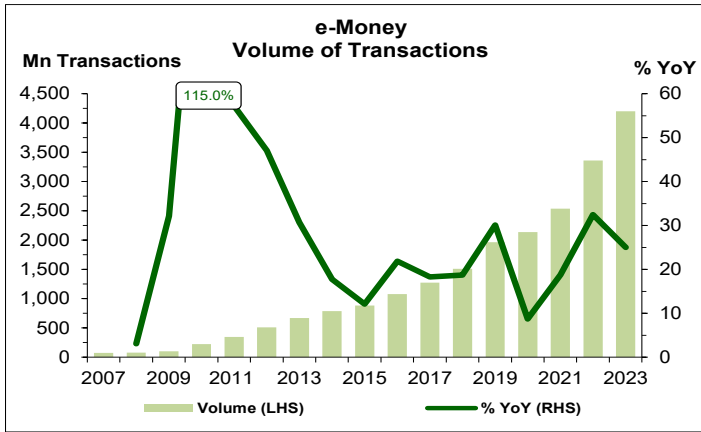
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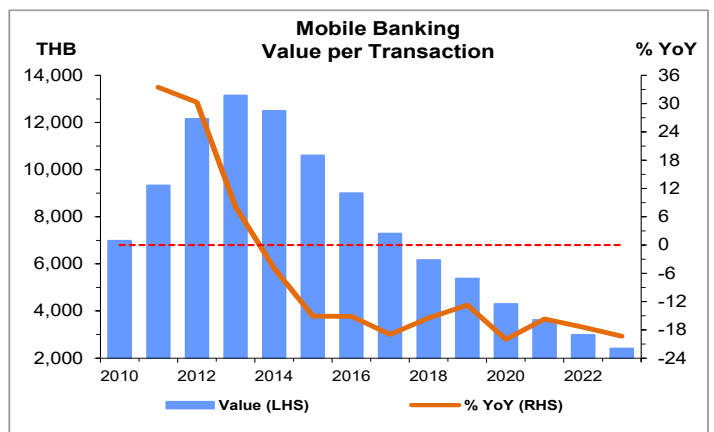
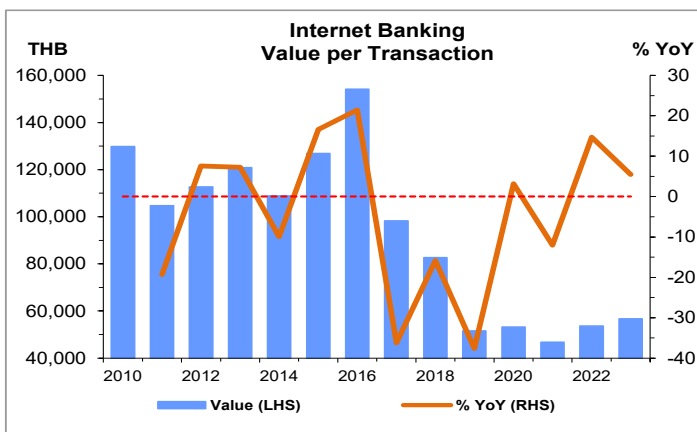
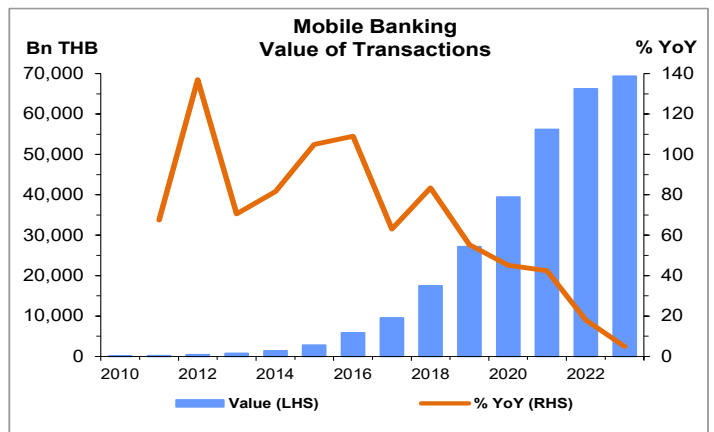
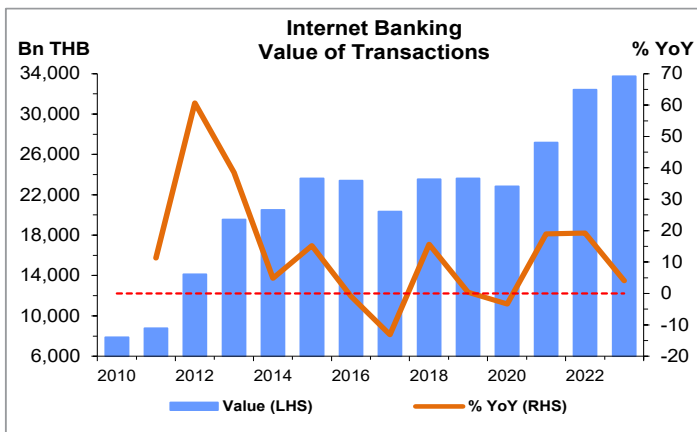
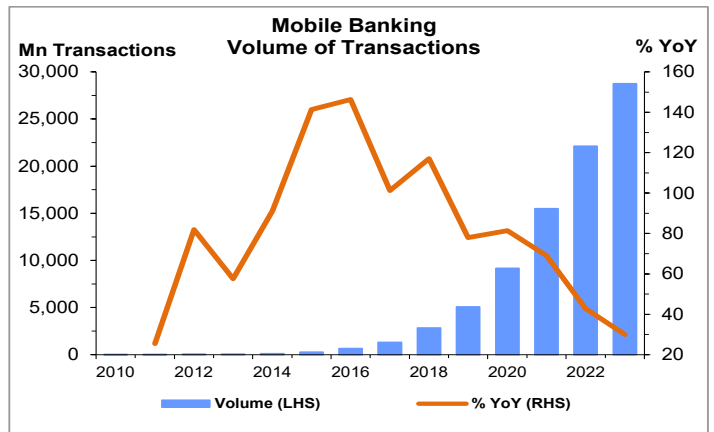
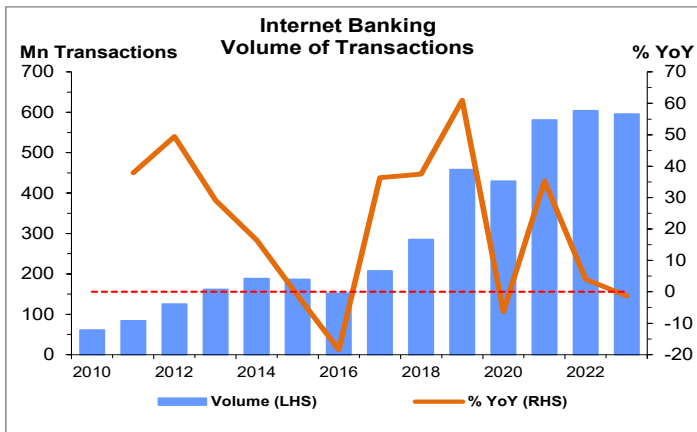
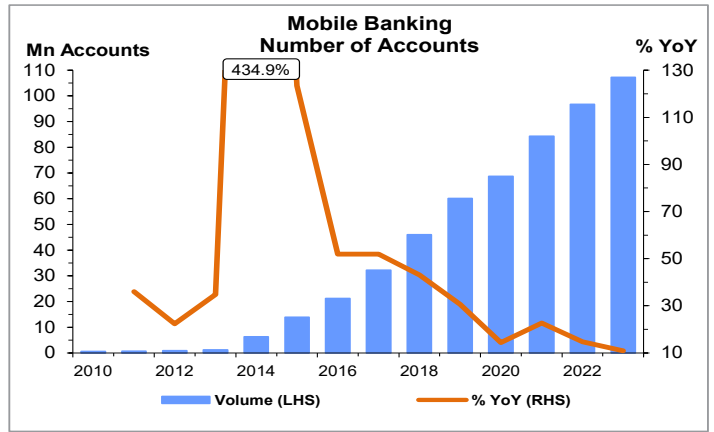
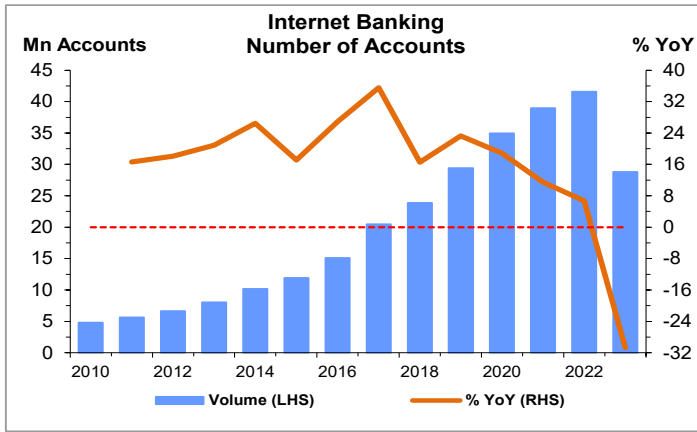
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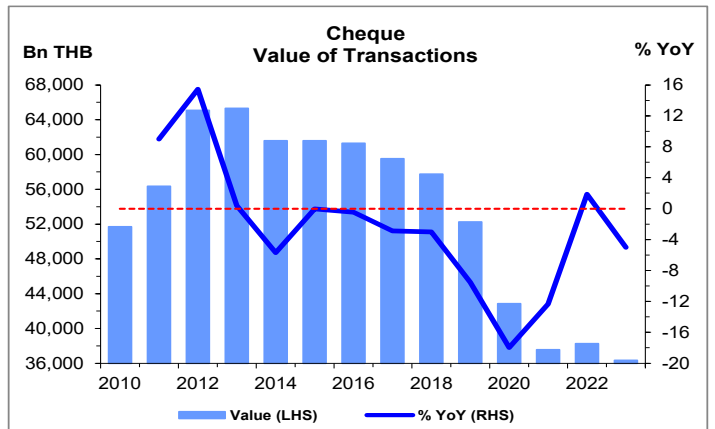
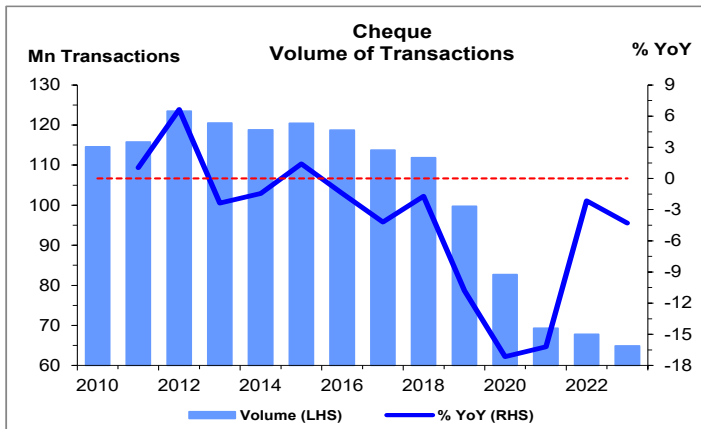
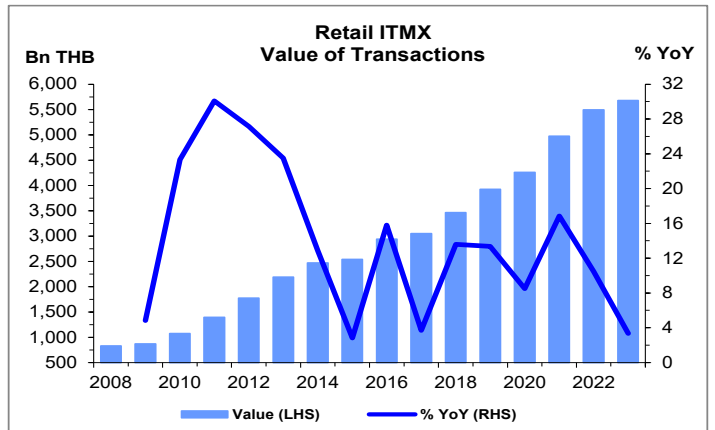
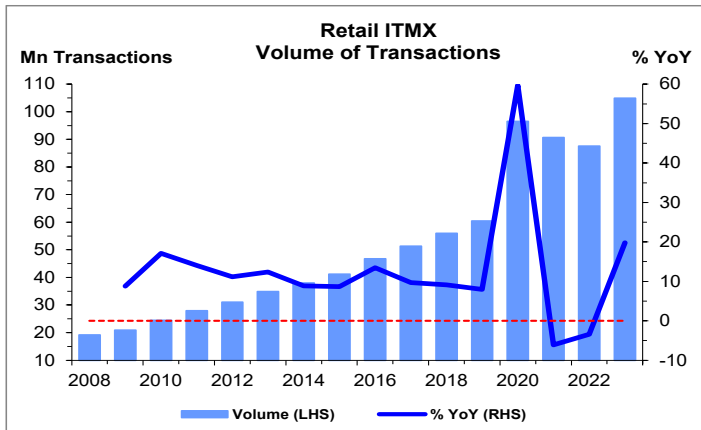
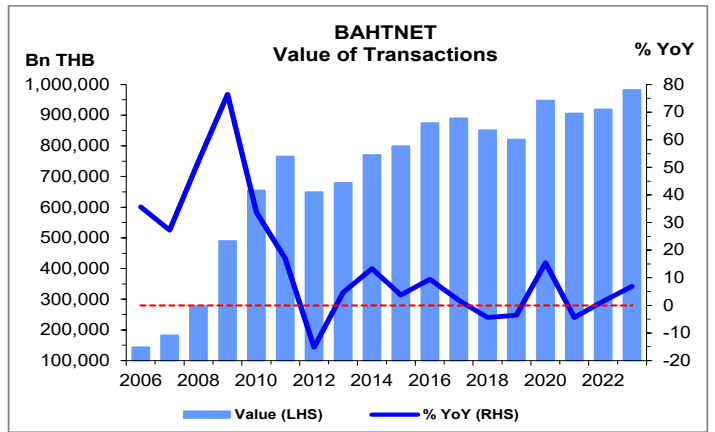
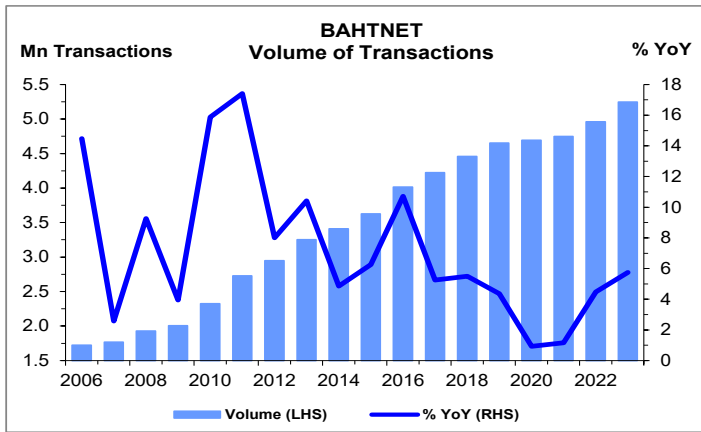
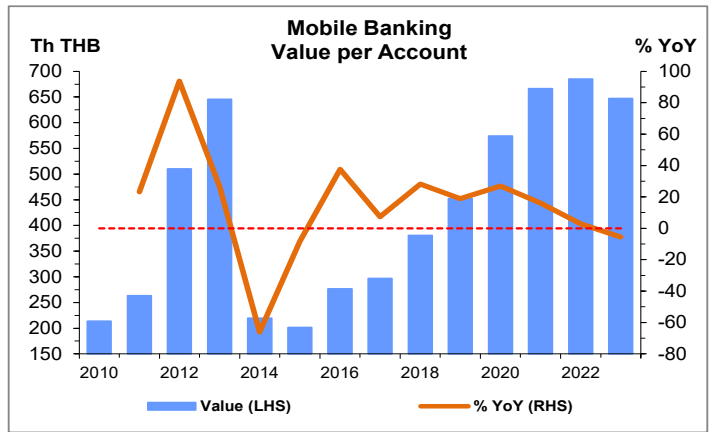
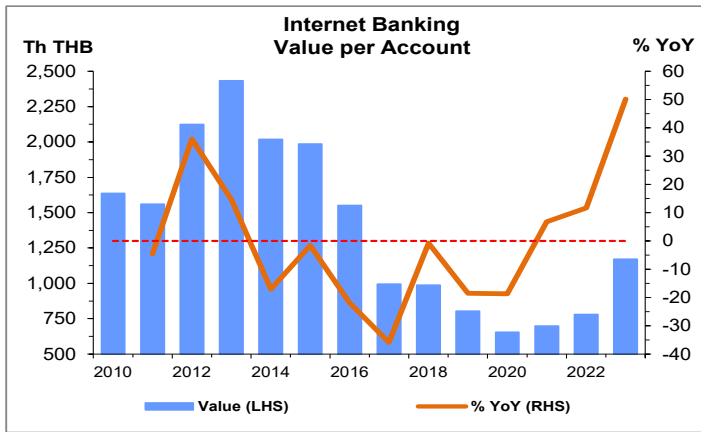
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Source: BOT

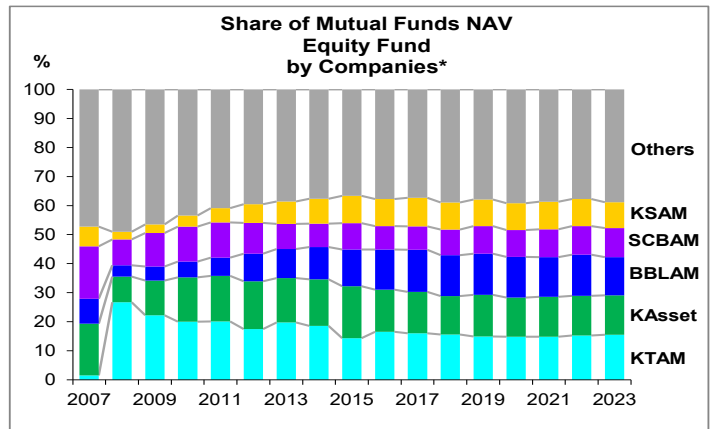
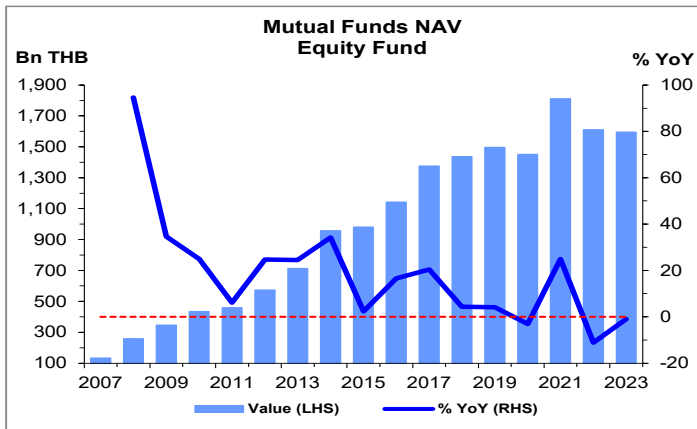
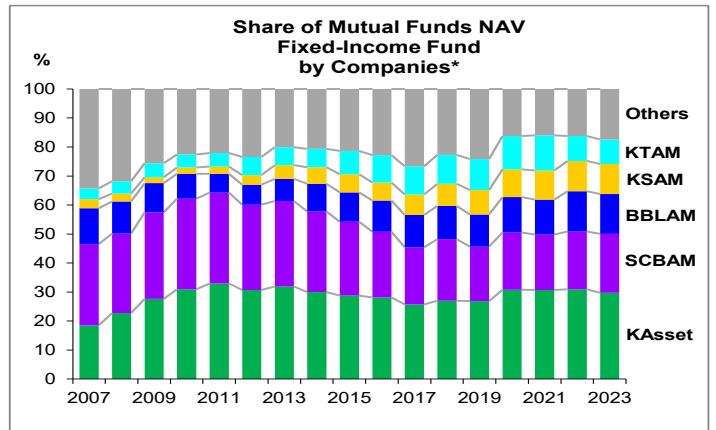
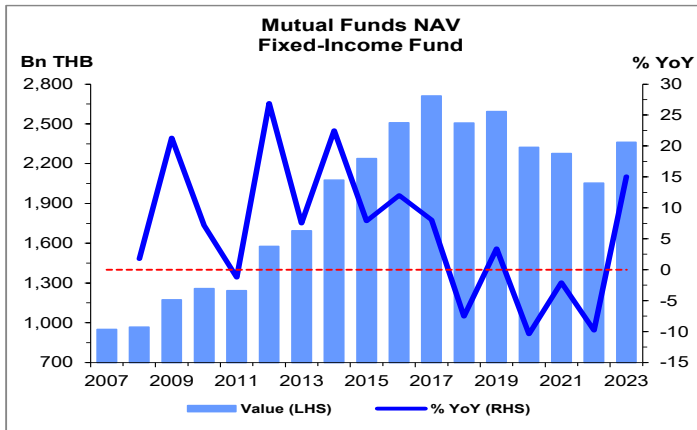
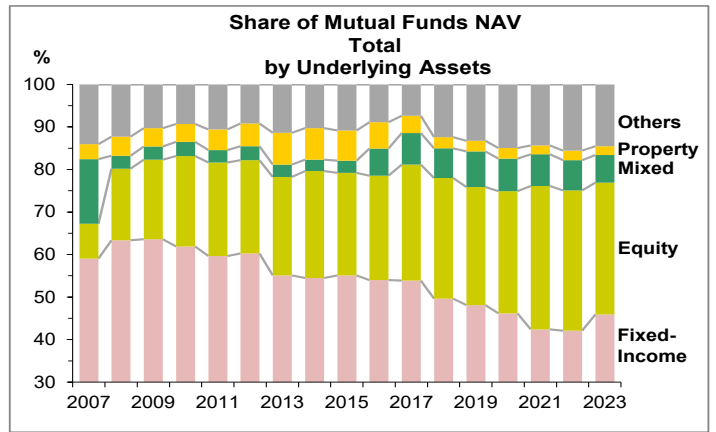
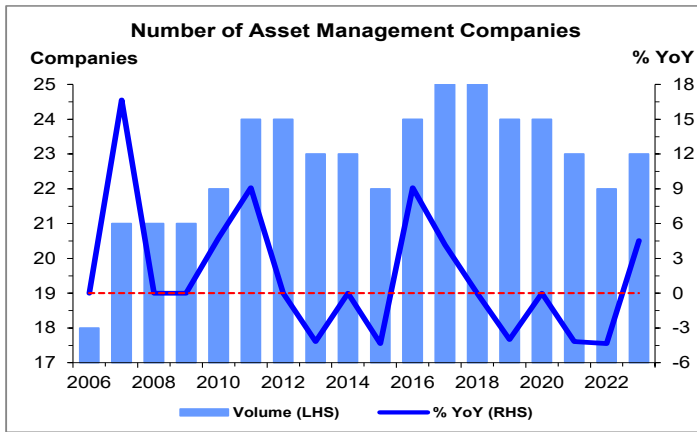
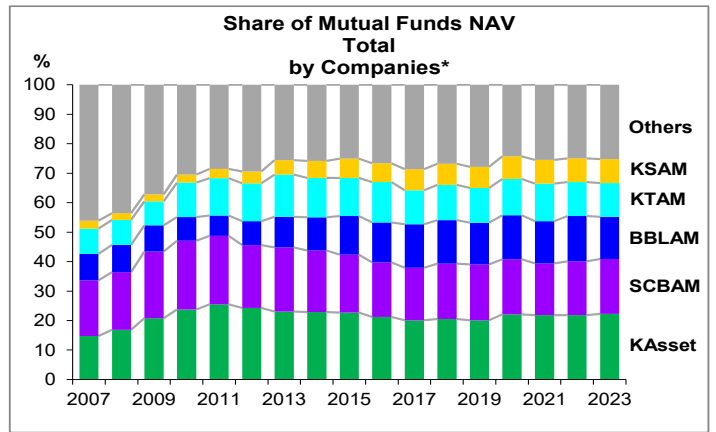
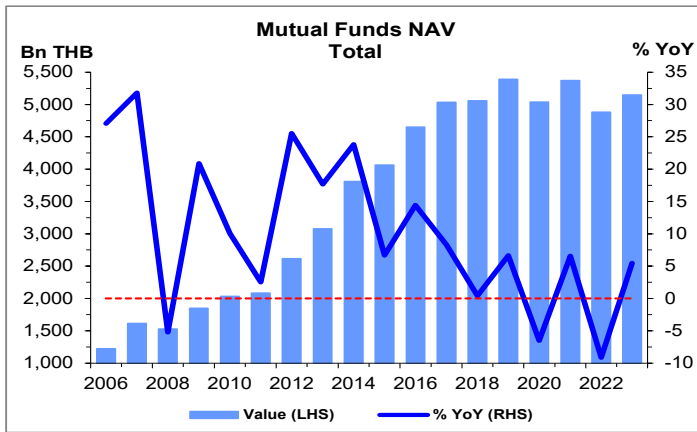


Source: BOT



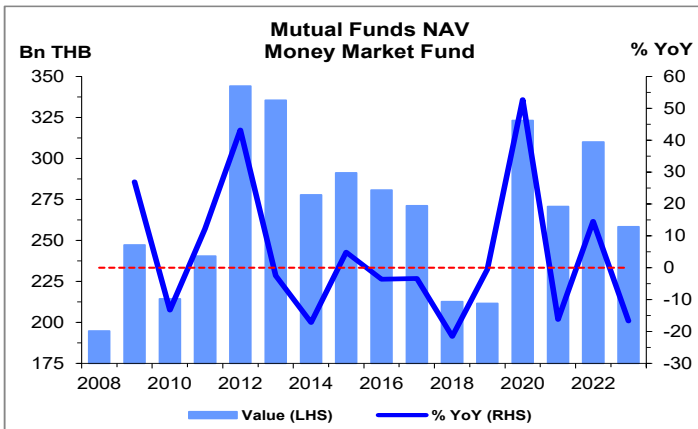
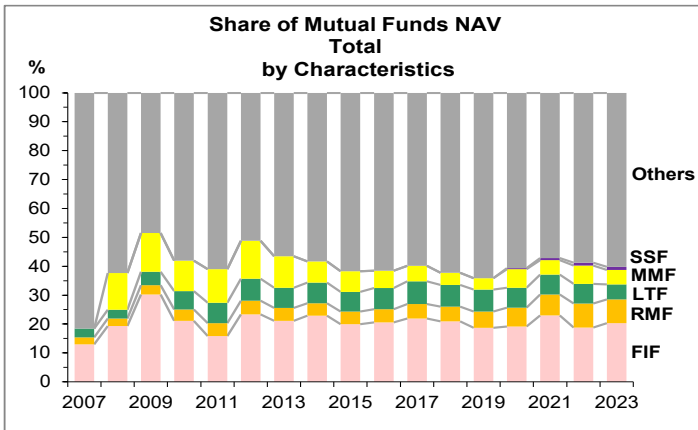
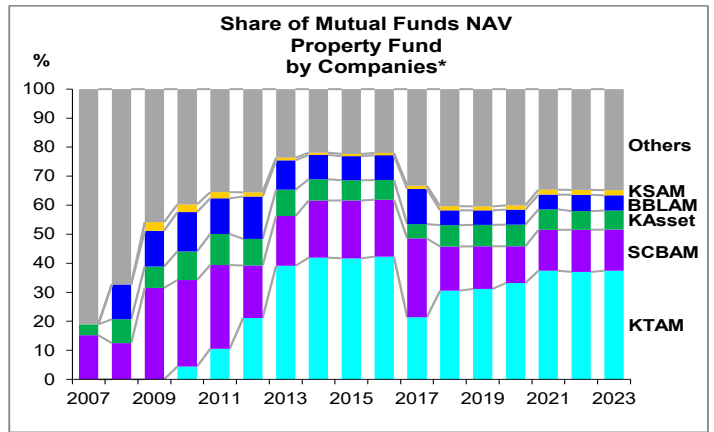
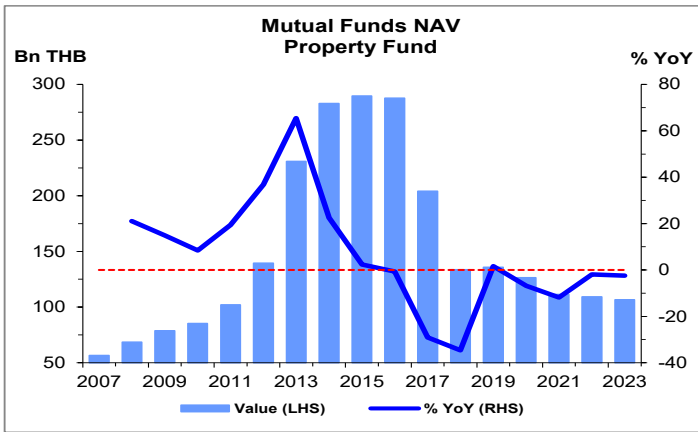
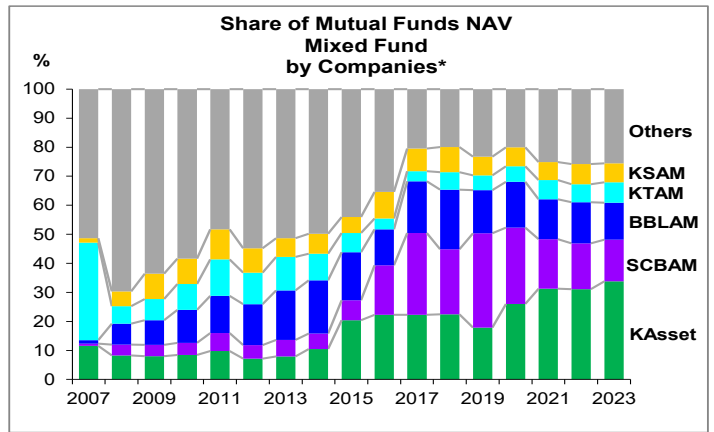
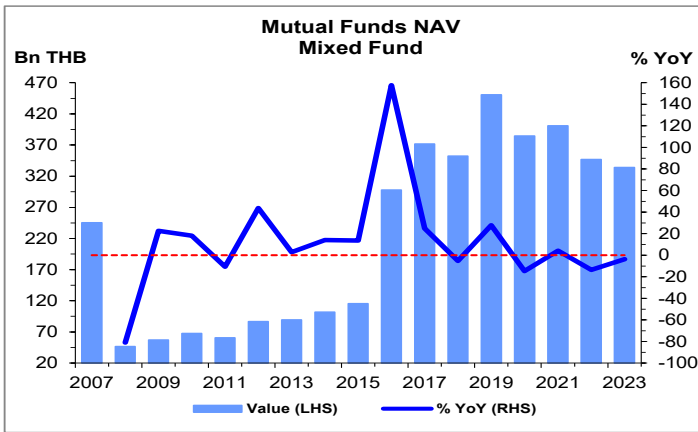
Source: BOT

Mutual Funds



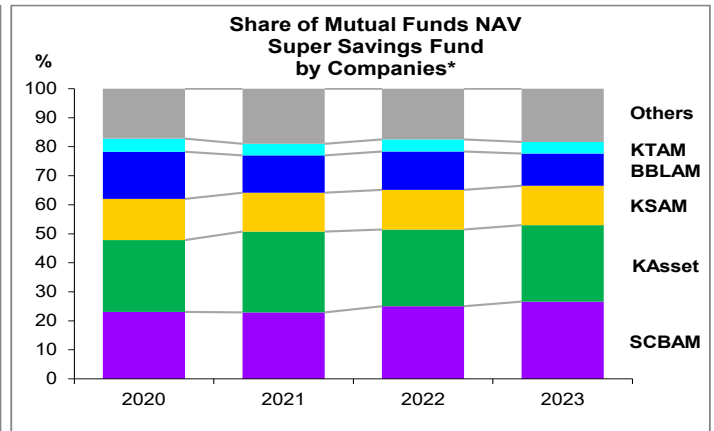
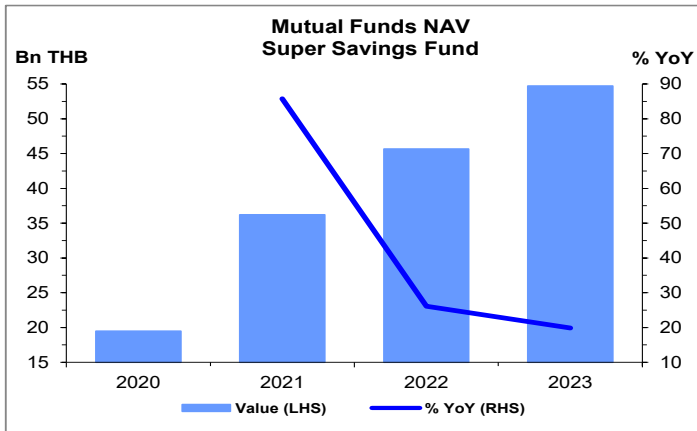
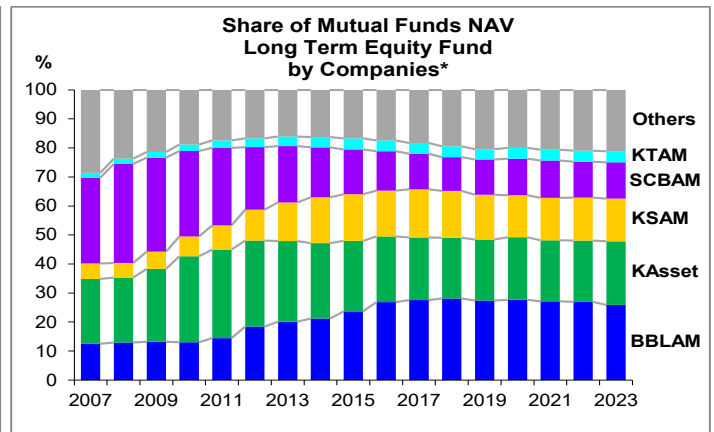
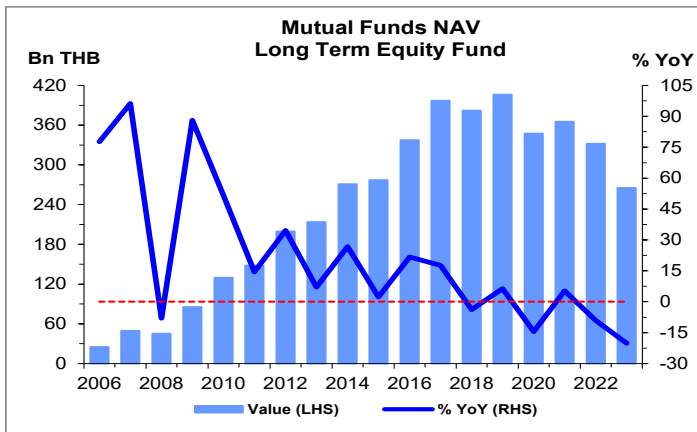
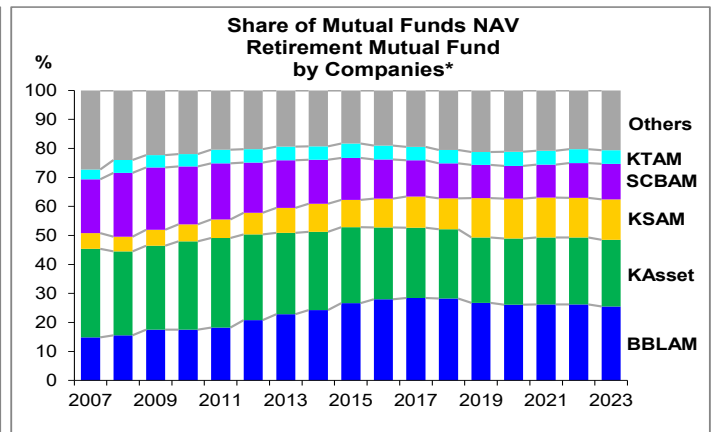
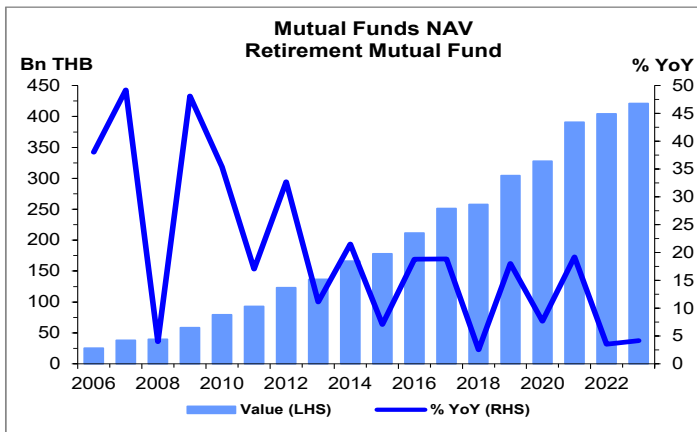
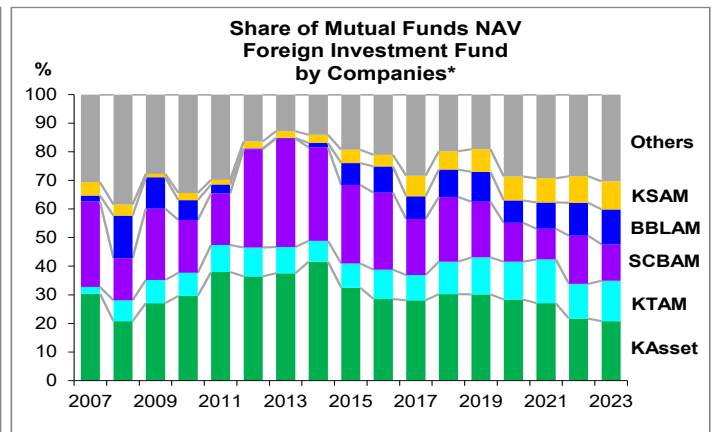
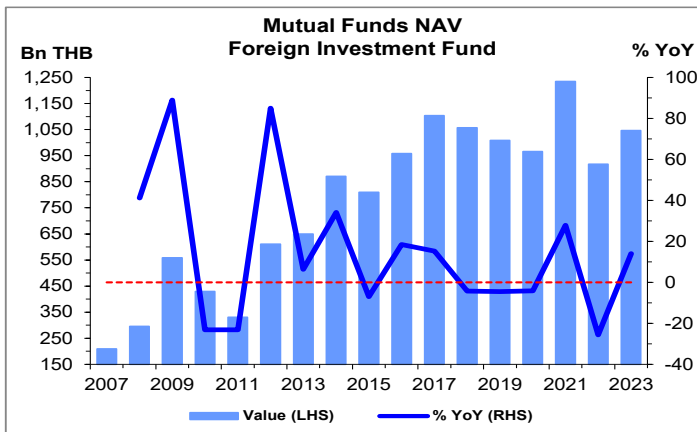
Source: AIMC

*Ranked by NAV



Source: AIMC

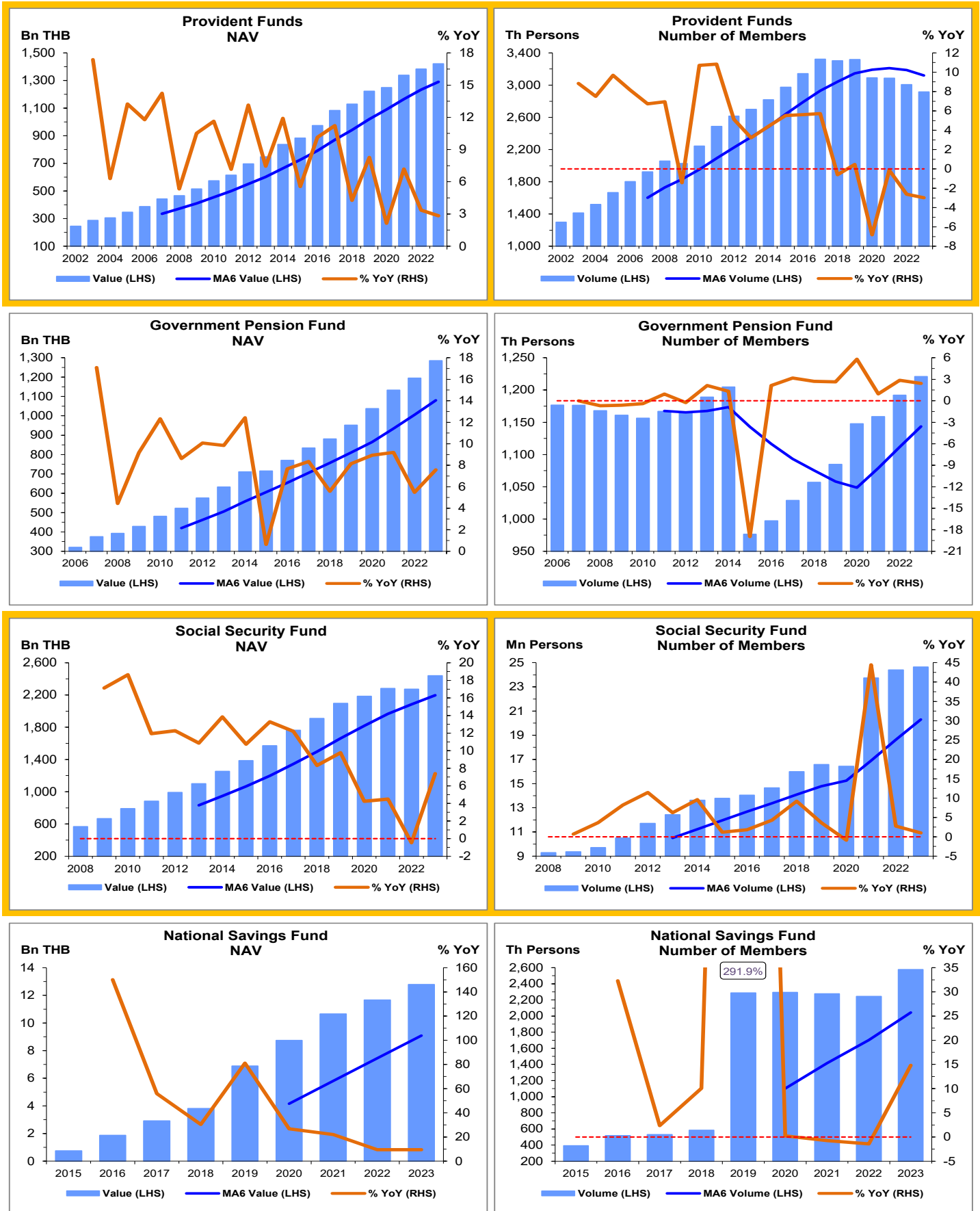
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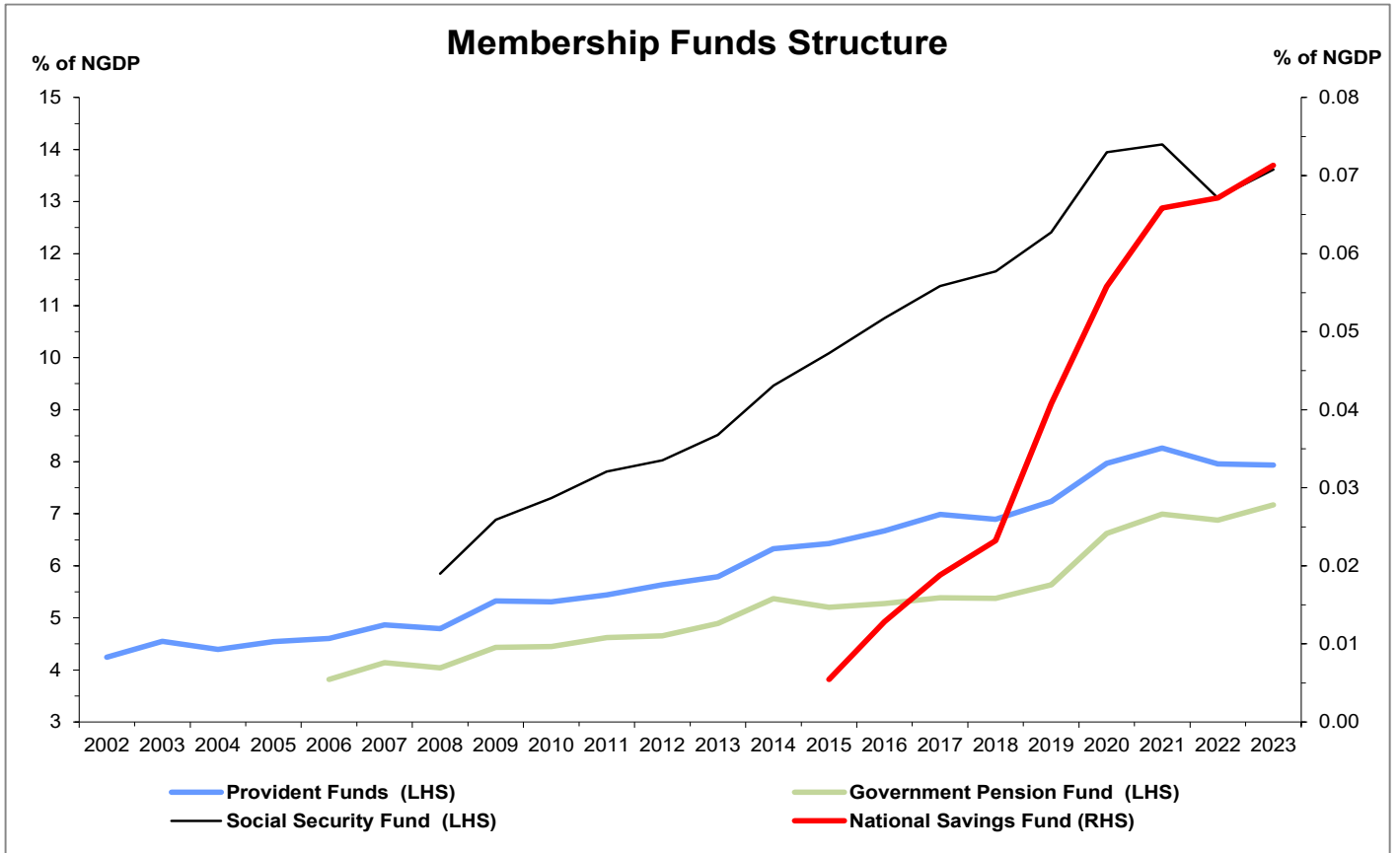
Source: AIMC

*Ranked by NAV

Membership Funds



Source: AIMC, GPF, NSF and SSO



Source: AIMC, GPF, NSF and SSO

**Head Office Addresses and Number of Employees
As at December 31, 2023**

	Address*	Website	Opening	Telephone	Employees
Commercial Banks (CB)					125,755
Commercial Banks Incorporated in Thailand (Thai CB)					123,784
1. Bangkok Bank Public Company Limited ¹	333 Silom Rd., Bang Rak	www.bangkokbank.com	1944	0-2645-5555	19,424
2. The Siam Commercial Bank Public Company Limited	9 Ratchadaphisek Rd., Chatuchak	www.scb.co.th	1906	0-2777-7777	19,839
3. Krung Thai Bank Public Company Limited	35 Sukhumvit Rd., Wattana	www.krungthai.com	1966	0-2111-1111	16,421
4. Kasikornbank Public Company Limited	1 Soi Rat Burana 27/1, Rat Burana Rd., Rat Burana	www.kasikornbank.com	1945	0-2888-8888	18,899
5. Bank of Ayudhya Public Company Limited	1222 Rama III Rd., Yannawa	www.krungsri.com	1945	0-2296-2000	13,952
6. TMBThanachart Bank Public Company Limited ²	3000 Phahon Yothin Rd., Chatuchak	www.tbbank.com	1957	0-2299-1111	13,328
7. United Overseas Bank (Thai) Public Company Limited	690 Sukhumvit Rd., Klong Toei	www.uob.co.th	2005	0-2343-3000	6,113
8. CIMB Thai Bank Public Company Limited	44 Langsuan Rd., Pathumwan	www.cimbthai.com	2009	0-2626-7777	2,485
9. Kiatnakin Phatra Bank Public Company Limited	209 KKP Tower, Sukhumvit Rd., Wattana	www.bank.kkpf.com	2005	0-2165-5555	3,979
10. TISCO Bank Public Company Limited	48/2 Tisco Tower, North Sathon Rd., Bang Rak	www.tisco.co.th	2005	0-2633-6000	2,290
11. Land and Houses Bank Public Company Limited	1 Q-House Bldg., South Sathon Rd., Sathon	www.lhbank.co.th	2005	0-2359-0000	1,310
12. Industrial and Commercial Bank of China (Thai) Public Company Limited	622 Emporium Tower, Sukhumvit Rd., Klong Toei	www.icbcthai.com	2010	0-2629-5588	660
13. Standard Chartered Bank (Thai) Public Company Limited	140 Wireless Rd., Lumpini., Patumwan	www.sc.com/th	2005	0-2106-1000	443
14. Sumitomo Mitsui Trust Bank (Thai) Public Company Limited	98 Sathorn Square Office Tower, (Fl.32), North Sathon Rd., Bangrak	www.smtb.jp/smtbthai	2015	0-2230-6100	97
15. Bank of China (Thai) Public Company Limited	179/4 Bangkok City Tower, South Sathon Rd., Sathon	www.bankofchina.co.th	2014	0-2286-1010	316
16. The Thai Credit Retail Bank Public Company Limited	123 Thai Life Insurance Bldg., Ratchadaphisek Rd., Din Daeng	www.tcrbank.com	2007	0-2697-5454	4,046
17. Mega International Commercial Bank Public Company Limited	36/12 P.S.Tower,Sukhumvit Rd., Wattana	www.global-ebanking.com/ ebcontent.jsp	2005	0-2259-2000	182

Source: Compiled from individual banks

* All addresses are in Bangkok.

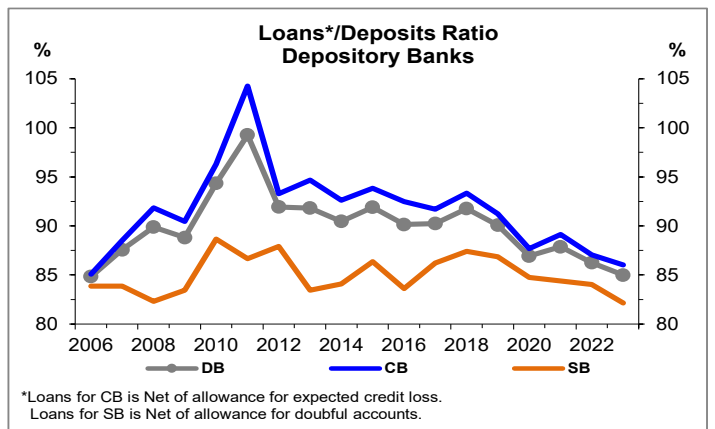
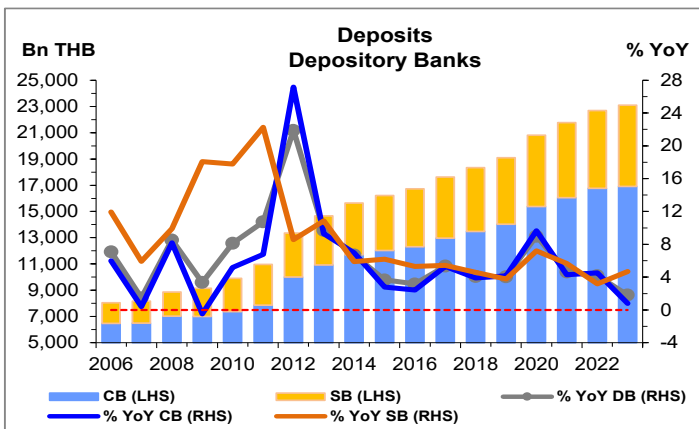
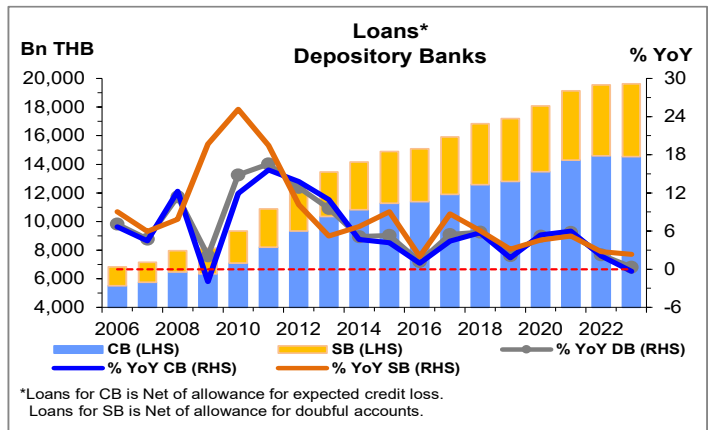
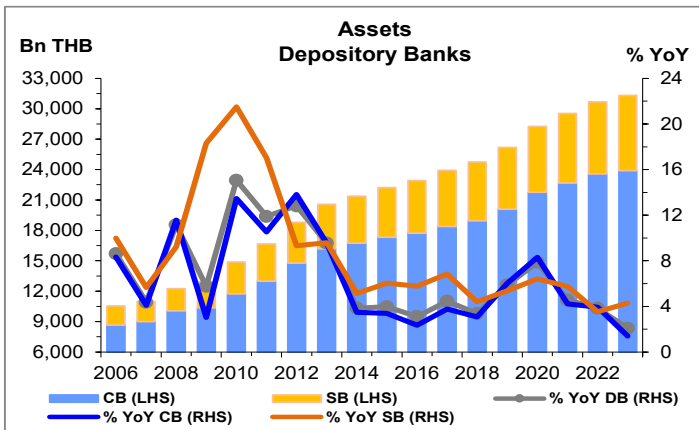
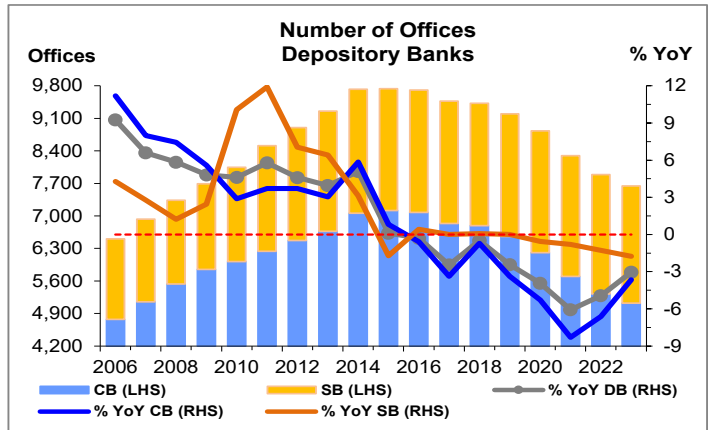
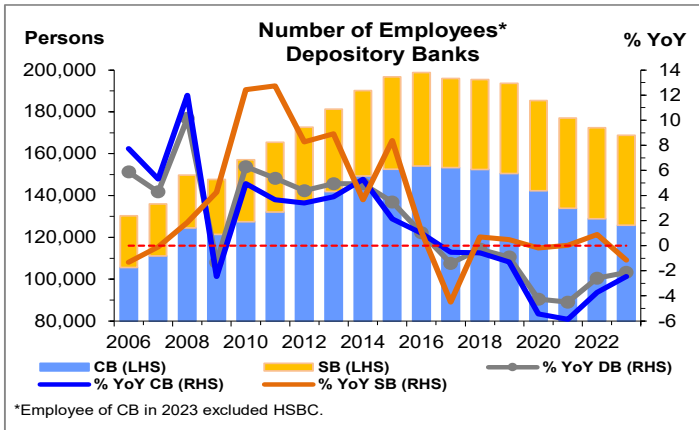
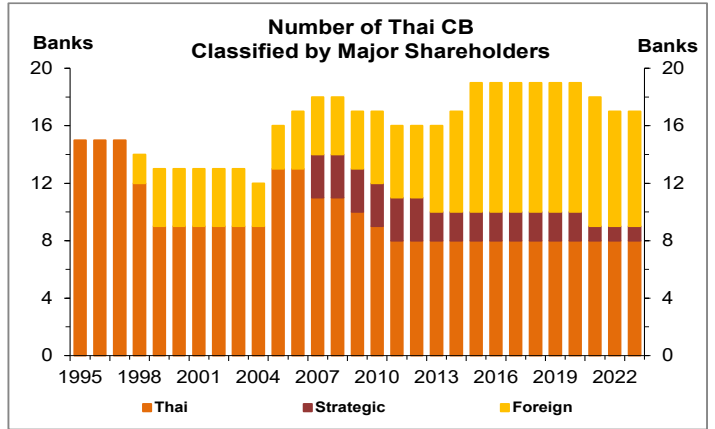
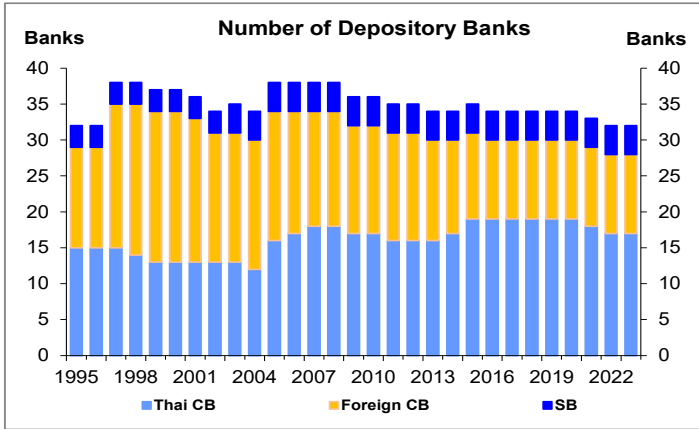
	Address*	Website	Opening	Telephone	Employees
Commercial Banks Incorporated Abroad (Foreign CB)					1,971
1. Mizuho Bank Limited	98 Sathon Square Tower (Fl.32-35), North Sathon Rd., Bang Rak	www.mizuhogroup.com/asia- pacific/thailand	1997	0-2163-2999	478
2. Sumitomo Mitsui Banking Corporation	1 Q House Lumpini (Fl.8-10), South Sathon Rd., Sathon	www.smbc.co.jp/global/bangkok	1997	0-2353-8000	493
3. The Hongkong and Shanghai Banking Corporation Limited	968 HSBC Bldg., Rama IV Rd., Bang Rak	www.hsbc.co.th	1888	0-2614-4000	n.a.
4. Citibank, N.A.	399 Interchange 21 Bldg., Sukhumvit Rd., Wattana	www.citibank.co.th	1985	0-2232-2345	449
5. Deutsche Bank AG.	63 Athenee Tower (Fl.28-29), Wireless Rd., Pathumwan	www.db.com/thailand	1978	0-2646-5000	107
6. Bank of America	87/2 C.R.C Tower (Fl.33), Wireless Rd., Pathumwan	https://business.bofa.com/en-us/ content/apac-thailand.html	1949	0-2305-2800	76
7. JP Morgan Chase Bank, N.A.	20 Buhajit Bldg., North Sathon Rd., Bang Rak	www.th.jpmorgan.com	2001	0-2684-2000	120
8. BNP Paribas	548 One City Centre (Fl.41), Phloen Chit Rd., Pathumwan	www.bnpparibas.co.th	1997	0-2659-8900	86
9. Oversea-Chinese Banking Corporation Limited	1 Q House Lumpini (Fl.25), South Sathon Rd., Sathon	www.ocbc.com/business-banking/ international/thailand	1909	0-2287-9888	60
10. RHB Bank Berhad	87 M. Thai Tower, (Fl.18), Wireless Rd., Pathumwan	www.rhbgroup.com/thailand/ about-us/our-regional-presence	1964	0-2126-8600	74
11. Indian Overseas Bank ³	221 Ratchawong Rd., Samphanthawongse	www.iob.co.th	1947	0-2224-5411-4	28
Specialized Financial Institutions (SFI)					46,458
Specialized Banks (SB)					43,029
1. The Government Savings Bank	470 Phahon Yothin Rd., Phayathai	www.gsb.or.th	1913	0-2299-8000	16,477
2. Bank for Agriculture and Agricultural Cooperatives ³	2346 Phahon Yothin Rd., Chatuchak	www.baac.or.th	1966	0-2555-0555	20,190
3. The Government Housing Bank	63 Rama 9 Rd., Huaykhwang	www.ghbank.co.th	1953	0-2645-9000	4,985
4. Islamic Bank of Thailand	66 Nuam Bldg., Sukhumvit Rd., Wattana	www.ibank.co.th	2003	0-2650-6999	1,377
Other Specialized Financial Institutions (OSFI)					3,429
5. Small and Medium Enterprise Development Bank of Thailand	310 Phahon Yothin Rd., Phayathai	www.smebank.co.th	2002	0-2265-3000	2,227
6. Export-Import Bank of Thailand	1193 Exim Bldg, Phahon Yothin Rd., Phayathai	www.exim.go.th	1993	0-2169-9999	832
7. Thai Credit Guarantee Corporation	2922/243 Charn Issara Tower 2, (Fl.16-18), New Petchburi Rd., Huaykhwang	www.tcg.or.th	1991	0-2890-9988	370
Total					172,213

¹Excluding PT Bank Permata Tbk's (Permata) of 7,368

²Thanachart Bank Public Company Ltd. merged with TMB Bank Public Company Ltd., becoming TMBThanachart Bank Public Company Ltd. since July 3, 2021.

³Ended March 2024

Highlights of Depository Banks



Source: Form C.B. 1.1, C.B. 1.2, BOT and compiled from individual banks

Offices of Depository Banks
As at December 31, 2023

	Domestic Offices						Total	Total	Overseas Offices	Grand Total
	Bangkok Metropolis Branch	Provincial Branch				Total Provincial Branch				
		Central	Northeast	North	South					
Commercial Banks Incorporated in Thailand (Thai CB)¹	1,420	1,650	748	603	646	3,647	5,067	281	5,348	
1. Bangkok Bank (BBL)	238	272	117	119	101	609	847	241	1,088	
2. Krung Thai Bank (KTB)	191	269	183	141	144	737	928	8	936	
3. Kasikornbank (KBANK)	223	273	121	108	87	589	812	17	829	
4. The Siam Commercial Bank (SCB)	178	233	90	53	90	466	644	12	656	
5. Bank of Ayudhya (BAY)	174	204	80	54	79	417	591	2	593	
Top 5	1,004	1,251	591	475	501	2,818	3,822	280	4,102	
6. TMBThanachart Bank	185	183	54	47	63	347	532	1	533	
7. United Overseas Bank (Thai)	77	40	11	9	9	69	146	-	146	
8. Kiatnakin Phatra Bank	28	17	5	6	6	34	62	-	62	
9. CIMB Thai Bank	24	15	4	6	5	30	54	-	54	
10. Land and Houses Bank	24	20	10	7	11	48	72	-	72	
11. TISCO Bank	22	14	6	3	6	29	51	-	51	
12. Industrial and Commercial Bank of China (Thai)	9	5	4	1	3	13	22	-	22	
13. Standard Chartered Bank (Thai)	1	-	-	-	-	-	1	-	1	
14. The Thai Credit Retail Bank	41	99	62	48	42	251	292	-	292	
15. Sumitomo Mitsui Trust Bank (Thai)	1	-	-	-	-	-	1	-	1	
16. Bank of China (Thai)	2	3	1	1	-	5	7	-	7	
17. Mega International Commercial Bank	2	3	-	-	-	3	5	-	5	
Commercial Banks Incorporated Abroad (Foreign CB)¹	11	4	-	-	-	4	15	-	15	
1. Sumitomo Mitsui Banking Corporation	1	1	-	-	-	1	2	-	2	
2. Mizuho Bank	1	1	-	-	-	1	2	-	2	
3. The Hongkong and Shanghai Banking Corporation (HSBC)	1	-	-	-	-	-	1	-	1	
4. Citibank	1	-	-	-	-	-	1	-	1	
5. JP Morgan Chase Bank	1	-	-	-	-	-	1	-	1	
6. Deutsche Bank	1	-	-	-	-	-	1	-	1	
7. Bank of America	1	-	-	-	-	-	1	-	1	
8. BNP Paribas	1	-	-	-	-	-	1	-	1	
9. Oversea-Chinese Banking Corporation	1	-	-	-	-	-	1	-	1	
10. RHB Bank Berhad	1	2	-	-	-	2	3	-	3	
11. Indian Overseas Bank	1	-	-	-	-	-	1	-	1	
Specialized Banks (SB)¹	276	n.a.	n.a.	n.a.	n.a.	2,246	2,522	-	2,522	
1. The Government Savings Bank (GSB)	150	n.a.	n.a.	n.a.	n.a.	879	1,029	-	1,029	
2. Bank for Agriculture and Agricultural Cooperatives (BAAC) ²	47	n.a.	n.a.	n.a.	n.a.	1,168	1,215	-	1,215	
3. The Government Housing Bank (GHB)	64	n.a.	n.a.	n.a.	n.a.	130	194	-	194	
4. Islamic Bank of Thailand (IBANK)	15	n.a.	n.a.	n.a.	n.a.	69	84	-	84	
Total	1,707	1,654	748	603	646	5,897	7,604	281	7,885	

Source: BOT and compiled from individual banks

¹ Ranked by Assets

² Ended March 2024

Overseas Offices of Banks Incorporated in Thailand
As at December 31, 2023

Commercial Banks Incorporated in Thailand (Thai CB) ²	Branch	SUB	REP	Internal Offices	BJV	WOBS ¹	External Offices	Overseas Offices
1. Bangkok Bank (BBL)	13	2	-	15	-	226	226	241
2. Krung Thai Bank (KTB)	6	1	1	8	-	-	-	8
3. Kasikornbank (KBANK)	4	-	6	10	-	7	7	17
4. The Siam Commercial Bank (SCB)	6	-	1	7	-	5	5	12
5. Bank of Ayudhya (BAY)	1	-	1	2	-	-	-	2
6. TMBThanachart Bank	1	-	-	1	-	-	-	1
Total	31	3	9	43	-	238	238	281

Source: BOT and compiled from individual banks

¹ Bangkok Bank (China), Bangkok Bank Berhad, PT Bank Permata Tbk (Permata),

Cambodian Commercial Bank, Kasikornbank (China) and Kasikornthai Bank (Lao PDR) are WOBS.

² Ranked by Assets

Overseas Offices of Banks Incorporated in Thailand
As at December 31, 2023

	BBL	KBANK	KTB	SCB	BAY	ttb	Total
Cambodia	1	1	2	4	-	-	8
Phnom Penh	1	1	1	-	-	-	3
Siem Reap	-	-	(1)	-	-	-	1
Cambodian Commercial Bank**	-	-	-	4	-	-	4
Indonesia***	216	1	-	-	-	-	217
Jakarta	-	1*	-	-	-	-	1
PermataBank**	216	-	-	-	-	-	216
Lao P.D.R.	1	2	1	1	1	-	6
Vientiane	1	-	1	1	1	-	4
Kasikornthai Bank (Lao PDR)**	-	2	-	-	-	-	2
Malaysia	5	-	-	-	-	-	5
Bangkok Bank Berhad**	5	-	-	-	-	-	5
Myanmar	1	1	1	1	1	-	5
Yangon	1	1*	1*	-	1*	-	4
Siam Commercial Bank Myanmar**	-	-	-	1	-	-	1
Singapore	1	-	1	1	-	-	3
The Philippines	1	-	-	-	-	-	1
Metro Manila	1	-	-	-	-	-	1
The Socialist Republic of Vietnam	2	3	-	1	-	-	6
Hanoi	1	1*	-	-	-	-	2
Ho Chi Minh City	1	1	-	1	-	-	3
	-	1*	-	-	-	-	1
ASEAN	228	8	5	8	2	-	251
Cayman Islands	-	1	1	1	-	1	4
Hong Kong	1	1	-	1	-	-	3
Central District	1	1	-	1	-	-	3
India	-	-	1	-	-	-	1
Mumbai	-	-	1	-	-	-	1
Japan	2	1	-	-	-	-	3
Osaka	1	-	-	-	-	-	1
Tokyo	1	1*	-	-	-	-	2
People's Republic of China	5	6	1	2	-	-	14
Beijing	-	-	-	1*	-	-	1
Kunming	-	1*	1	-	-	-	2
Shanghai	-	-	-	1	-	-	1
Bangkok Bank (China)**	5	-	-	-	-	-	5
Kasikornbank (China)**	-	4	-	-	-	-	4
	-	(1)	-	-	-	-	1
Taiwan	3	-	-	-	-	-	3
Kaohsiung	(1)	-	-	-	-	-	1
Taichung	(1)	-	-	-	-	-	1
Taipei	1	-	-	-	-	-	1
United Kingdom	1	-	-	-	-	-	1
London	1	-	-	-	-	-	1
USA	1	-	-	-	-	-	1
New York	1	-	-	-	-	-	1
Number of Offices	241	17	8	12	2	1	281
Number of Countries	14	9	7	8	2	1	16

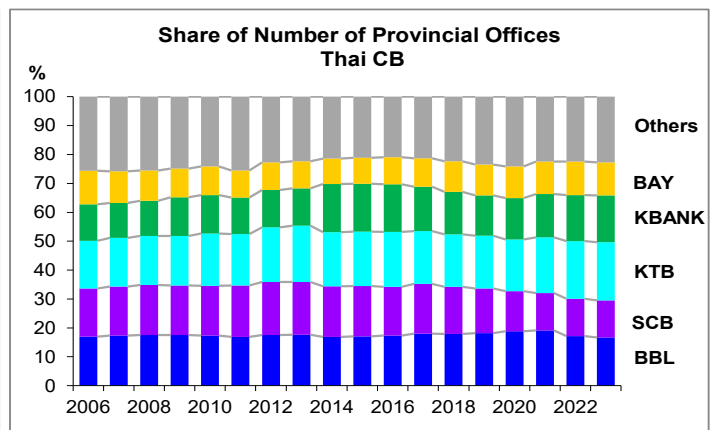
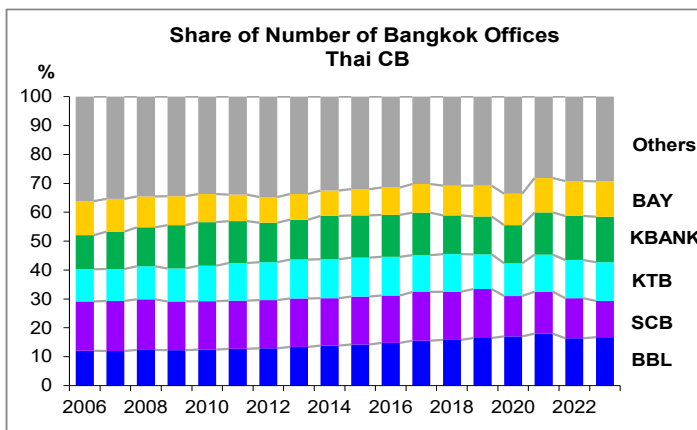
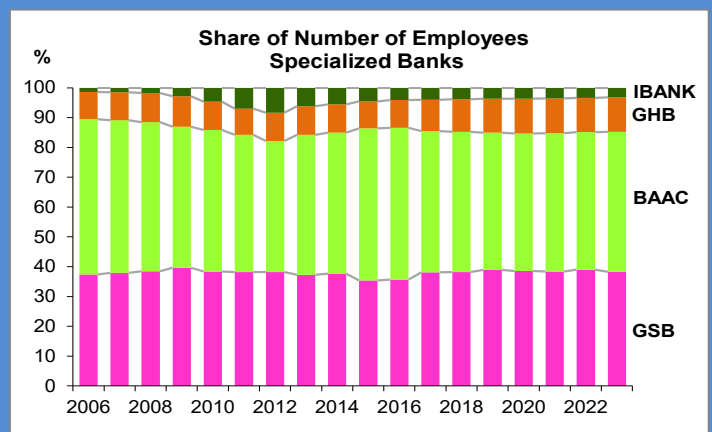
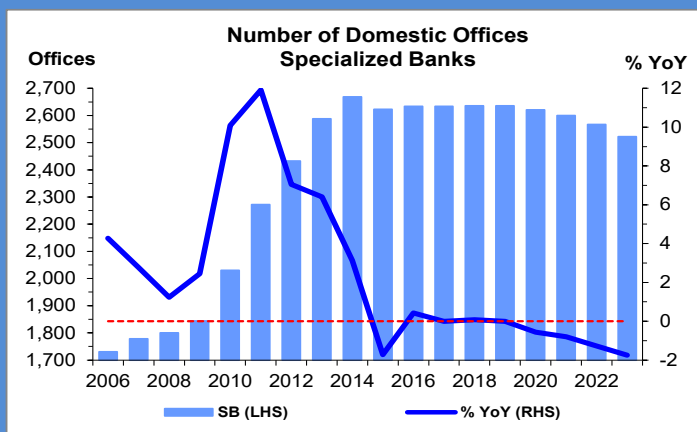
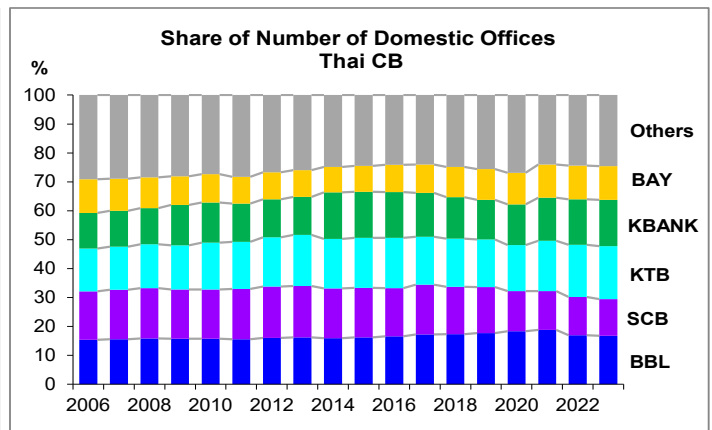
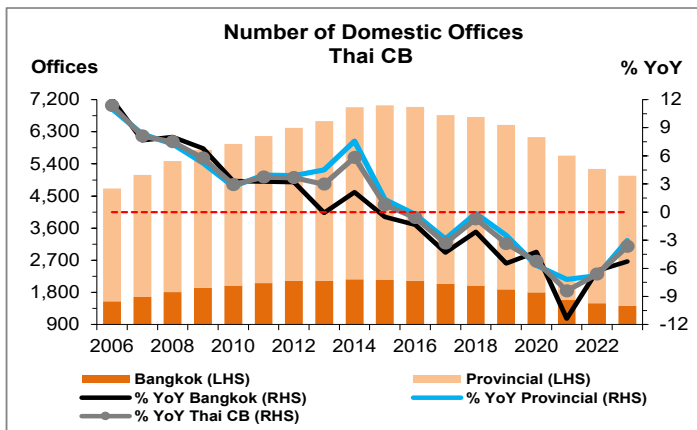
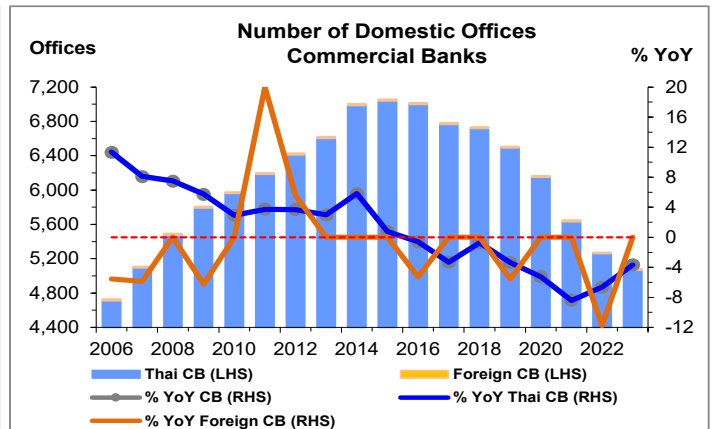
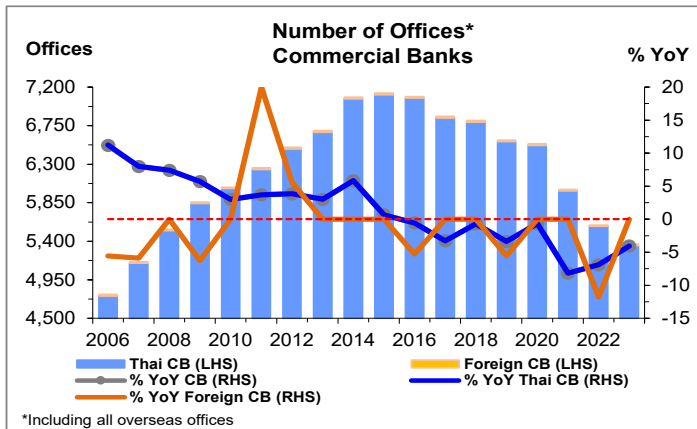
Source: Compiled from individual banks

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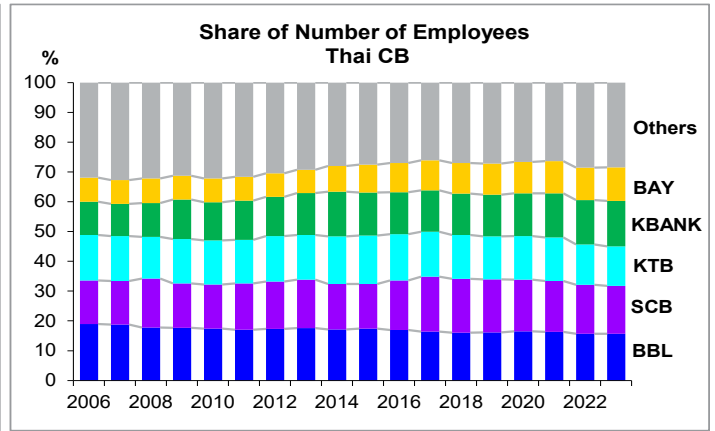
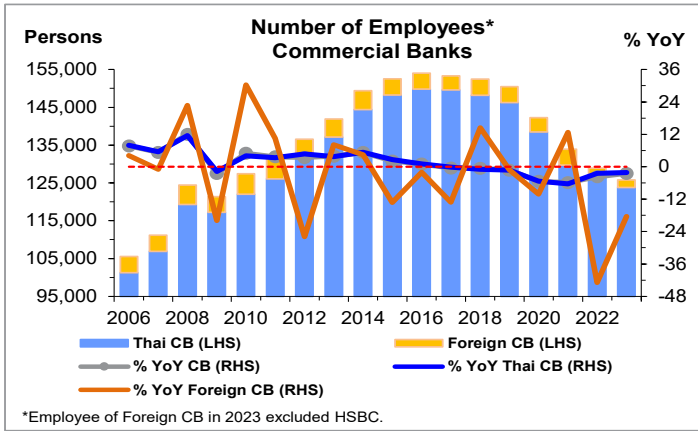
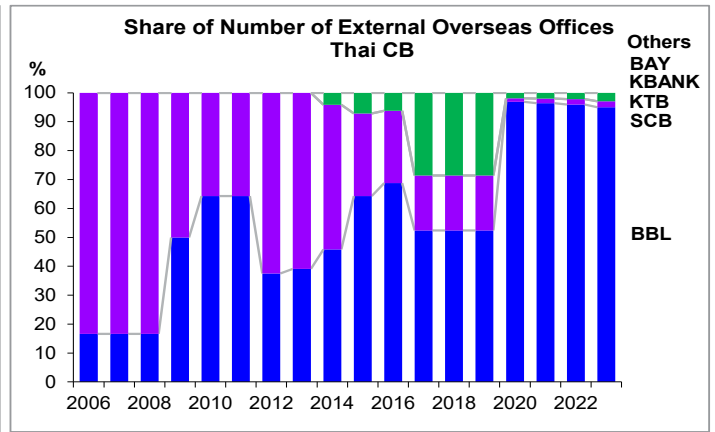
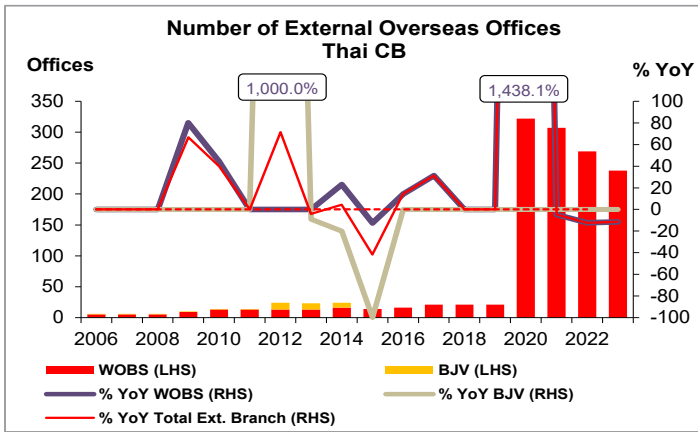
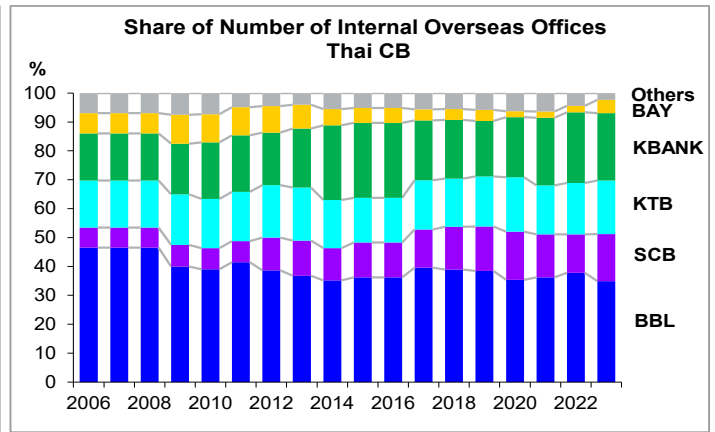
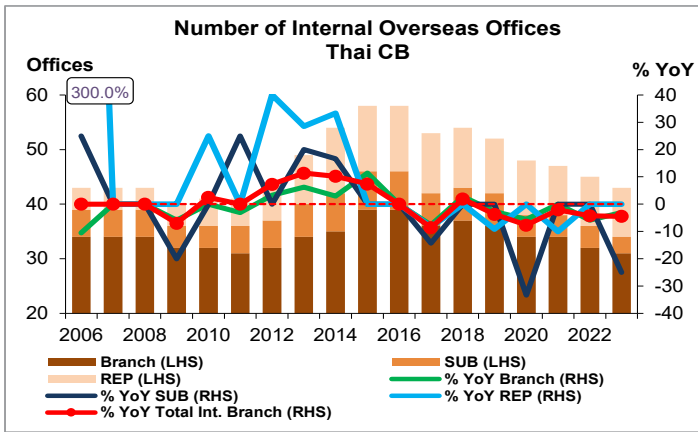
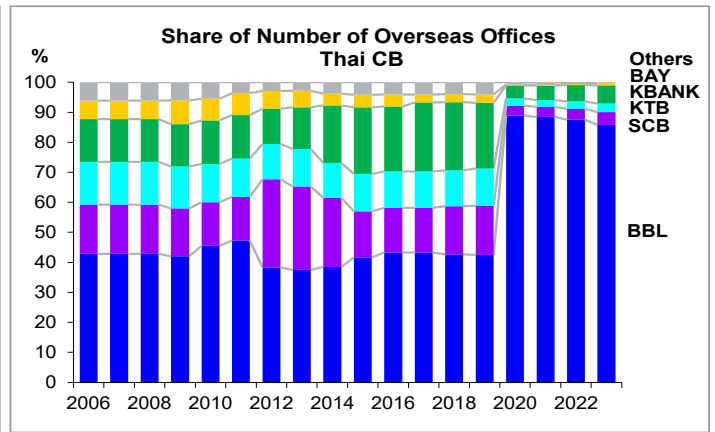
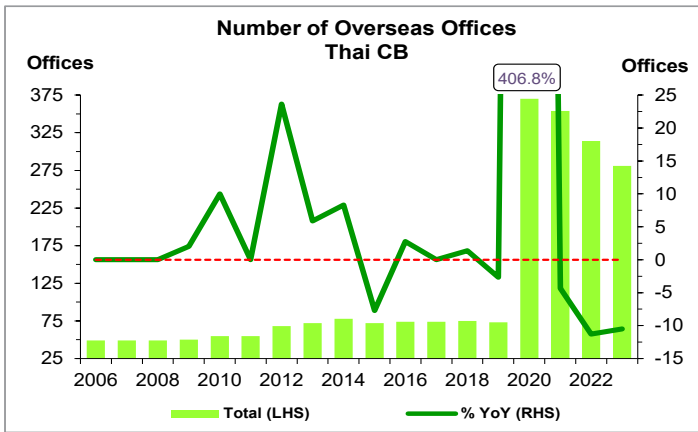
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** = WOBS

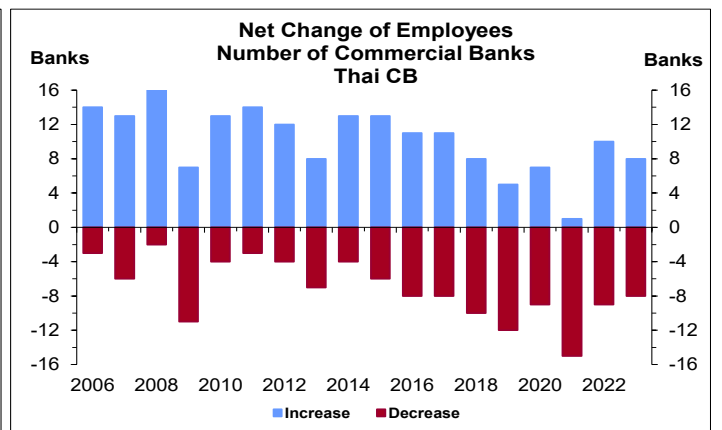
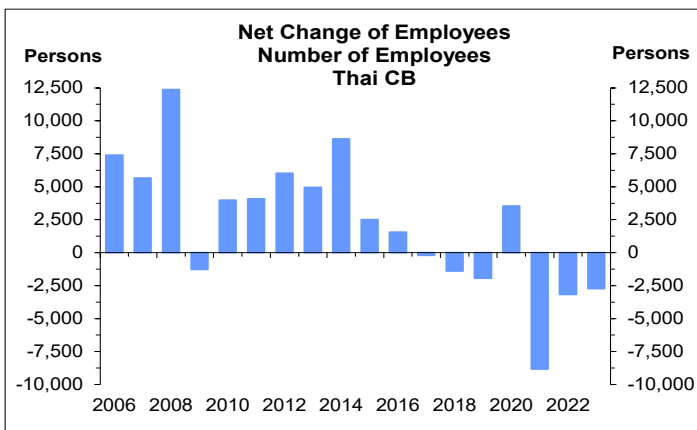
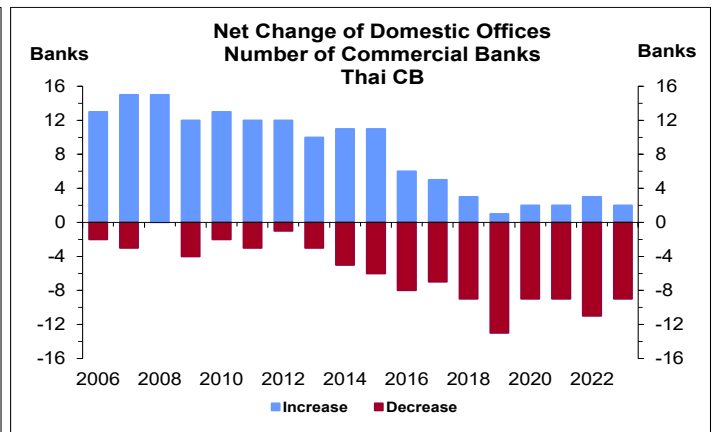
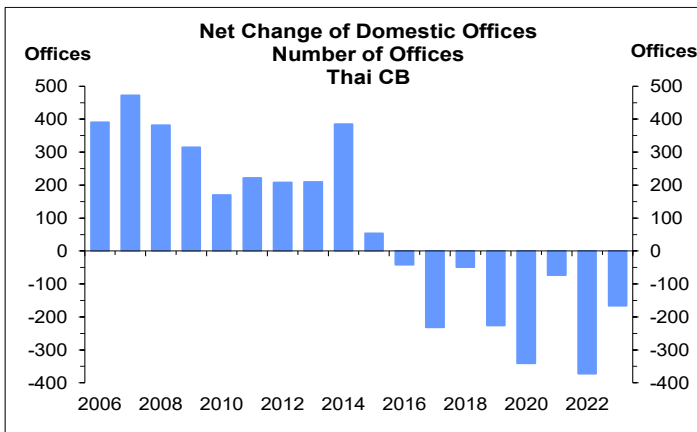
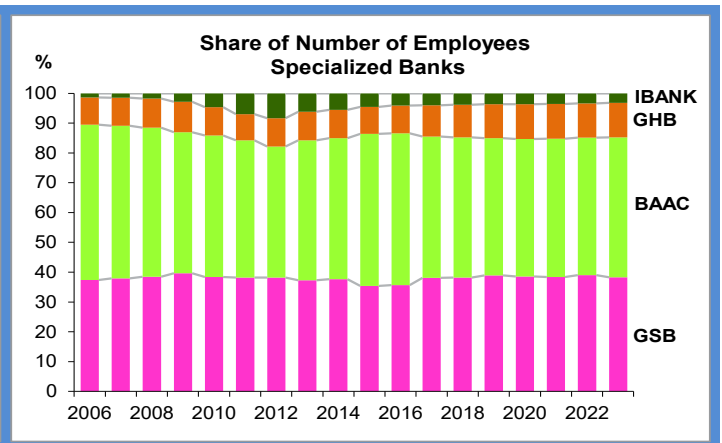
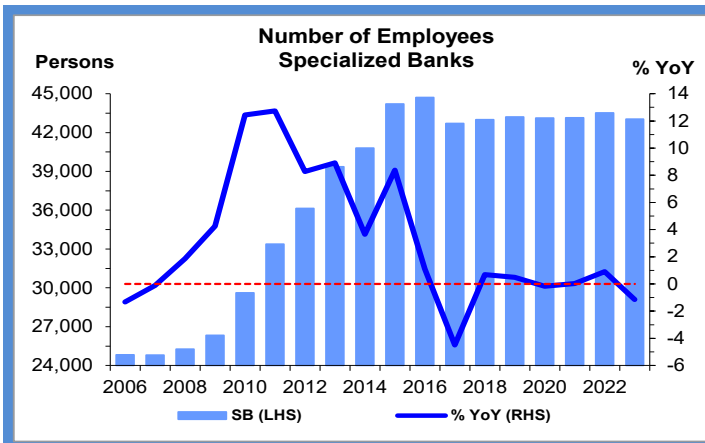
*** = Bangkok Bank branches in Indonesia have officially been integrated into PT Bank Permata Tbk's branch network, as approved by Otoritas Jasa Keuangan (OJK) effective December 21, 2020.



Source: BOT and compiled from individual banks



Source: BOT and compiled from individual banks



Source: BOT and compiled from individual banks

Statement of Financial Position: Assets¹
Depository Banks
As at December 31, 2023

	Cash	Interbank and Money Market Items (Net)	Financial Assets Measured at Fair Value Through Profit or Loss	Derivatives Assets
Commercial Banks (CB)	235,379	3,867,233	395,522	601,105
Commercial Banks Incorporated in Thailand (Thai CB)²	235,218	3,444,723	327,630	366,761
1. Bangkok Bank (BBL)	41,470	580,067	96,738	70,109
2. Krung Thai Bank (KTB)	55,590	700,440	25,946	69,461
3. Kasikornbank (KBANK)	48,465	575,411	25,026	41,462
4. The Siam Commercial Bank (SCB)	40,536	427,632	58,261	45,977
5. Bank of Ayudhya (BAY)	25,128	489,173	622	29,258
Top 5	211,189	2,772,723	206,593	256,267
6. TMBThanachart Bank	15,487	267,469	2,470	7,236
7. United Overseas Bank (Thai)	3,458	84,860	7,650	12,793
8. Kiatnakin Phatra Bank	1,382	59,105	9,391	8,039
9. CIMB Thai Bank	905	7,272	62,090	60,286
10. Land and Houses Bank	691	33,154	0	703
11. TISCO Bank	911	47,144	1,032	0
12. Industrial and Commercial Bank of China (Thai)	362	36,441	0	1,263
13. Standard Chartered Bank (Thai)	107	57,667	38,404	20,072
14. The Thai Credit Retail Bank	513	15,480	0	0
15. Sumitomo Mitsui Trust Bank (Thai)	0	25,822	0	35
16. Bank of China (Thai)	127	25,652	0	61
17. Mega International Commercial Bank	86	11,934	0	6
Commercial Banks Incorporated Abroad (Foreign CB)²	161	422,510	67,892	234,344
1. Sumitomo Mitsui Banking Corporation	0	105,611	0	18,972
2. Mizuho Bank	0	78,755	0	11,905
3. The Hongkong and Shanghai Banking Corporation (HSBC)	39	87,054	22,795	30,513
4. Citibank	36	77,992	5,944	27,679
5. JP Morgan Chase Bank	4	26,011	11,830	39,795
6. Deutsche Bank	16	3,592	26,492	30,890
7. Bank of America	7	7,298	95	29,110
8. BNP Paribas	0	15,931	631	44,260
9. Oversea-Chinese Banking Corporation	0	8,147	105	1,138
10. RHB Bank Berhad	4	3,328	0	50
11. Indian Overseas Bank	55	8,791	0	32
Specialized Banks (SB)²	-	-	-	-
1. The Government Savings Bank (GSB)	-	-	-	-
2. Bank for Agriculture and Agricultural Cooperatives (BAAC) ³	-	-	-	-
3. The Government Housing Bank (GHB)	-	-	-	-
4. Islamic Bank of Thailand (IBANK)	-	-	-	-
Total	235,379	3,867,233	395,522	601,105

Source: Forms C.B. 11 C.B. 12, BOT and compiled from individual banks

(Million Baht)

Investments (Net)	Investments in Subsidiaries and Associates (Net)	Loans to Customers and Accrued Interest Receivables (Net)	Properties for Sale (Net)	Premises and Equipment (Net)	Other Assets (Net)	Total Assets
3,137,237	374,852	14,543,398	159,389	246,599	344,862	23,905,576
2,586,067	374,852	13,901,157	158,199	245,373	327,857	21,967,837
839,496	144,816	2,067,703	9,977	51,525	28,705	3,930,606
263,601	11,246	2,336,712	34,851	28,641	54,198	3,580,686
360,979	88,111	2,246,758	53,806	44,482	66,848	3,551,348
385,478	10,120	2,203,055	25,714	40,313	43,330	3,280,416
125,353	90,571	1,701,805	5,226	31,765	25,970	2,524,871
1,974,907	344,864	10,556,033	129,574	196,726	219,051	16,867,927
179,088	4,833	1,270,224	9,887	20,788	37,708	1,815,190
107,507	8,597	600,803	173	17,469	23,851	867,161
34,632	9,063	386,610	8,299	2,450	10,659	529,630
112,777	2,895	236,437	995	3,476	18,268	505,401
42,864	0	226,668	8,305	1,015	2,939	316,339
2,894	0	220,495	25	781	1,822	275,104
79,204	4,250	101,378	27	388	1,485	224,798
25,677	0	23,616	3	445	8,790	174,781
2,994	350	140,180	911	1,336	2,031	163,795
14,024	0	78,674	0	41	861	119,457
7,499	0	34,775	0	425	339	68,878
2,000	0	25,264	0	33	53	39,376
551,170	0	642,241	1,190	1,226	17,005	1,937,739
134,916	0	245,145	0	286	1,098	506,028
130,435	0	230,722	0	361	1,816	453,994
58,943	0	66,119	0	36	5,787	271,286
71,159	0	37,086	0	118	1,512	221,526
24,539	0	1,244	0	44	1,516	104,983
24,838	0	12,677	0	42	2,377	100,924
50,161	0	8,165	0	125	639	95,600
19,611	0	11,197	0	65	1,795	93,490
23,926	0	19,613	0	43	156	53,128
8,647	0	7,569	1,190	97	272	21,157
3,995	0	2,704	0	9	37	15,623
-	-	5,080,626	-	-	-	7,406,631
-	-	2,216,810	-	-	-	3,238,682
-	-	1,225,925	-	-	-	2,302,234
-	-	1,577,952	-	-	-	1,785,586
-	-	59,939	-	-	-	80,129
3,137,237	374,852	19,624,024	159,389	246,599	344,862	31,312,207

¹ The bank's financial statements² Ranked by Assets³ Ended March 2024

Statement of Financial Position: Liabilities and Equity¹
Depository Banks
As at December 31, 2023

	Deposits	Interbank and Money Market Items	Liabilities Payable on Demand	Financial Liabilities Measured at fair Value through Profit or Loss	Derivatives Liabilities
Commercial Banks (CB)	16,905,362	1,694,008	81,512	63,598	599,058
Commercial Banks Incorporated in Thailand (Thai CB)²	15,904,394	1,607,177	74,850	44,777	355,549
1. Bangkok Bank (BBL)	2,699,888	309,526	9,154	17,858	62,712
2. Krung Thai Bank (KTB)	2,654,751	276,453	4,423	0	63,936
3. Kasikornbank (KBANK)	2,671,735	166,282	31,119	0	41,725
4. The Siam Commercial Bank (SCB)	2,452,078	188,683	13,005	0	43,708
5. Bank of Ayudhya (BAY)	1,815,719	271,280	4,382	0	33,097
Top 5	12,294,171	1,212,224	62,083	17,858	245,178
6. TMBThanachart Bank	1,387,961	87,794	6,061	1,817	5,707
7. United Overseas Bank (Thai)	678,875	29,848	3,240	528	11,734
8. Kiatnakin Phatra Bank	359,517	24,131	483	0	8,497
9. CIMB Thai Bank	257,710	77,267	522	20,107	62,263
10. Land and Houses Bank	251,453	21,409	423	0	578
11. TISCO Bank	210,730	8,396	237	0	29
12. Industrial and Commercial Bank of China (Thai)	153,606	24,570	32	0	325
13. Standard Chartered Bank (Thai)	94,780	17,117	823	4,467	18,831
14. The Thai Credit Retail Bank	117,017	22,757	146	0	152
15. Sumitomo Mitsui Trust Bank (Thai)	24,784	70,841	0	0	2,055
16. Bank of China (Thai)	52,245	1,220	744	0	111
17. Mega International Commercial Bank	21,545	9,603	56	0	89
Commercial Banks Incorporated Abroad (Foreign CB)²	1,000,968	86,831	6,662	18,821	243,509
1. Sumitomo Mitsui Banking Corporation	282,386	5,392	1,011	0	21,436
2. Mizuho Bank	259,859	5,271	740	0	12,440
3. The Hongkong and Shanghai Banking Corporation (HSBC)	147,180	25,977	1,689	8,174	35,985
4. Citibank	140,427	19,784	2,174	0	26,427
5. JP Morgan Chase Bank	30,705	4,399	50	9,968	37,846
6. Deutsche Bank	44,946	1,201	536	679	30,018
7. Bank of America	43,836	1,231	258	0	29,613
8. BNP Paribas	23,858	680	76	0	48,566
9. Oversea-Chinese Banking Corporation	13,848	10,001	73	0	1,158
10. RHB Bank Berhad	5,504	12,655	1	0	19
11. Indian Overseas Bank	8,419	240	54	0	1
Specialized Banks (SB)²	6,185,512	-	-	-	-
1. The Government Savings Bank (GSB)	2,679,253	-	-	-	-
2. Bank for Agriculture and Agricultural Cooperatives (BAAC) ⁵	1,887,751	-	-	-	-
3. The Government Housing Bank (GHB)	1,540,652	-	-	-	-
4. Islamic Bank of Thailand (IBANK)	77,856	-	-	-	-
Total	23,090,874	1,694,008	81,512	63,598	599,058

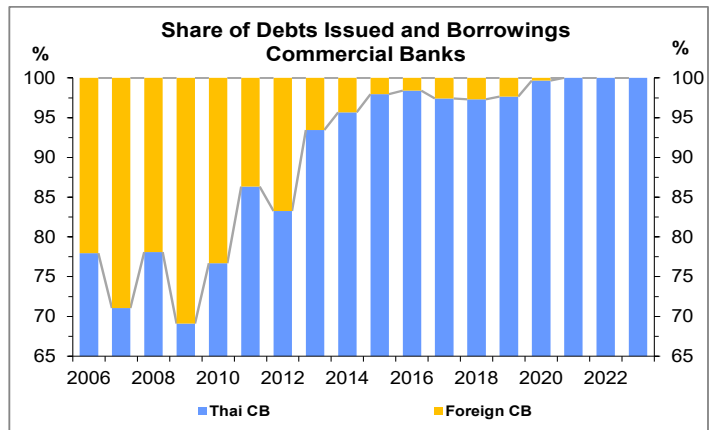
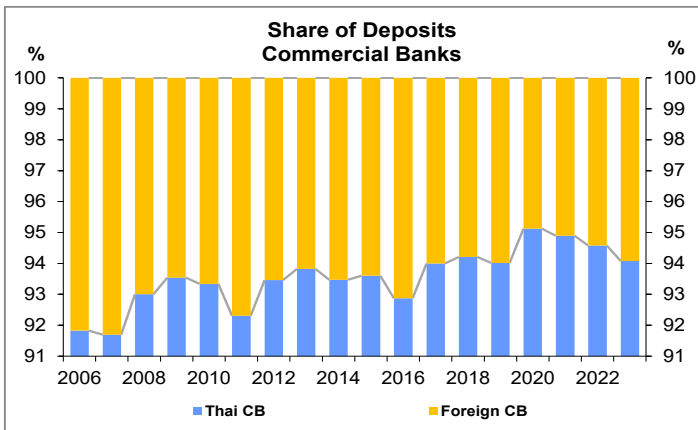
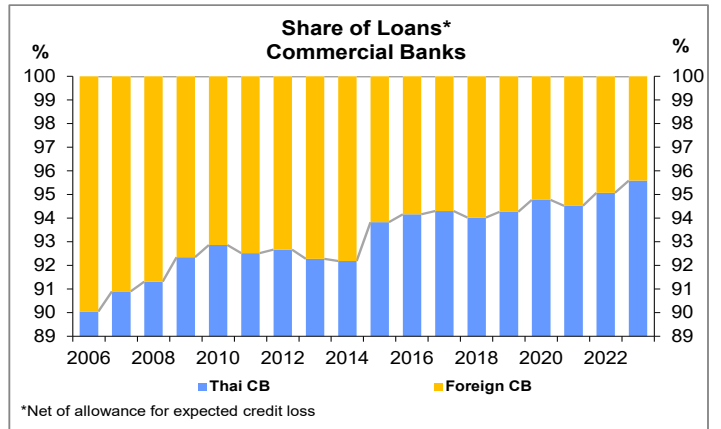
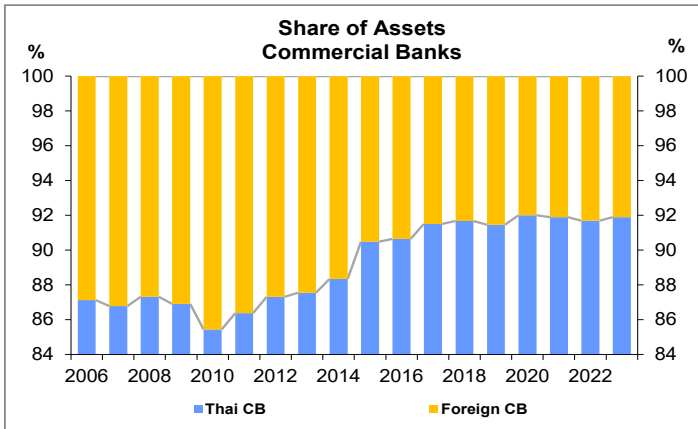
Source: Forms C.B. 11, C.B. 12, BOT and compiled from individual banks

(Million Baht)

Debts Issued and Borrowings	Other Liabilities	Total Liabilities	Shareholders' Equity			Total Shareholders' Equity	Total Liabilities and Shareholders' Equity
			Equity Portion ^{3 4}	Other Reserves	Retained Earnings		
734,478	641,036	20,719,052	1,139,814	120,207	1,926,503	3,186,524	23,905,576
734,478	604,016	19,325,241	730,979	121,029	1,790,588	2,642,596	21,967,837
211,510	115,701	3,426,349	75,435	45,595	383,227	504,257	3,930,606
114,202	87,133	3,200,898	92,839	19,676	267,273	379,788	3,580,686
71,789	92,798	3,075,448	57,346	19,053	399,501	475,900	3,551,348
56,903	105,075	2,859,452	45,116	20,261	355,587	420,964	3,280,416
78,233	56,327	2,259,038	126,436	5,698	133,699	265,833	2,524,871
532,637	457,034	14,821,185	397,172	110,283	1,539,287	2,046,742	16,867,927
52,633	47,016	1,588,989	135,620	6,614	83,967	226,201	1,815,190
40,788	25,727	790,740	24,857	5,908	45,656	76,421	867,161
66,878	14,579	474,085	17,824	295	37,426	55,545	529,630
21,634	22,302	461,805	27,557	830	15,209	43,596	505,401
3,058	3,800	280,721	30,599	(2,779)	7,798	35,618	316,339
7,876	11,411	238,679	11,759	339	24,327	36,425	275,104
4,993	4,220	187,746	20,107	(148)	17,093	37,052	224,798
0	12,033	148,051	23,893	(185)	3,022	26,730	174,781
2,612	3,442	146,126	6,591	(12)	11,090	17,669	163,795
0	734	98,414	20,000	(126)	1,169	21,043	119,457
1,369	1,540	57,229	10,000	7	1,642	11,649	68,878
0	178	31,471	5,000	3	2,902	7,905	39,376
0	37,020	1,393,811	408,835	(822)	135,915	543,928	1,937,739
0	3,751	313,976	116,817	(170)	75,405	192,052	506,028
0	2,370	280,680	128,893	10	44,411	173,314	453,994
0	13,842	232,847	29,149	1	9,289	38,439	271,286
0	4,469	193,281	27,261	(262)	1,246	28,245	221,526
0	2,939	85,907	16,105	13	2,958	19,076	104,983
0	3,383	80,763	19,871	(188)	478	20,161	100,924
0	1,142	76,080	18,768	32	720	19,520	95,600
0	4,376	77,556	14,570	1	1,363	15,934	93,490
0	359	25,439	26,250	(138)	1,577	27,689	53,128
0	277	18,456	5,040	(121)	(2,218)	2,701	21,157
0	112	8,826	6,111	0	686	6,797	15,623
-	-	-	-	-	-	508,385	7,406,631
-	-	-	-	-	-	236,510	3,238,682
-	-	-	-	-	-	158,786	2,302,234
-	-	-	-	-	-	116,167	1,785,586
-	-	-	-	-	-	(3,079)	80,129
734,478	641,036	20,719,052	1,139,814	120,207	1,926,503	3,694,909	31,312,207

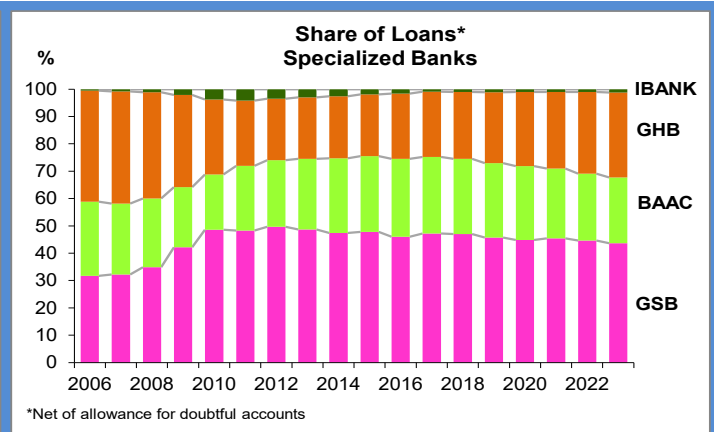
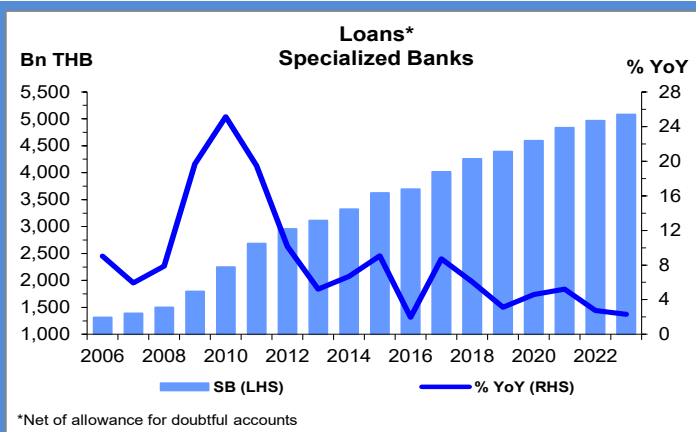
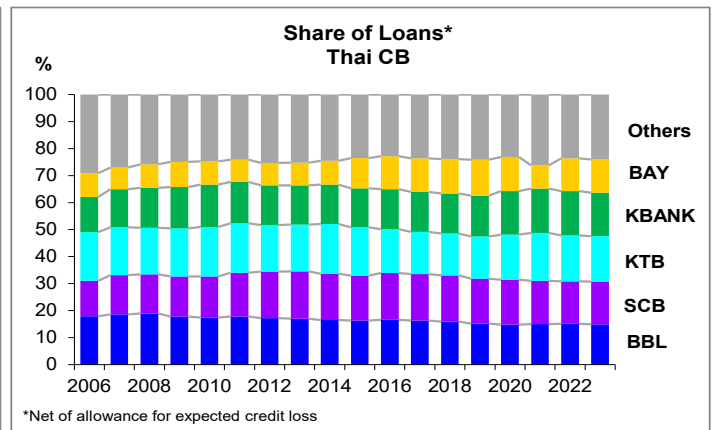
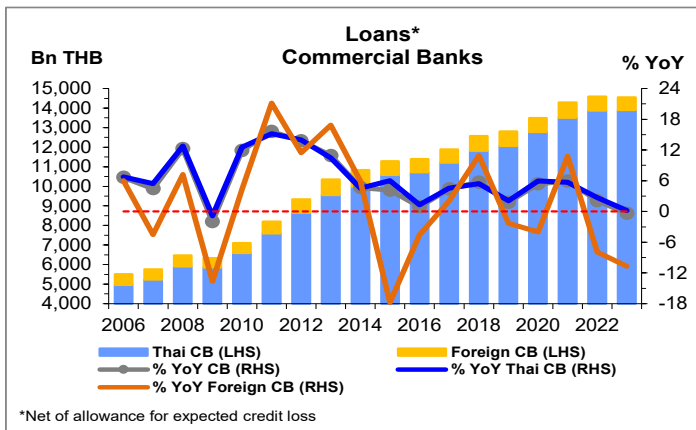
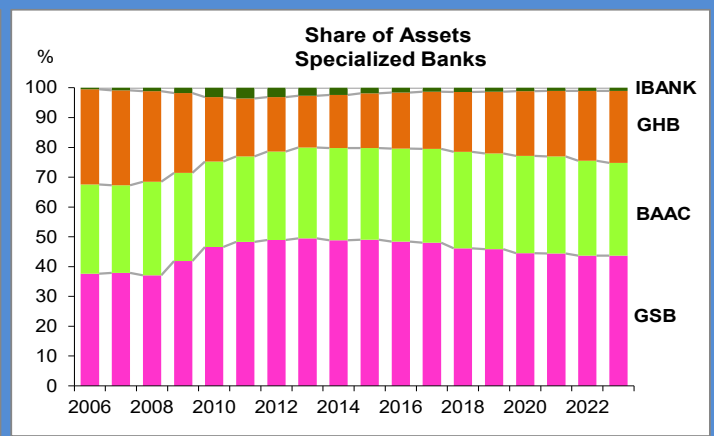
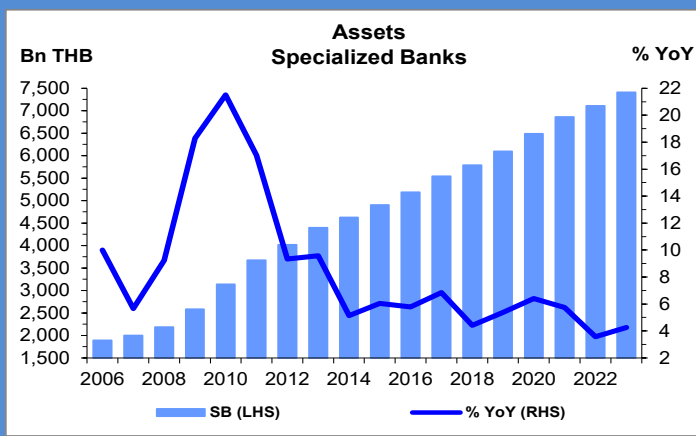
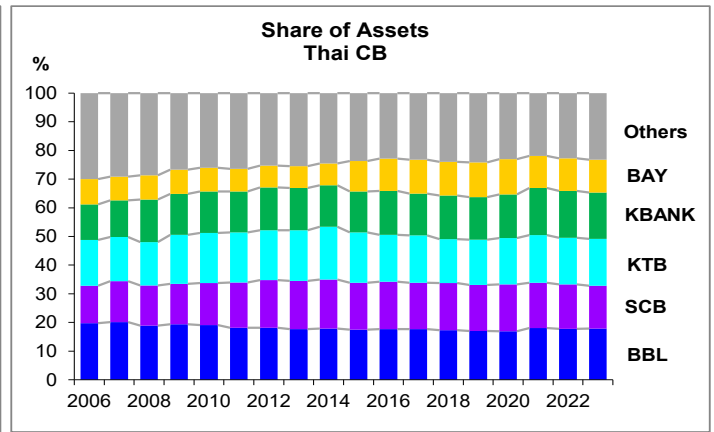
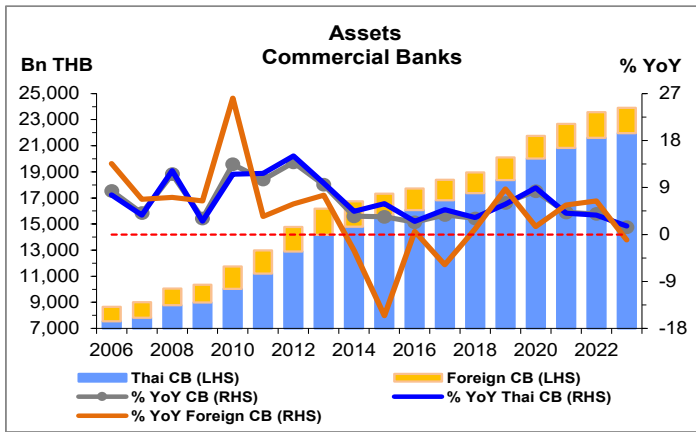
¹ The bank's financial statements² Ranked by Assets³ Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares.⁴ Equity portion of Banks Incorporated Abroad comprises funds to be maintained as assets under the Act and accounts with head office and other branches of the same juristic person, net.⁵ Ended March 2024

Share of Financial Position Commercial Banks

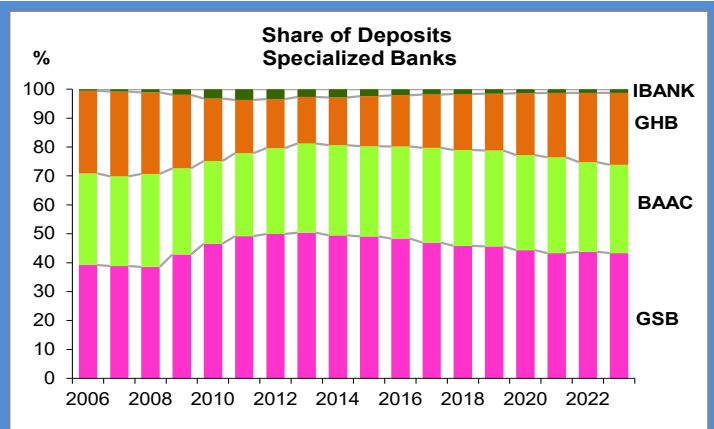
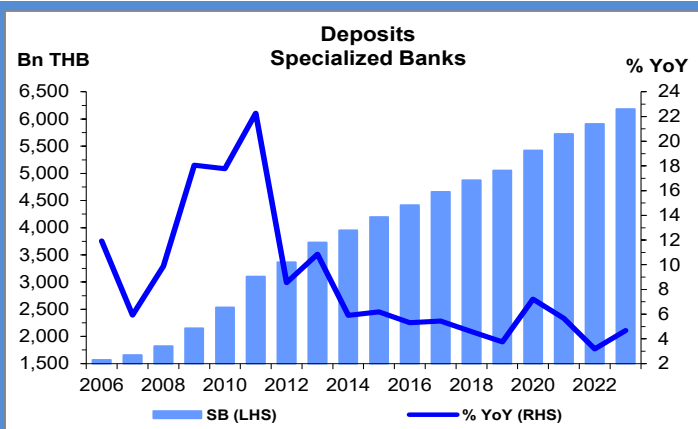
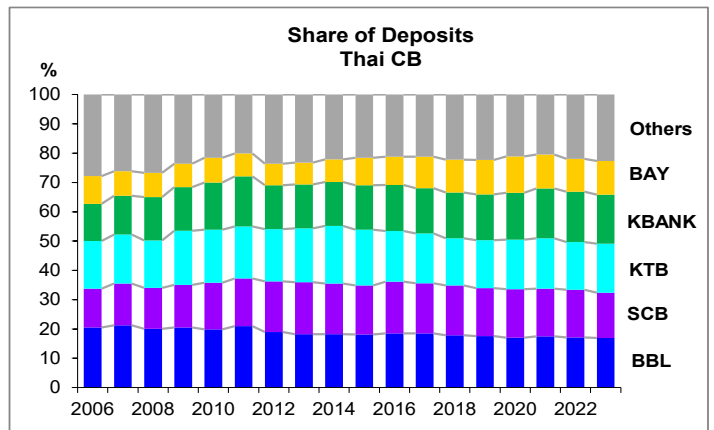
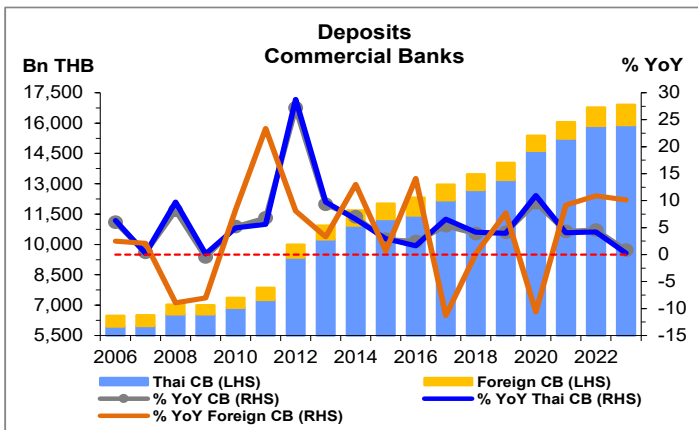
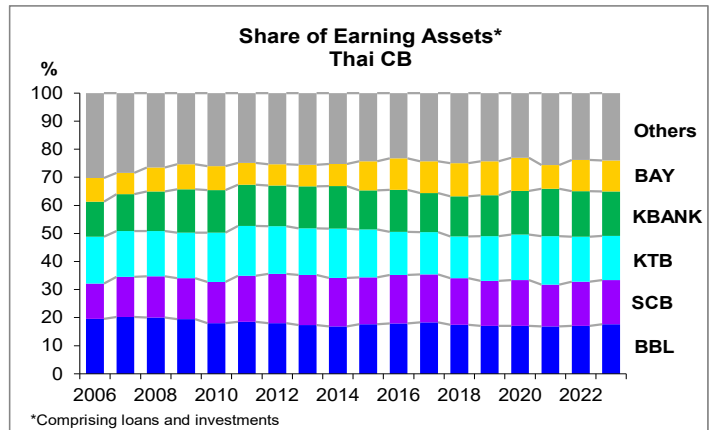
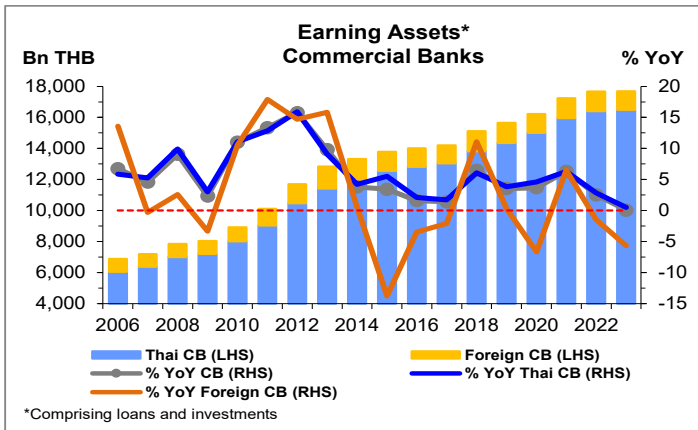
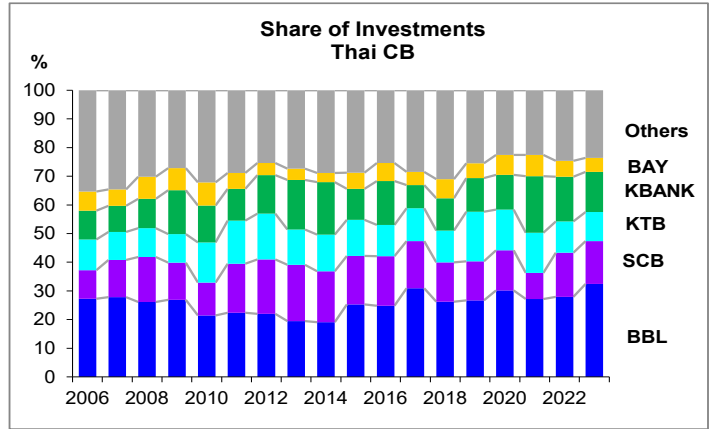
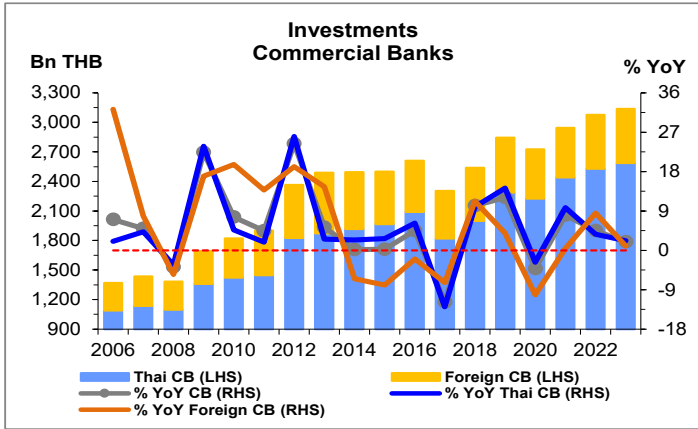


Source: Forms C.B.1.1, C.B. 1.2, BOT

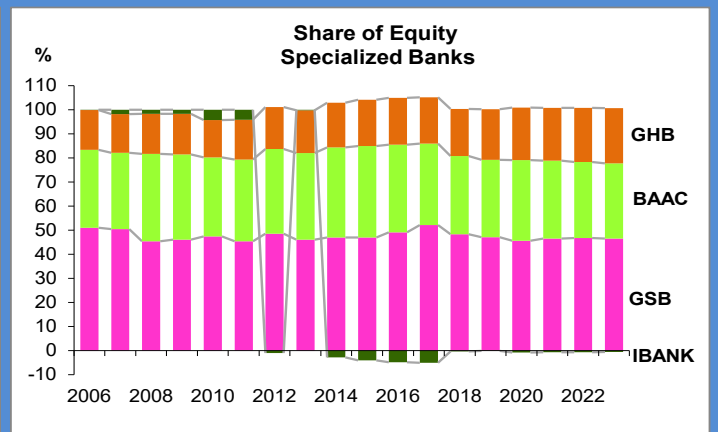
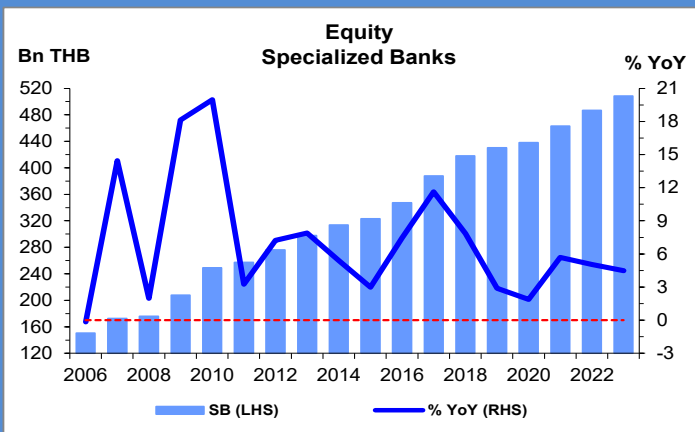
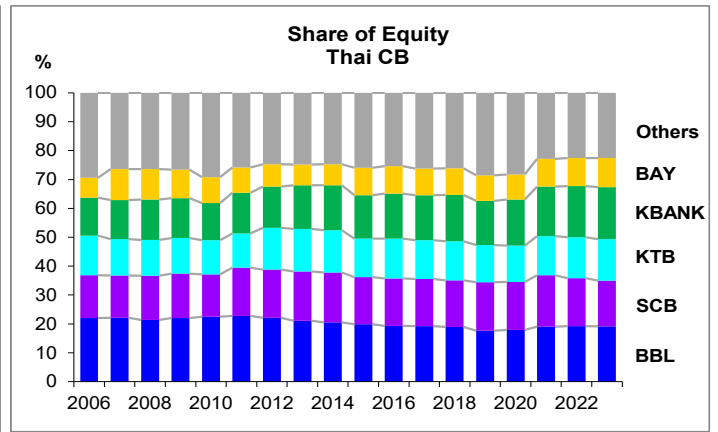
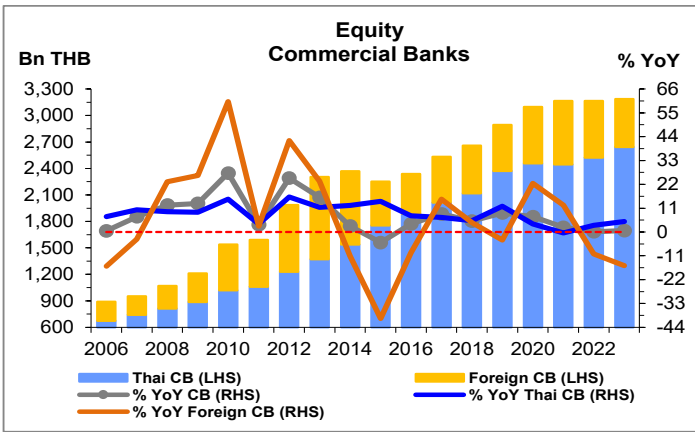
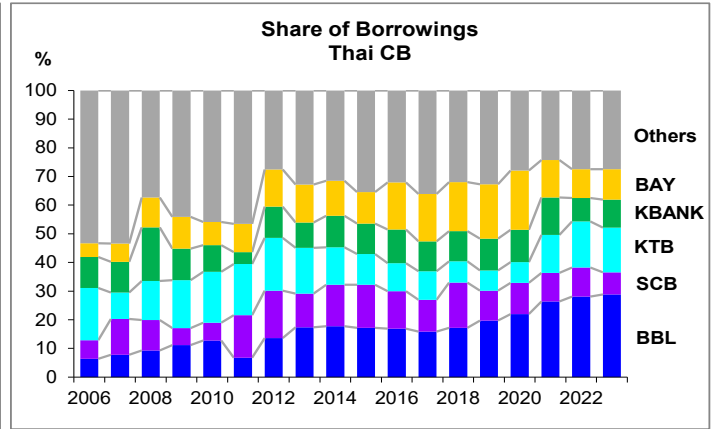
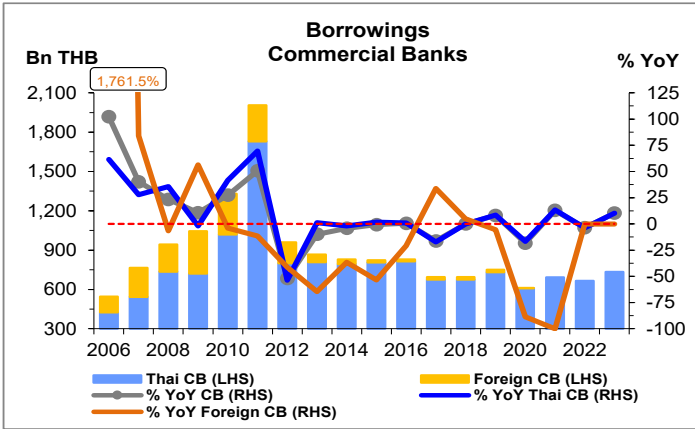
Highlights of Financial Position Depository Banks



Source: Forms C.B.1.1, C.B. 1.2, BOT and compiled from individual banks



Source: Forms C.B.1.1, C.B. 1.2, BOT and compiled from individual banks



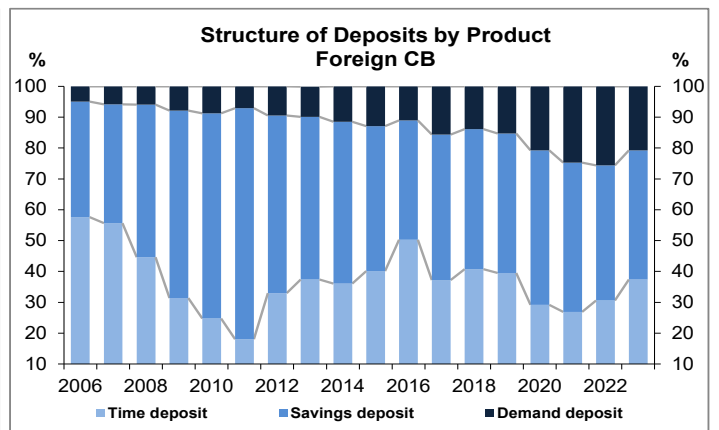
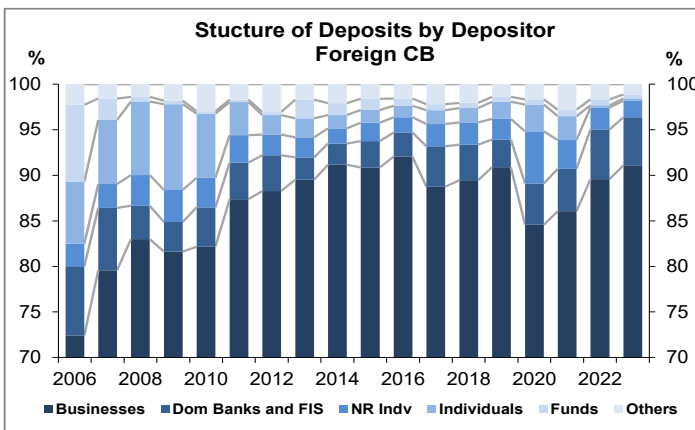
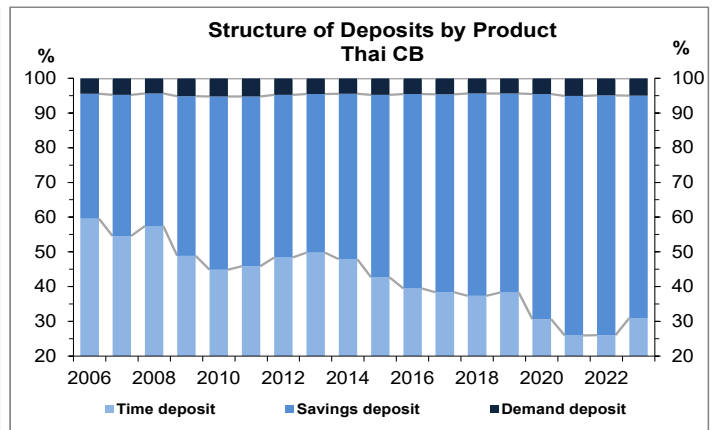
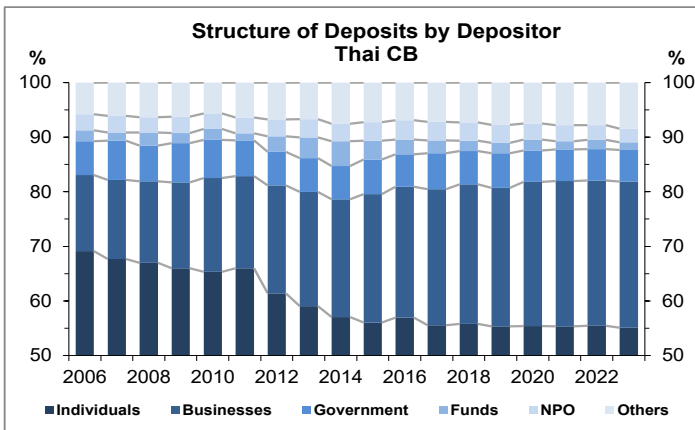
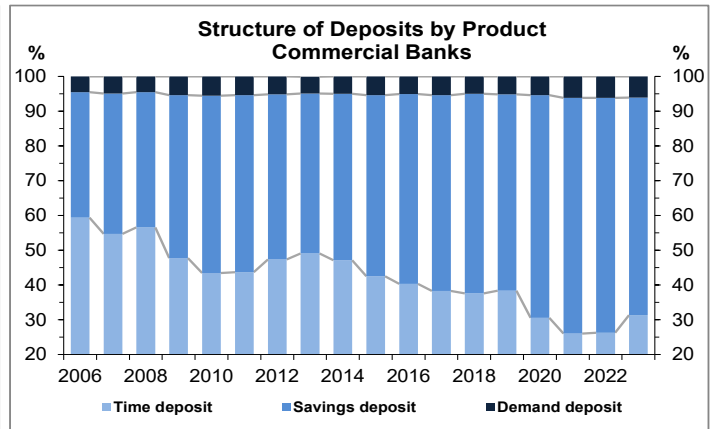
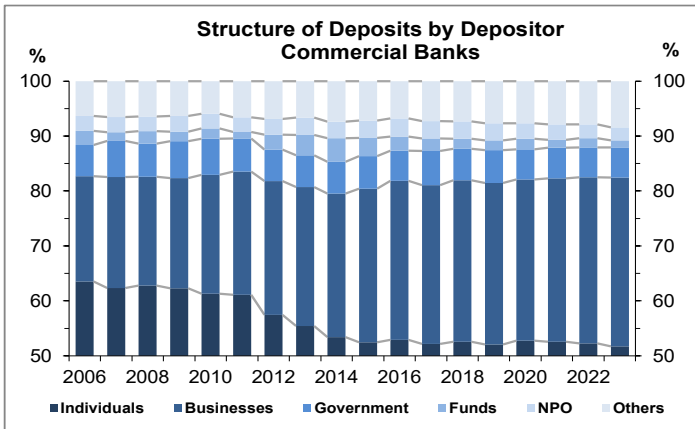
Source: Forms C.B.1.1, C.B. 1.2, BOT and compiled from individual banks

Deposits Classified by Depositor and Product
Commercial Banks
As at December 31, 2023

	(Million Baht)			
Type of Depositors	Demand	Savings	Time	Total
Commercial Banks Incorporated in Thailand (Thai CB)	819,812	10,370,944	5,012,587	16,203,343
1. Government	80,803	629,108	228,310	938,221
2. State Enterprises and Government Organizations	5,075	237,498	40,512	283,085
3. Funds	20,541	179,209	21,503	221,253
4. Businesses	490,003	2,804,072	1,047,802	4,341,877
5. Individuals	64,308	5,667,550	3,194,606	8,926,464
6. Domestic Banks and Financial Institutions	60,506	172,871	19,300	252,677
6.1 Commercial Banks Registered in Thailand	12,076	802	255	13,133
6.2 Branches of Foreign Commercial Banks	3,294	20	0	3,314
6.3 Specialized Financial Institutions	1,511	3,499	14	5,024
6.4 Representative Offices	40	11	0	51
6.5 Finance Companies/Finance and Securities Companies	138	95	5	238
6.6 Securities Companies	6,750	48,770	6,183	61,703
6.7 Mutual Fund Companies	19,711	14,849	7,909	42,469
6.8 Credit Foncier Companies	285	433	0	718
6.9 Life Insurance Companies	6,319	27,807	106	34,232
6.10 Thrift and Credit Cooperatives/Federation of Savings and Credit Cooperatives	5,064	61,146	1,858	68,068
6.11 Asset Management Companies	222	7,574	1,379	9,175
6.12 Pawn Shops	112	1,176	837	2,125
6.13 Other Financial Institutions	4,984	6,689	754	12,427
7. Non-profit Organizations	8,977	198,211	201,965	409,153
8. Overseas Banks and Financial Institutions	51,053	16,810	31,902	99,765
9. Non-resident Individuals	38,546	465,615	226,687	730,848
Commercial Banks Incorporated Abroad (Foreign CB)	220,607	445,859	397,105	1,063,571
1. Government	639	920	0	1,559
2. State Enterprises and Government Organizations	0	0	0	0
3. Funds	522	4,275	0	4,797
4. Businesses	179,948	414,184	374,866	968,998
5. Individuals	84	235	2,078	2,397
6. Domestic Banks and Financial Institutions	17,976	21,134	16,917	56,027
6.1 Commercial Banks Registered in Thailand	8,259	0	0	8,259
6.2 Branches of Foreign Commercial Banks	2,021	1	0	2,022
6.3 Specialized Financial Institutions	0	0	0	0
6.4 Representative Offices	1	1	0	2
6.5 Finance Companies/Finance and Securities Companies	0	0	0	0
6.6 Securities Companies	4,899	12,276	11,242	28,417
6.7 Mutual Fund Companies	157	748	330	1,235
6.8 Credit Foncier Companies	0	0	0	0
6.9 Life Insurance Companies	2,026	6,433	3,799	12,258
6.10 Thrift and Credit Cooperatives/Federation of Savings and Credit Cooperatives	0	3	0	3
6.11 Asset Management Companies	201	0	0	201
6.12 Pawn Shops	0	0	0	0
6.13 Other Financial Institutions	412	1,672	1,546	3,630
7. Non-profit Organizations	165	342	374	881
8. Overseas Banks and Financial Institutions	8,846	624	0	9,470
9. Non-resident Individuals	12,427	4,145	2,870	19,442
Commercial Banks (CB)	1,040,419	10,816,803	5,409,692	17,266,914
1. Government	81,442	630,028	228,310	939,780
2. State Enterprises and Government Organizations	5,075	237,498	40,512	283,085
3. Funds	21,063	183,484	21,503	226,050
4. Businesses	669,951	3,218,256	1,422,668	5,310,875
5. Individuals	64,392	5,667,785	3,196,684	8,928,861
6. Domestic Banks and Financial Institutions	78,482	194,005	36,217	308,704
6.1 Commercial Banks Registered in Thailand	20,335	802	255	21,392
6.2 Branches of Foreign Commercial Banks	5,315	21	0	5,336
6.3 Specialized Financial Institutions	1,511	3,499	14	5,024
6.4 Representative Offices	41	12	0	53
6.5 Finance Companies/Finance and Securities Companies	138	95	5	238
6.6 Securities Companies	11,649	61,046	17,425	90,120
6.7 Mutual Fund Companies	19,868	15,597	8,239	43,704
6.8 Credit Foncier Companies	285	433	0	718
6.9 Life Insurance Companies	8,345	34,240	3,905	46,490
6.10 Thrift and Credit Cooperatives/Federation of Savings and Credit Cooperatives	5,064	61,149	1,858	68,071
6.11 Asset Management Companies	423	7,574	1,379	9,376
6.12 Pawn Shops	112	1,176	837	2,125
6.13 Other Financial Institutions	5,396	8,361	2,300	16,057
7. Non-profit Organizations	9,142	198,553	202,339	410,034
8. Overseas Banks and Financial Institutions	59,899	17,434	31,902	109,235
9. Non-resident Individuals	50,973	469,760	229,557	750,290

Source: BOT

Structure of Deposits by Depositor and Product Commercial Banks



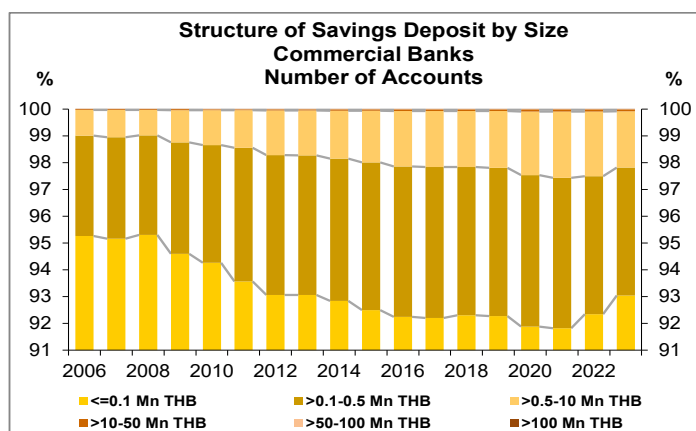
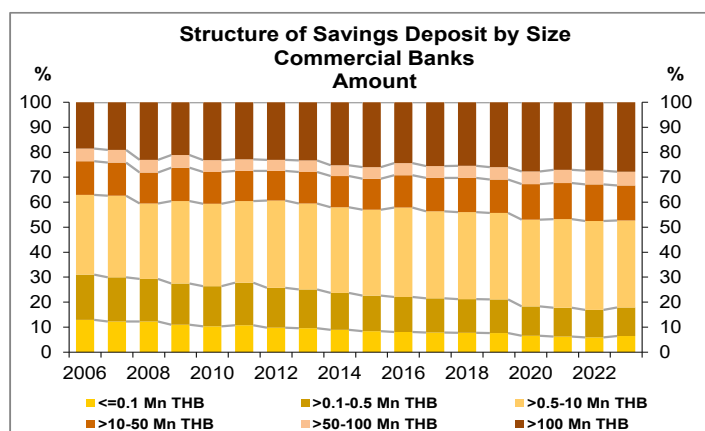
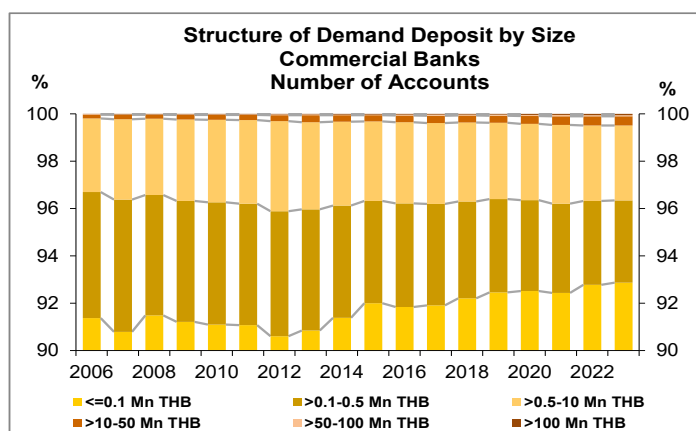
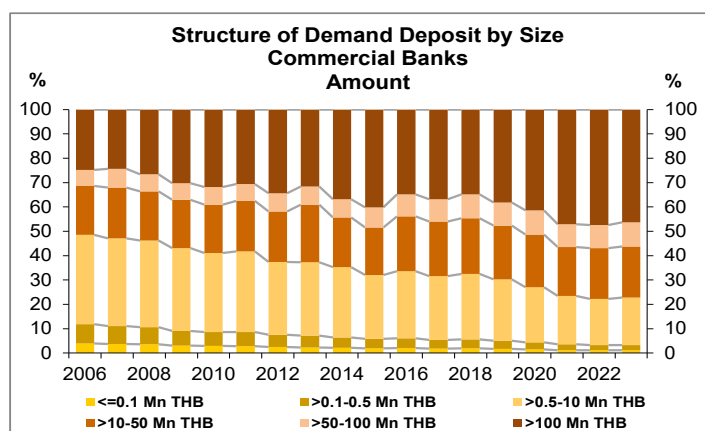
Source: BOT

Deposits Classified by Product and Size Commercial Banks As at December 31, 2023

Size of Deposits	Demand Deposit		Savings Deposit		Time Deposit			
	No. of Accounts	Amount	No. of Accounts	Amount	Up to 3 months		Over 3-6 months	
					No. of Accounts	Amount	No. of Accounts	Amount
Up to 50,000 Baht	2,454,260	7,360	105,931,318	418,523	3,261,434	10,504	509,172	4,223
> 50,000-100,000 Baht	51,923	3,737	3,825,357	268,763	119,462	8,118	59,496	4,018
> 100,000-200,000 Baht	44,333	6,310	2,982,847	412,354	113,339	14,834	61,333	7,962
> 200,000-500,000 Baht	49,339	15,863	2,655,179	829,973	107,360	32,922	65,542	20,368
> 500,000-1,000,000 Baht	29,738	21,193	1,231,687	857,816	53,251	36,998	39,832	27,632
> 1-10 million Baht	55,851	177,179	1,248,497	2,894,640	66,582	166,849	57,162	152,862
> 10-25 million Baht	7,482	115,600	58,432	874,942	5,111	74,495	5,367	78,214
> 25-50 million Baht	2,832	98,602	18,253	629,336	1,892	69,149	1,735	64,172
> 50-100 million Baht	1,456	100,113	8,779	601,927	1,105	81,870	862	62,561
> 100-200 million Baht	732	101,967	4,048	555,785	626	91,606	465	66,590
> 200-500 million Baht	387	117,663	2,325	703,628	450	146,329	214	65,723
> 500 million Baht	166	252,443	1,166	1,737,039	305	435,297	68	79,204
Total	2,698,499	1,018,030	117,967,888	10,784,726	3,730,917	1,168,971	801,248	633,529

Source: BOT

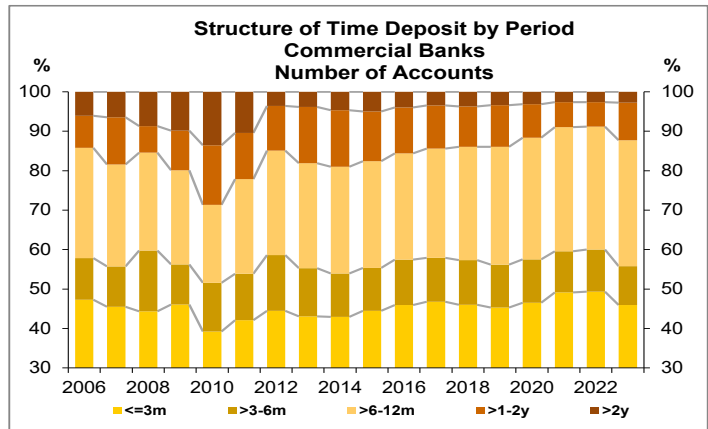
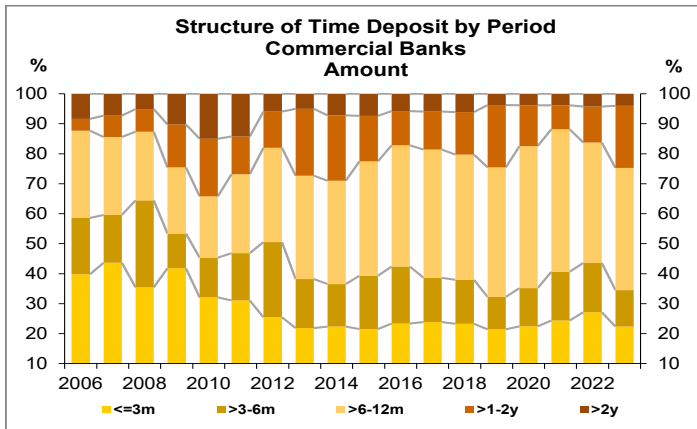
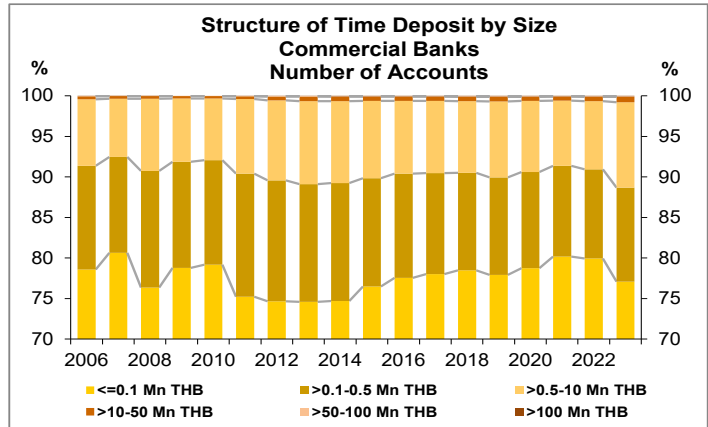
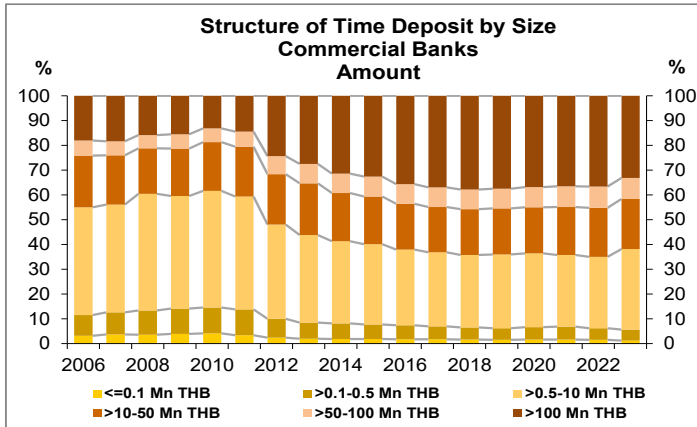
Structure of Deposits by Product and Size Commercial Banks



Source: BOT

(Million Baht)

Time Deposit						Total Time Deposit		Total	
Over 6 months-1 year		Over 1-2 years		Over 2 years		No. of Accounts	Amount	No. of Accounts	Amount
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount				
1,676,030	12,191	265,207	4,159	106,053	1,284	5,817,896	32,361	114,203,474	458,244
168,167	12,109	75,479	6,257	23,204	1,796	445,808	32,298	4,323,088	304,798
162,965	22,369	75,054	11,961	22,832	3,425	435,523	60,551	3,462,703	479,215
190,190	63,925	114,639	42,548	28,426	9,940	506,157	169,703	3,210,675	1,015,539
153,192	121,446	101,486	86,710	20,521	16,960	368,282	289,746	1,629,707	1,168,755
215,727	628,789	125,865	391,485	22,276	69,283	487,612	1,409,268	1,791,960	4,481,087
18,183	270,935	9,547	147,261	1,641	25,682	39,849	596,587	105,763	1,587,129
5,661	204,889	2,976	107,888	478	16,915	12,742	463,013	33,827	1,190,951
2,555	184,577	1,287	95,658	230	17,066	6,039	441,732	16,274	1,143,772
1,187	164,299	488	70,622	102	13,973	2,868	407,090	7,648	1,064,842
517	159,199	205	62,560	42	13,092	1,428	446,903	4,140	1,268,194
188	286,910	58	54,572	17	21,322	636	877,305	1,968	2,866,787
2,594,562	2,131,638	772,291	1,081,681	225,822	210,738	8,124,840	5,226,557	128,791,227	17,029,313



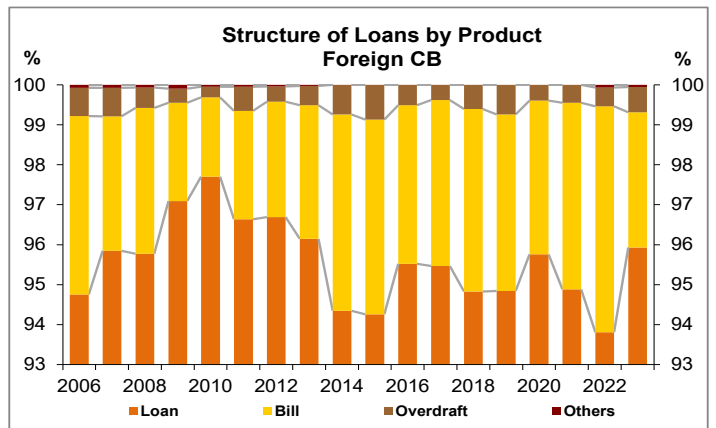
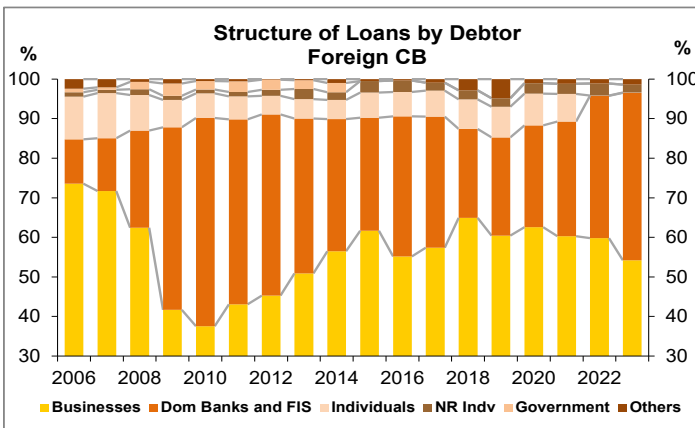
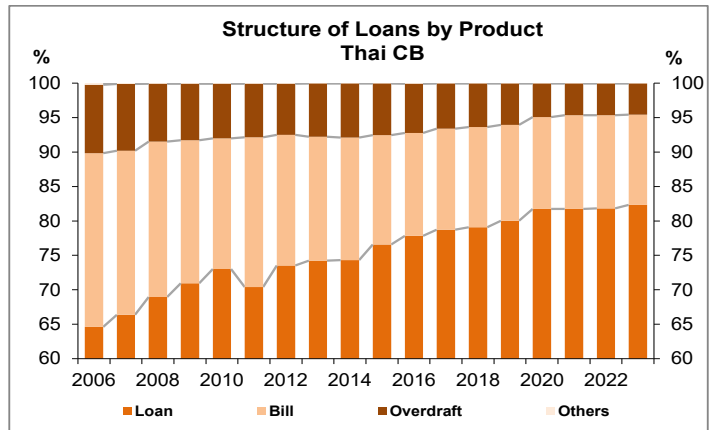
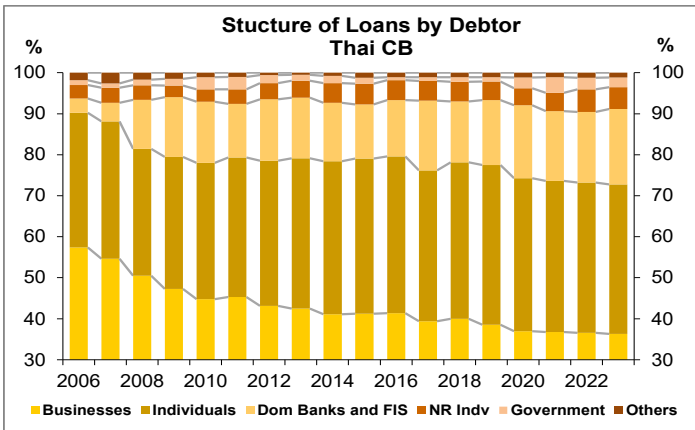
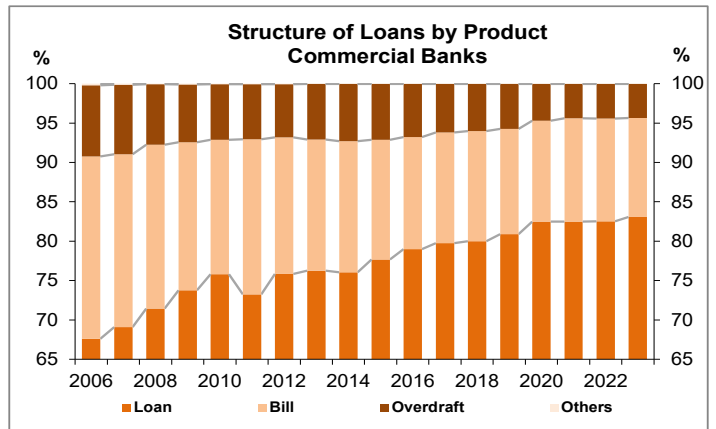
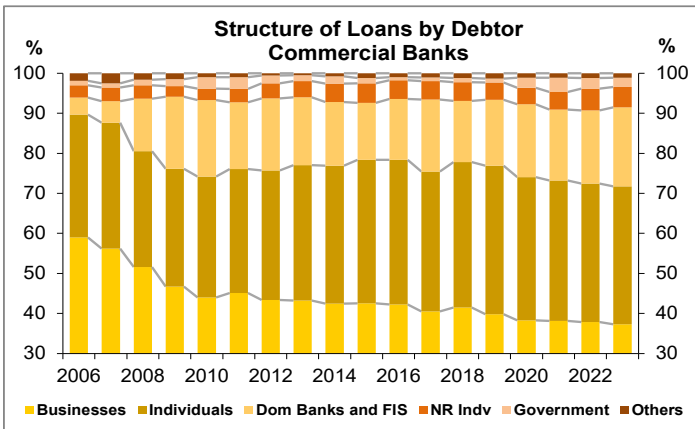
Loans Classified by Debtor and Product
Commercial Banks
As at December 31, 2023

(Million Baht)

Type of Debtors	Overdraft	Bill	Loan	Others	Total
Commercial Banks Incorporated in Thailand (Thai CB)	794,534	2,295,772	14,423,730	7,797	17,521,833
1. Government	612	287,602	129,052	0	417,266
2. State Enterprises and Government Organizations	265	0	75,263	0	75,528
3. Funds	0	5,340	88,020	0	93,360
4. Businesses	401,408	1,730,295	4,216,746	7,690	6,356,139
5. Individuals	390,236	61,865	5,944,322	42	6,396,465
6. Domestic Banks and Financial Institutions	1,358	160,453	3,061,509	0	3,223,320
6.1 Commercial Banks Registered in Thailand	0	7,670	343,092	0	350,762
6.2 Branches of Foreign Commercial Banks	0	800	11,494	0	12,294
6.3 Specialized Financial Institutions	0	6,000	2,245,909	0	2,251,909
6.4 Finance Companies/Finance and Securities Companies	0	0	500	0	500
6.5 Securities Companies	88	8,635	9,754	0	18,477
6.6 Mutual Fund Companies	0	0	136	0	136
6.7 Life Insurance Companies	0	0	18,909	0	18,909
6.8 Thrift and Credit Cooperatives/Federation of Savings and Credit Cooperatives	572	80,755	37,475	0	118,802
6.9 Asset Management Companies	0	4,350	10,917	0	15,267
6.10 Pawn Shops	512	16,790	2,499	0	19,801
6.11 Other Financial Institutions	186	35,453	380,824	0	416,463
7. Non-profit Organizations	102	0	1,079	0	1,181
8. Overseas Banks and Financial Institutions	3	3,884	27,115	0	31,002
9. Non-resident Individuals	550	46,333	880,624	65	927,572
Commercial Banks Incorporated Abroad (Foreign CB)	6,501	34,599	980,831	527	1,022,458
1. Government	0	0	0	0	0
2. State Enterprises and Government Organizations	0	0	0	0	0
3. Funds	0	0	0	0	0
4. Businesses	6,091	26,061	521,862	527	554,541
5. Individuals	367	0	522	0	889
6. Domestic Banks and Financial Institutions	0	5,129	427,366	0	432,495
6.1 Commercial Banks Registered in Thailand	0	3,791	253,244	0	257,035
6.2 Branches of Foreign Commercial Banks	0	288	1,150	0	1,438
6.3 Specialized Financial Institutions	0	0	77,600	0	77,600
6.4 Finance Companies/Finance and Securities Companies	0	0	0	0	0
6.5 Securities Companies	0	700	9,772	0	10,472
6.6 Mutual Fund Companies	0	0	0	0	0
6.7 Life Insurance Companies	0	0	4,774	0	4,774
6.8 Thrift and Credit Cooperatives/Federation of Savings and Credit Cooperatives	0	0	0	0	0
6.9 Asset Management Companies	0	0	0	0	0
6.10 Pawn Shops	0	0	0	0	0
6.11 Other Financial Institutions	0	350	80,826	0	81,176
7. Non-profit Organizations	0	0	0	0	0
8. Overseas Banks and Financial Institutions	0	1,649	12,708	0	14,357
9. Non-resident Individuals	43	1,760	18,373	0	20,176
Commercial Banks (CB)	801,035	2,330,371	15,404,561	8,324	18,544,291
1. Government	612	287,602	129,052	0	417,266
2. State Enterprises and Government Organizations	265	0	75,263	0	75,528
3. Funds	0	5,340	88,020	0	93,360
4. Businesses	407,499	1,756,356	4,738,608	8,217	6,910,680
5. Individuals	390,603	61,865	5,944,844	42	6,397,354
6. Domestic Banks and Financial Institutions	1,358	165,582	3,488,875	0	3,655,815
6.1 Commercial Banks Registered in Thailand	0	11,461	596,336	0	607,797
6.2 Branches of Foreign Commercial Banks	0	1,088	12,644	0	13,732
6.3 Specialized Financial Institutions	0	6,000	2,323,509	0	2,329,509
6.4 Finance Companies/Finance and Securities Companies	0	0	500	0	500
6.5 Securities Companies	88	9,335	19,526	0	28,949
6.6 Mutual Fund Companies	0	0	136	0	136
6.7 Life Insurance Companies	0	0	23,683	0	23,683
6.8 Thrift and Credit Cooperatives/Federation of Savings and Credit Cooperatives	572	80,755	37,475	0	118,802
6.9 Asset Management Companies	0	4,350	10,917	0	15,267
6.10 Pawn Shops	512	16,790	2,499	0	19,801
6.11 Other Financial Institutions	186	35,803	461,650	0	497,639
7. Non-profit Organizations	102	0	1,079	0	1,181
8. Overseas Banks and Financial Institutions	3	5,533	39,823	0	45,359
9. Non-resident Individuals	593	48,093	898,997	65	947,748

Source: BOT

Structure of Loans by Debtor and Product Commercial Banks



Source: BOT

Special Mention Loans and Non-Performing Loans¹
Commercial Banks
As at December 31, 2023

(Million Baht)

	Gross SML	Gross SML Ratio (%)	Gross NPL ³	Gross NPL Ratio ³ (%)
Commercial Banks Incorporated in Thailand (Thai CB)²	1,043,162	5.95	486,621	2.78
1. Bangkok Bank (BBL)	148,720	6.48	71,162	2.63
2. Krung Thai Bank (KTB)	188,722	7.55	97,001	3.10
3. Kasikornbank (KBANK)	165,789	6.99	88,327	3.16
4. The Siam Commercial Bank (SCB)	162,403	7.01	88,544	3.27
5. Bank of Ayudhya (BAY)	152,348	8.62	43,945	2.02
Top 5	817,982	7.27	388,979	2.88
6. TMBThanachart Bank	120,449	9.05	36,576	2.34
7. United Overseas Bank (Thai)	27,924	4.52	20,431	3.02
8. Kiatnakin Phatra Bank	29,544	7.25	12,869	2.86
9. CIMB Thai Bank	6,033	2.47	7,612	3.16
10. Land and Houses Bank	7,010	2.92	6,299	2.36
11. TISCO Bank	19,245	8.39	4,403	1.62
12. Industrial and Commercial Bank of China (Thai)	6,246	5.93	906	0.68
13. Standard Chartered Bank (Thai)	807	3.38	0	0.00
14. The Thai Credit Retail Bank	14,263	9.51	6,137	3.91
15. Sumitomo Mitsui Trust Bank (Thai)	495 ⁴	0.58 ⁴	0	0.00
16. Bank of China (Thai)	41	0.11	2,156	4.22
17. Mega International Commercial Bank	3,824	14.44	253	0.83
Commercial Banks Incorporated Abroad (Foreign CB)²	44,740	4.38	6,218	0.61
1. Sumitomo Mitsui Banking Corporation	2,096 ⁴	0.85 ⁴	1,417	0.41
2. Mizuho Bank	35,824 ⁴	15.84 ⁴	1,096	0.36
3. The Hongkong and Shanghai Banking Corporation (HSBC)	6,461	9.72	177	0.13
4. Citibank	1,168	3.07	635	0.68
5. JP Morgan Chase Bank	0	0.00	0	0.00
6. Deutsche Bank	1,024	8.04	0	0.00
7. Bank of America	239	2.90	0	0.00
8. BNP Paribas	123	1.10	0	0.00
9. Oversea-Chinese Banking Corporation	2,018	10.21	0	0.00
10. RHB Bank Berhad	1,901	18.86	2,366	22.51
11. Indian Overseas Bank	345 ⁴	2.66 ⁴	527	4.76
Total	1,087,902	5.87	492,839	2.66

Source: Forms C.B.1.1, C.B.1.2, BOT and compiled from individual banks

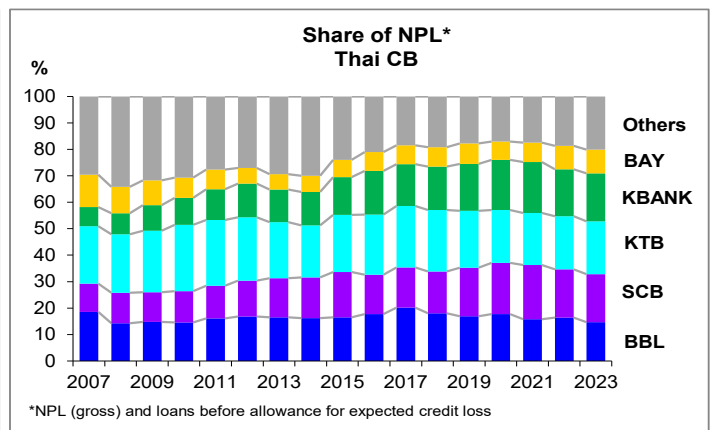
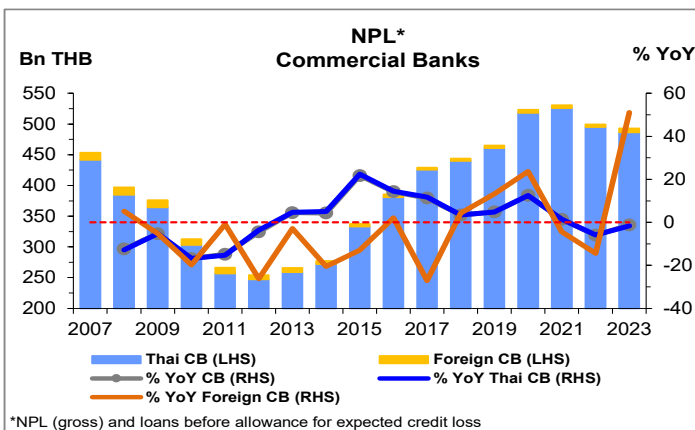
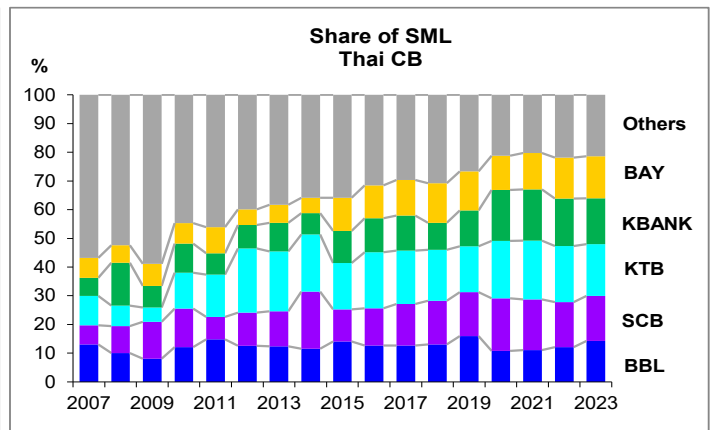
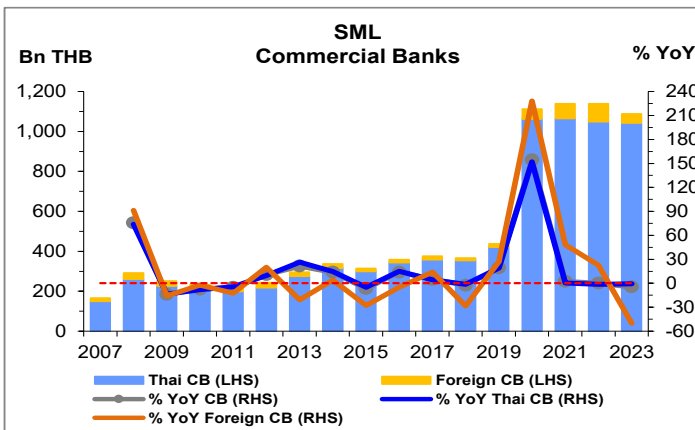
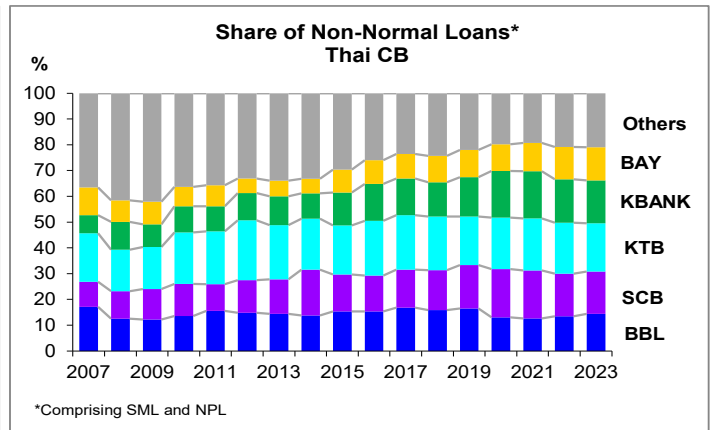
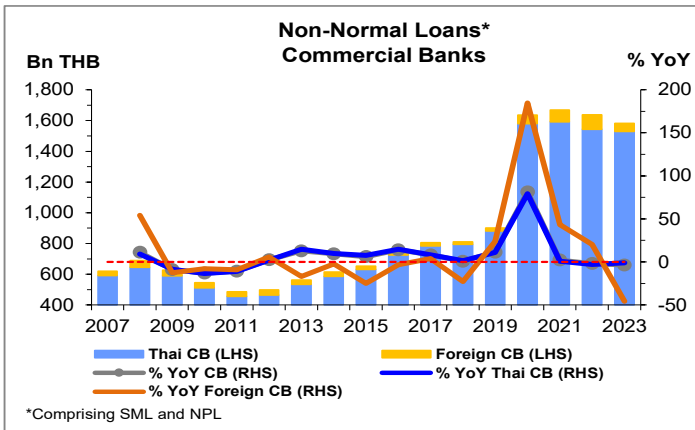
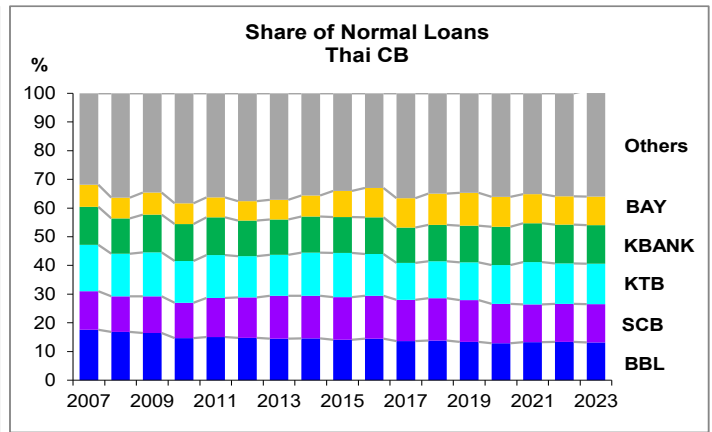
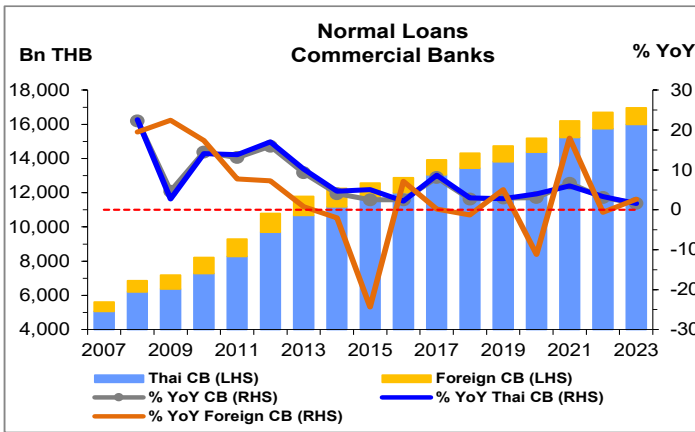
¹ The bank's financial statements

² Ranked by Assets

³ NPL (gross) and Loans before allowance for expected credit loss of NPL

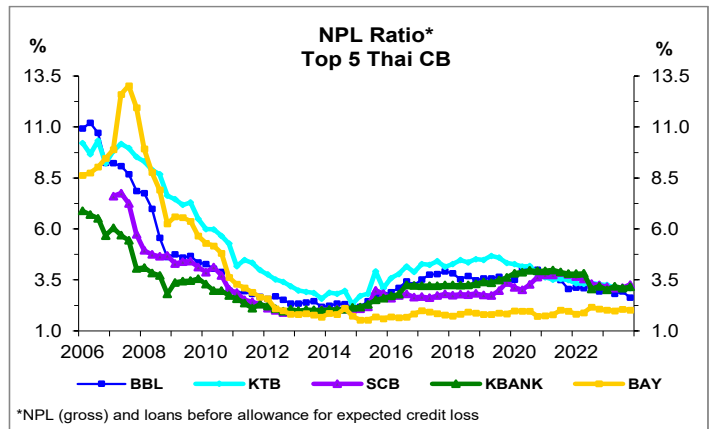
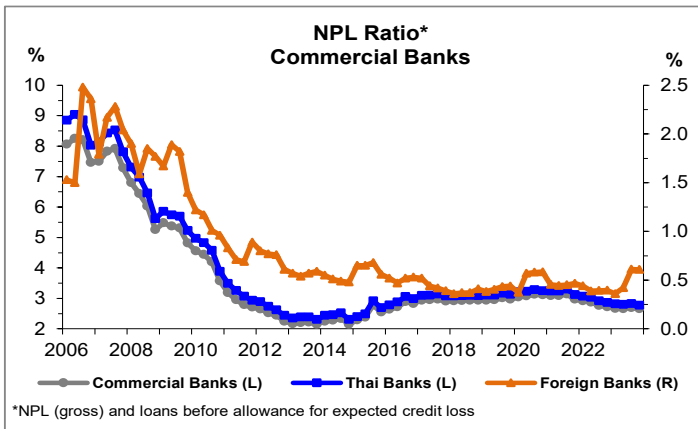
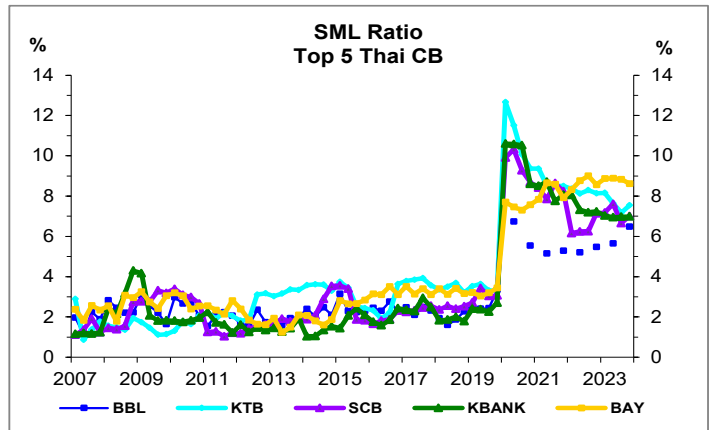
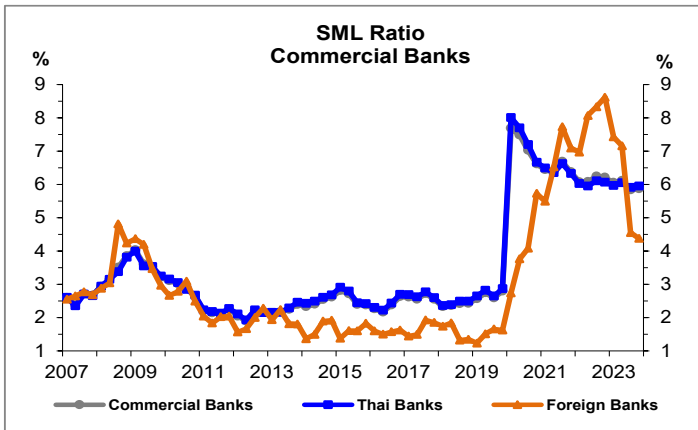
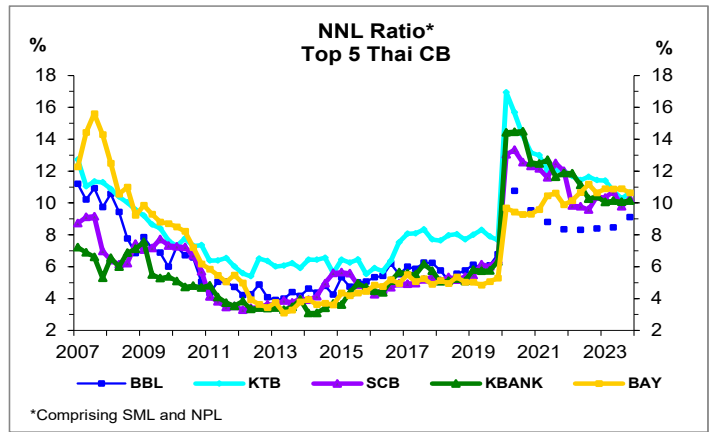
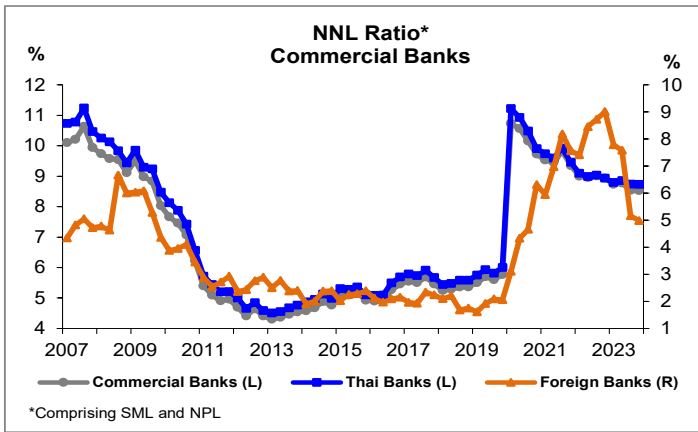
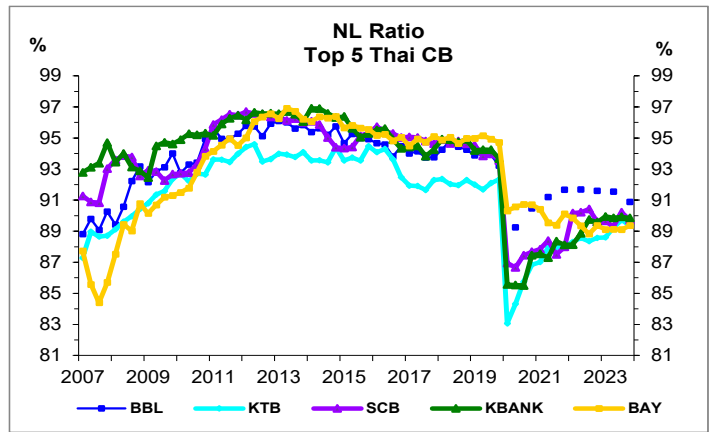
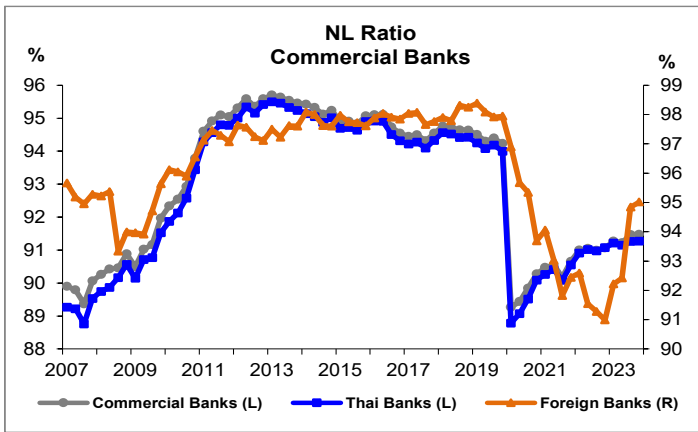
⁴ Ended March 2024

Loans Classified by Credit Risk Commercial Banks



Source: BOT and SEC

Loans Ratios Commercial Banks



Source: BOT and SEC

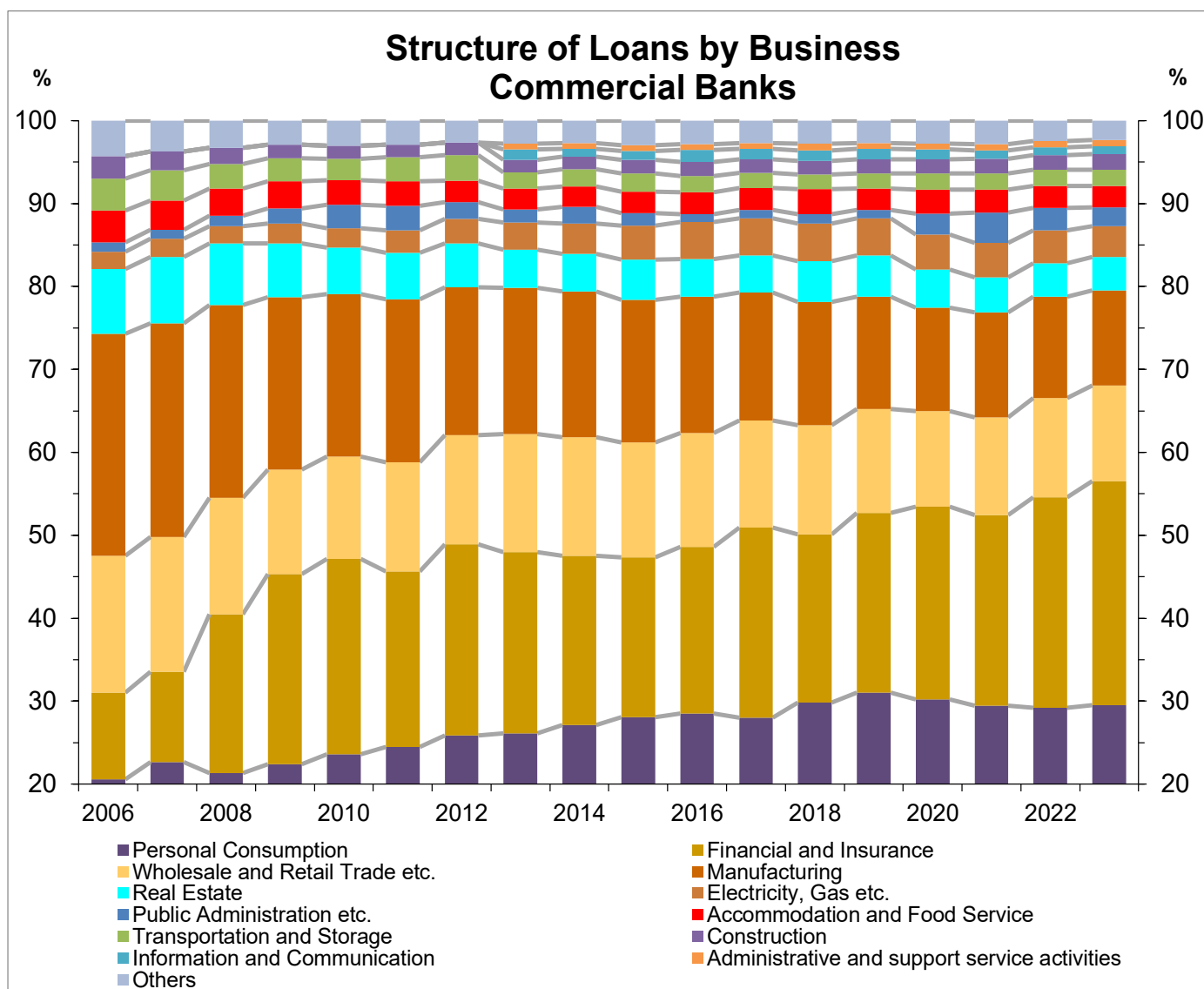
Loans Classified by Business¹ Commercial Banks As at December 31, 2023

(Million Baht)

	Thai Banks		Foreign Banks		Commercial Banks	
	Amount	Share (%)	Amount	Share (%)	Amount	Share (%)
1. Personal Consumption	5,478,729	31.3	501	0.0	5,479,230	29.5
2. Financial and Insurance Activities	4,452,811	25.4	554,874	54.3	5,007,686	27.0
3. Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	2,031,510	11.6	101,651	9.9	2,133,161	11.5
4. Manufacturing	1,930,173	11.0	193,500	18.9	2,123,673	11.5
5. Real Estate Activities	731,013	4.2	19,367	1.9	750,380	4.0
6. Electricity, Gas, Steam and Air Conditioning Supply	659,913	3.8	32,865	3.2	692,778	3.7
7. Accommodation and Food Service Activities	460,723	2.6	19,365	1.9	480,088	2.6
8. Public Administration and Defence; Compulsory Social Security	418,321	2.4	0	0.0	418,322	2.3
9. Transportation and Storage	346,472	2.0	15,576	1.5	362,048	2.0
10. Construction	337,924	1.9	10,058	1.0	347,982	1.9
11. Information and Communication	161,042	0.9	8,066	0.8	169,108	0.9
12. Administrative and Support Service Activities	103,268	0.6	36,788	3.6	140,056	0.8
13. Others	409,933	2.3	29,848	2.9	439,782	2.4
Total	17,521,832	100.0	1,022,459	100.0	18,544,294	100.0

Source: BOT

¹ Changing the ISIC BOT Code from version 3.1 to version 4.0 in Q1/2013



Source: BOT

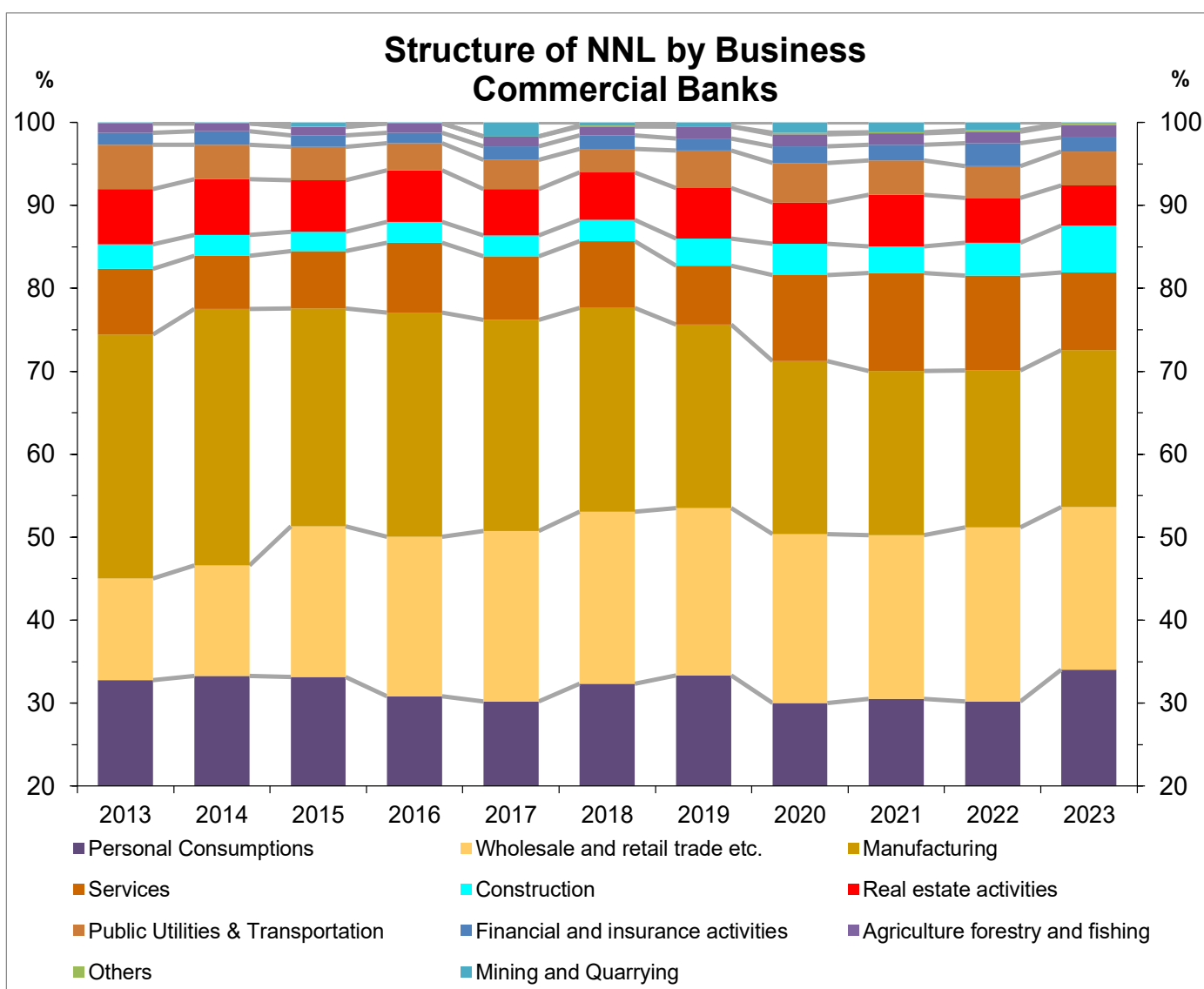
**Non-Normal Loans Classified by Business
Commercial Banks
As at December 31, 2023**

(Million Baht)

	Amount	Share (%)	% to Total Loans
1. Personal Consumptions	535,353	34.0	9.77
2. Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	309,471	19.7	14.56
3. Manufacturing	297,155	18.9	14.08
4. Services	147,574	9.4	14.37
5. Construction	89,501	5.7	25.73
6. Real Estate Activities	76,272	4.8	10.23
7. Public Utilities & Transportation	63,997	4.1	5.97
8. Financial and Insurance Activities	27,138	1.7	0.55
9. Agriculture Forestry and Fishing	23,297	1.5	24.66
10. Others	2,860	0.2	0.68
11. Mining and Quarrying	1,950	0.1	3.14
Total	1,574,568	100.0	8.54

Source: BOT

**Structure of NNL by Business
Commercial Banks**



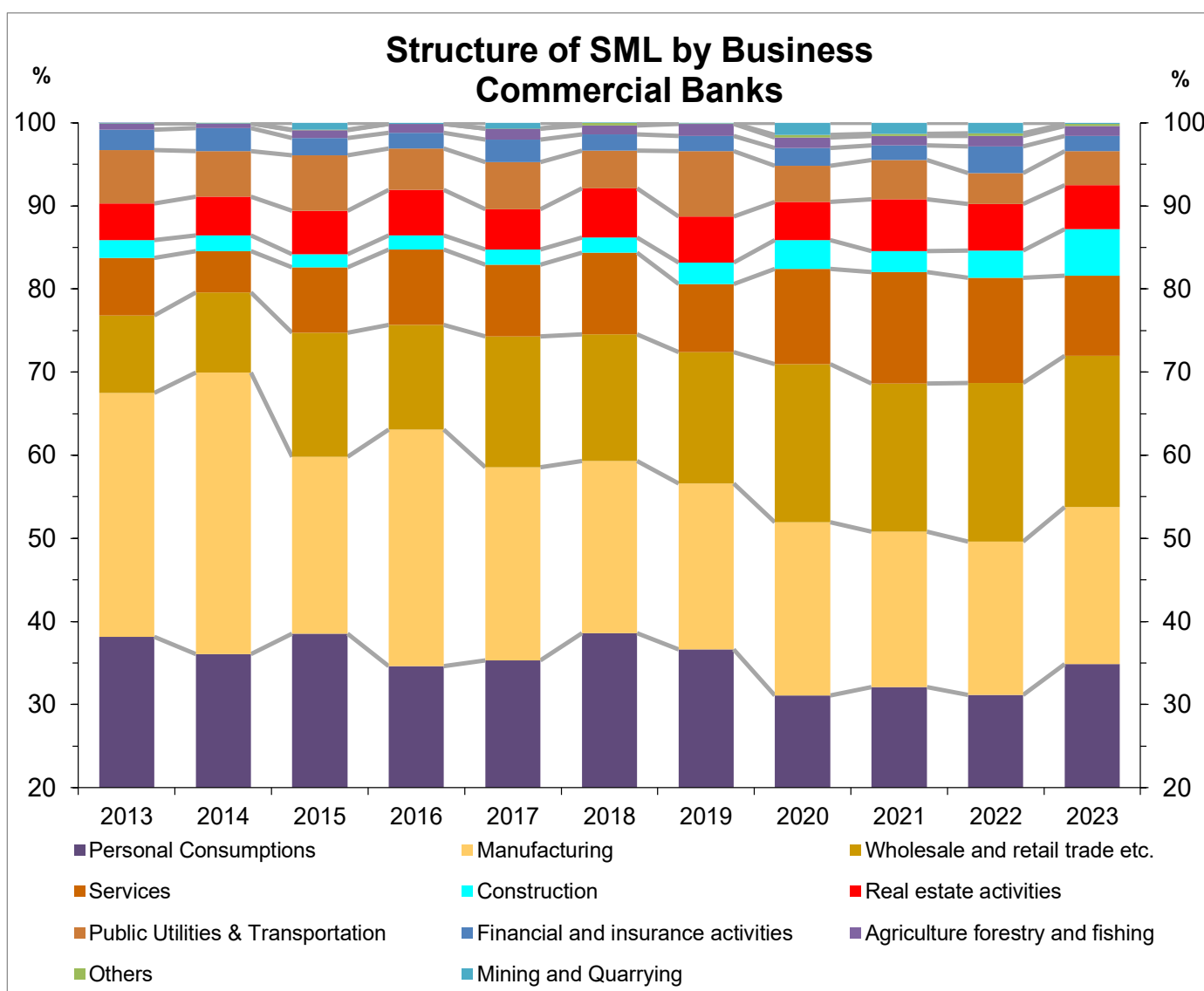
Source: BOT

**Special Mention Loans Classified by Business
Commercial Banks
As at December 31, 2023**

(Million Baht)

	Amount	Share (%)	% to Total Loans
1. Personal Consumptions	377,536	34.9	6.89
2. Manufacturing	204,138	18.9	9.70
3. Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	196,497	18.2	9.26
4. Services	104,302	9.6	10.22
5. Construction	61,028	5.6	17.55
6. Real Estate Activities	56,775	5.2	7.63
7. Public Utilities & Transportation	44,344	4.1	4.15
8. Financial and Insurance Activities	19,766	1.8	0.40
9. Agriculture Forestry and Fishing	13,230	1.2	14.01
10. Others	2,826	0.3	0.67
11. Mining and Quarrying	1,327	0.1	2.16
Total	1,081,769	100.0	5.88

Source: BOT



Source: BOT

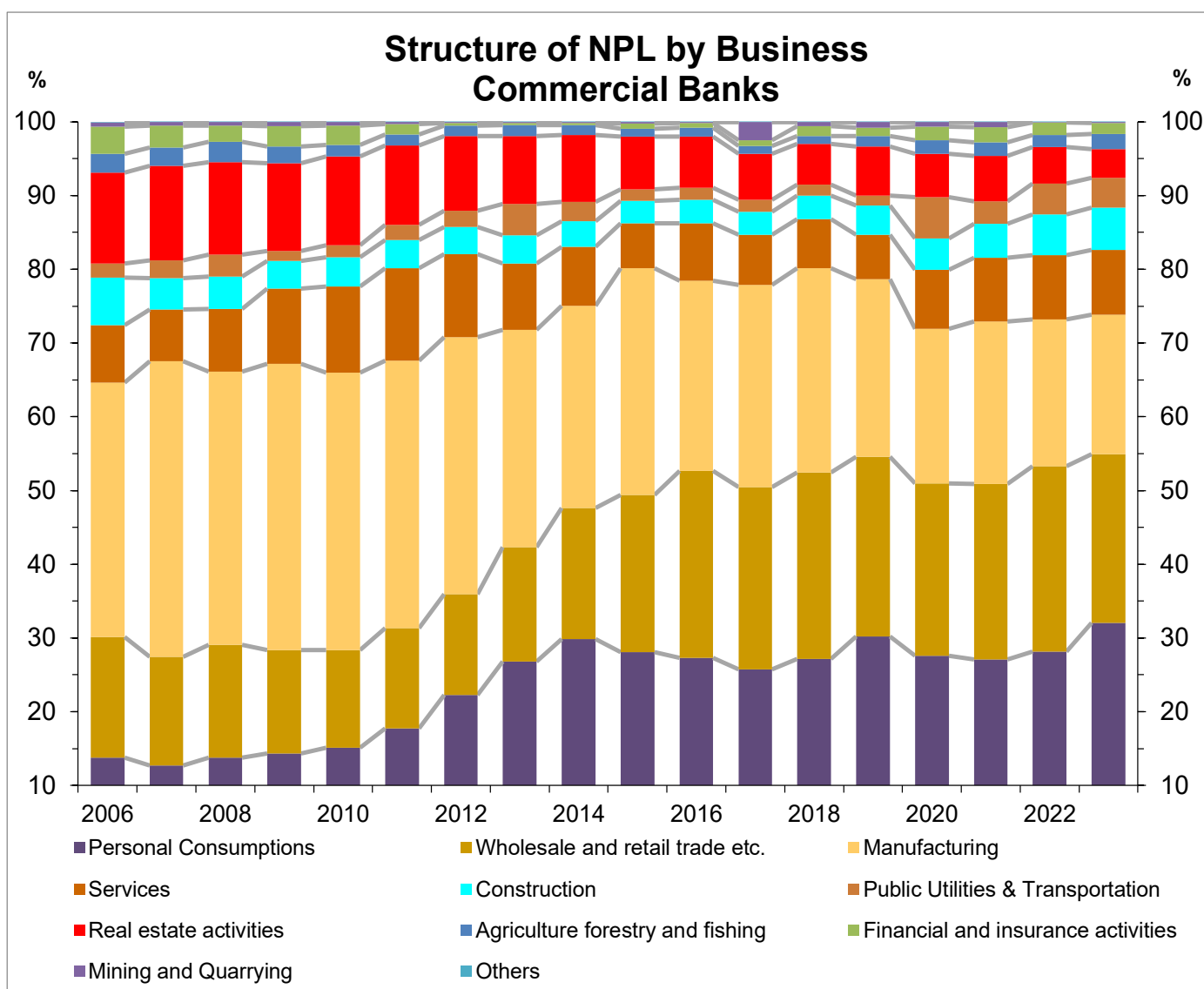
Non-Performing Loans Classified by Business¹ Commercial Banks As at December 31, 2023

(Million Baht)

	Amount	Share (%)	% to Total Loans
1. Personal Consumptions	157,817	32.0	2.88
2. Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	112,974	22.9	5.30
3. Manufacturing	93,017	18.9	4.38
4. Services	43,272	8.8	4.15
5. Construction	28,473	5.8	8.18
6. Public Utilities & Transportation	19,653	4.0	1.82
7. Real Estate Activities	19,497	4.0	2.60
8. Agriculture Forestry and Fishing	10,067	2.0	10.65
9. Financial and Insurance Activities	7,372	1.5	0.15
10. Mining and Quarrying	623	0.1	0.98
11. Others	35	0.0	0.01
Total	492,800	100.0	2.72

Source: BOT

¹ Changing the ISIC BOT Code from version 3.1 to version 4.0 in Q1/2013



Source: BOT

Net Profit¹
Depository Banks
As at December 31, 2023

(Million Baht)

	Net Profit	Return on Assets (%)	Return on Equity (%)	Net Profit per Share (Baht)
Commercial Banks (CB)	252,639	1.1	7.9	-
Commercial Banks Incorporated in Thailand (Thai CB)²	229,421	1.0	8.7	-
1. Bangkok Bank (BBL)	37,532	1.0	7.4	19.7
2. Krung Thai Bank (KTB)	34,681	1.0	9.1	2.5
3. Kasikornbank (KBANK)	40,821	1.1	8.6	16.9
4. The Siam Commercial Bank (SCB)	47,485	1.4	11.3	14.0
5. Bank of Ayudhya (BAY)	24,593	1.0	9.3	3.3
Top 5	185,112	1.1	9.0	-
6. TMBThanachart Bank	18,426	1.0	8.1	0.2
7. United Overseas Bank (Thai)	2,647	0.3	3.5	1.1
8. Kiatnakin Phatra Bank	4,944	0.9	8.9	5.8
9. CIMB Thai Bank	2,157	0.4	4.9	0.1
10. Land and Houses Bank	1,693	0.5	4.8	0.9
11. TISCO Bank	4,888	1.8	13.4	5.3
12. Industrial and Commercial Bank of China (Thai)	2,620	1.2	7.1	1.2
13. Standard Chartered Bank (Thai)	1,316	0.8	4.9	0.9
14. The Thai Credit Retail Bank	3,591	2.2	20.3	3.1
15. Sumitomo Mitsui Trust Bank (Thai) ³	437	0.4	2.1	21.9
16. Bank of China (Thai)	878	1.3	7.5	0.9
17. Mega International Commercial Bank	711	1.8	9.0	1.6
Commercial Banks Incorporated Abroad (Foreign CB)²	23,218	1.2	4.3	-
1. Sumitomo Mitsui Banking Corporation ³	10,158	2.0	5.1	-
2. Mizuho Bank ³	7,180	1.5	4.5	-
3. The Hongkong and Shanghai Banking Corporation (HSBC)	3,933	1.4	10.2	-
4. Citibank	2,303	1.0	8.2	-
5. JP Morgan Chase Bank	378	0.4	2.0	-
6. Deutsche Bank	492	0.5	2.4	-
7. Bank of America	691	0.7	3.5	-
8. BNP Paribas	889	1.0	5.6	-
9. Oversea-Chinese Banking Corporation	38	0.1	0.1	-
10. RHB Bank Berhad	(2,881.4)	(13.6)	(106.7)	-
11. Indian Overseas Bank ³	38	0.2	0.5	-
Specialized Banks (SB)²	58,134	0.8	11.4	-
1. The Government Savings Bank (GSB)	33,544	1.0	14.2	-
2. Bank for Agriculture and Agricultural Cooperatives (BAAC) ³	9,722	0.4	6.1	15.7
3. The Government Housing Bank (GHB)	14,620	0.8	12.6	-
4. Islamic Bank of Thailand (IBANK)	248	0.3	(8.1)	0.0001
Total	310,773	1.0	8.4	-

Source: Compiled from individual banks

¹ The bank's financial statements

² Rank by Assets

³ 12M ended March 2024

Statement of Comprehensive Income¹
Commercial Banks
Year Ended December 31, 2023

(Million Baht)

	Thai CB	Foreign CB	Total	BBL	KTB	SCB	KBANK	BAY	Total Top 5
1. Interest Income	899,736	46,551	946,287	152,284	136,648	137,003	152,347	95,053	673,335
1.1 Loans	695,158	23,768	718,926	124,985	119,137	108,778	132,725	53,981	539,606
1.2 Transactions with financial institutions and money market	69,899	11,222	81,121	12,580	12,184	9,690	12,365	10,475	57,294
1.3 Hire purchase and financial leasing	82,491	0	82,491	0	0	10,114	0	28,792	38,906
1.4 Investments	50,216	11,342	61,558	14,380	4,836	8,117	7,257	1,649	36,239
1.5 Others	1,972	219	2,191	339	491	304	0	156	1,290
2. Interest Expenses	254,874	21,186	276,060	46,956	37,524	33,492	32,453	33,415	183,840
2.1 Deposits	120,960	11,433	132,393	20,321	15,417	15,358	12,484	18,462	82,042
2.2 Transactions with financial institutions and money market	27,233	5,597	32,830	5,218	3,953	2,808	3,273	3,812	19,064
2.3 Debt issued and borrowings	30,404	0	30,404	8,944	5,167	3,197	4,288	2,615	24,211
2.4 Fees from the borrowings	207	0	207	0	0	0	3	0	3
2.5 Premium to deposit insurance	72,565	4,070	76,635	11,549	12,409	11,710	12,405	8,052	56,125
2.6 Others	3,505	86	3,591	924	577	419	0	474	2,394
Net Interest Income	644,862	25,365	670,227	105,328	99,124	103,511	119,894	61,638	489,495
3. Fees and Service Income	179,279	3,756	183,035	32,727	20,683	36,077	44,804	13,445	147,736
3.1 Acceptances, aval, and guarantees	9,212	579	9,791	246	1,526	1,557	3,750	527	7,606
3.2 Credit cards	47,161	-56	47,105	-	-	-	-	-	-
3.3 ATM cards and other e-banking services	27,333	42	27,375	-	-	-	-	-	-
3.4 Money transfer and collection	16,496	1,482	17,978	-	-	-	-	-	-
3.5 Consultance	449	8	457	-	-	-	-	-	-
3.6 Management fee	2,459	412	2,871	-	-	-	-	-	-
3.7 Underwriting	2,222	2	2,224	-	-	-	-	-	-
3.8 Securities custodian	2,038	884	2,922	-	-	-	-	-	-
3.9 Cheque-related fee	849	42	891	-	-	-	-	-	-
3.10 Letters of credits	1,667	134	1,801	-	-	-	-	-	-
3.11 Commissions	33,899	0	33,899	-	-	-	-	-	-
3.12 Income from debt collection fees	1,135	0	1,135	-	-	-	-	-	-
3.13 Fees income from goods and services payment	3,161	4	3,165	-	-	-	-	-	-
3.14 Other fee and services	31,198	223	31,421	-	-	-	-	-	-
4. Fees and Service Expenses	60,640	2,342	62,982	13,778	5,113	11,068	16,168	6,198	52,325
Net Fees and Service Income	118,639	1,414	120,053	18,949	15,570	25,009	28,636	7,246	95,410
Net Core Revenue²	763,501	26,779	790,280	124,277	114,694	128,520	148,530	68,884	584,906
5. Gains (Losses) on financial instruments measured at fair value through profit of loss	43,573	18,466	62,039	4,446	5,178	7,801	11,551	5,793	34,769
6. Gains (Losses) on investments	-1,244	65	-1,179	-310	156	64	-545	-1,317	-1,952
7. Share of profit (loss) from investment for using equity method	0	0	0	0	0	0	0	0	0
8. Other Operation Incomes	46,142	3,001	49,143	6,574⁴	8,166⁵	4,327⁵	9,937⁵	10,023⁶	39,028
Net Revenue³	851,972	48,311	900,283	134,988	128,194	140,712	169,472	83,384	656,750
9. Other Operating Expenses	379,727	17,433	397,160	62,540	54,560	54,212	70,807	37,638	279,758
9.1 Salaries and employee benefits	162,246	7,268	169,514	25,278	19,626	24,255	27,671	20,195	117,025
Number of employees (Persons)	124,936	2,330	127,266	-	-	-	-	-	-
9.2 Directors' remuneration	175	0	175	141	90	29	104	66	431
Number of directors (Persons)	181	0	181	-	-	-	-	-	-
9.3 Premises and equipments	37,205	2,473	39,678	11,759	5,667	9,322	12,455	6,123	45,326
9.4 Tax and duties	27,189	1,808	28,997	4,759	4,447	3,897	5,982	2,184	21,270
9.5 Information technology expenses	44,507	1,278	45,785	-	-	-	-	-	-
9.6 Others	108,405	4,606	113,011	20,603	24,729 ⁷	16,708	24,595	9,071	95,713
10. Expected Credit Loss	196,187	2,592	198,779	26,995	31,098	27,848	49,387	15,569	150,898
11. Profit (Loss) before Income Tax and Extraordinary Items	275,564	28,287	303,851	45,453	42,536	58,652	49,278	30,177	226,095
12. Income Tax	46,099	6,352	52,451	7,920	7,855	11,166	8,457	5,585	40,983
13. Net profit (loss)	229,466	21,936	251,402	37,532	34,681	47,485	40,821	24,592	185,111

Source: BOT and SEC

¹ The bank's financial statements

² Including Net interest income and Net fees and service income

³ Including Net core revenue and items 5.-8.

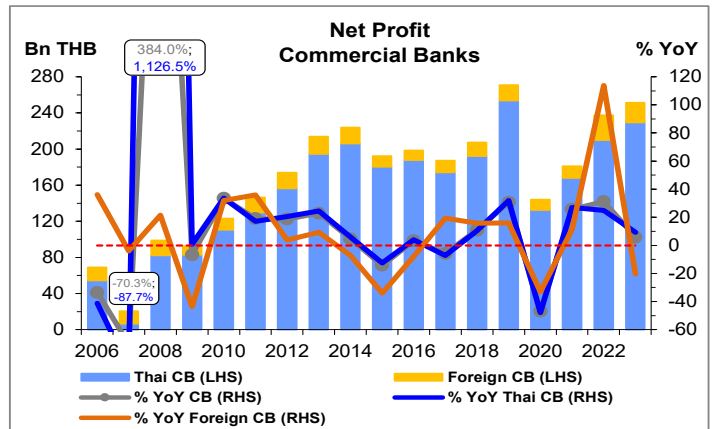
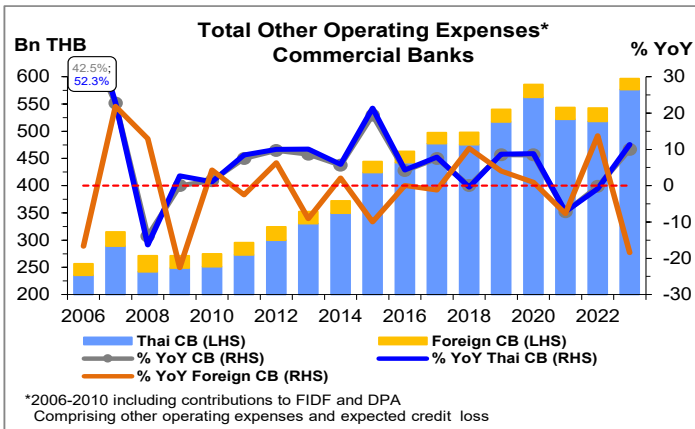
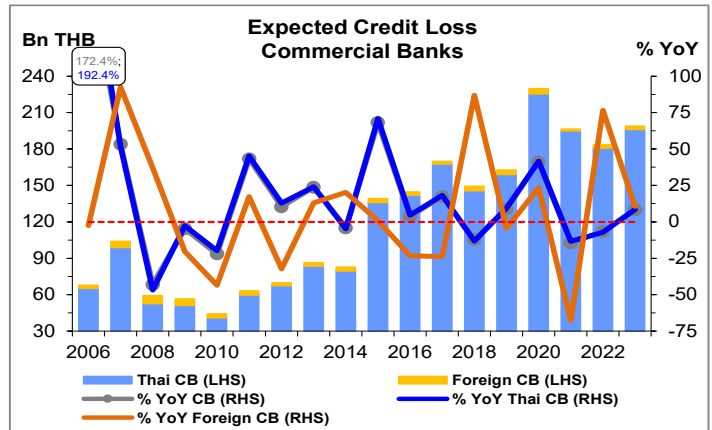
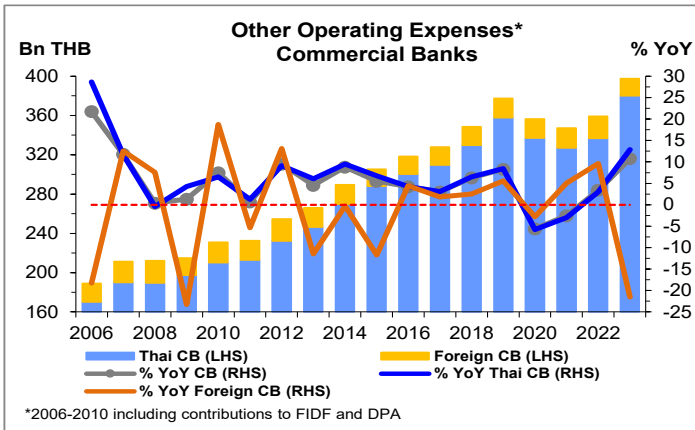
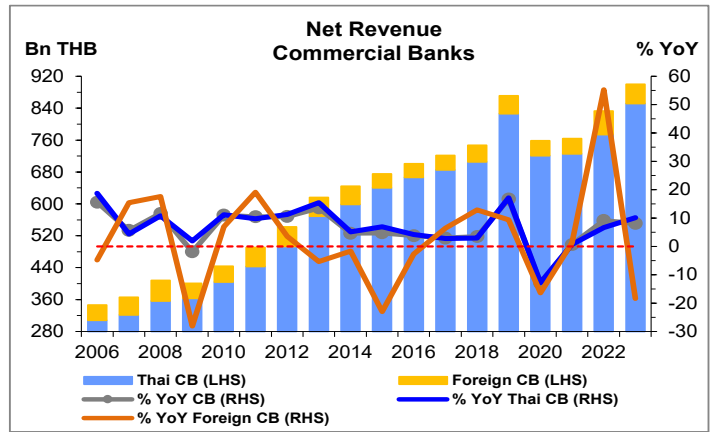
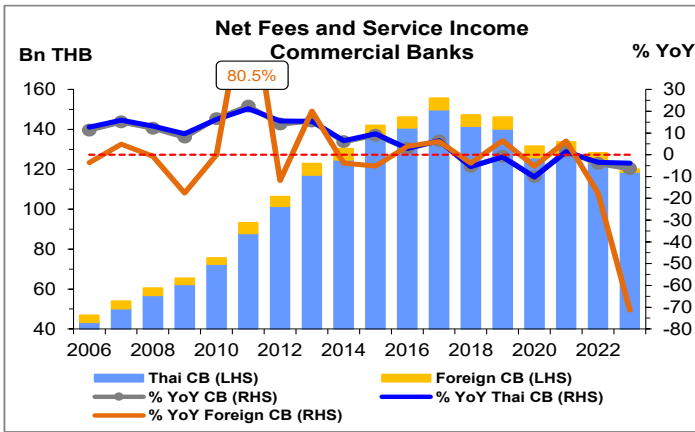
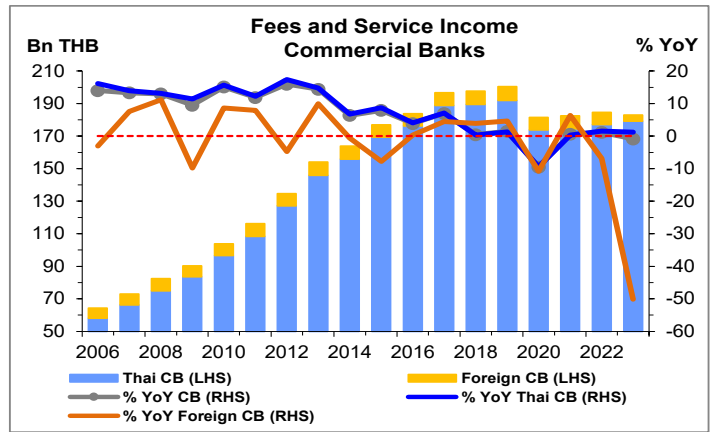
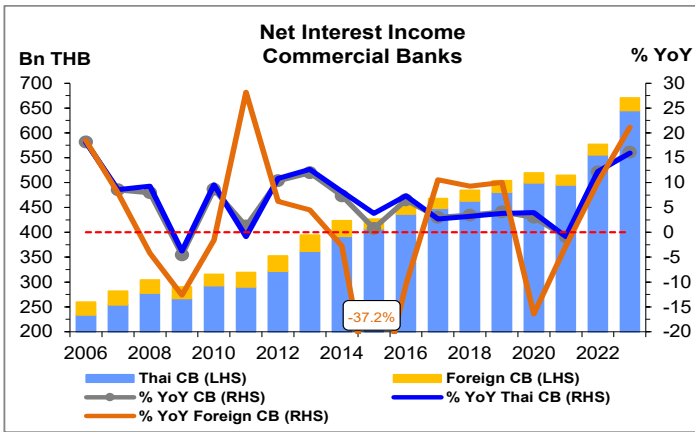
⁴ Including Gains on disposal of assets and Dividend income

⁵ Including Dividend income

⁶ Including Bad debts recoveries and Dividend income

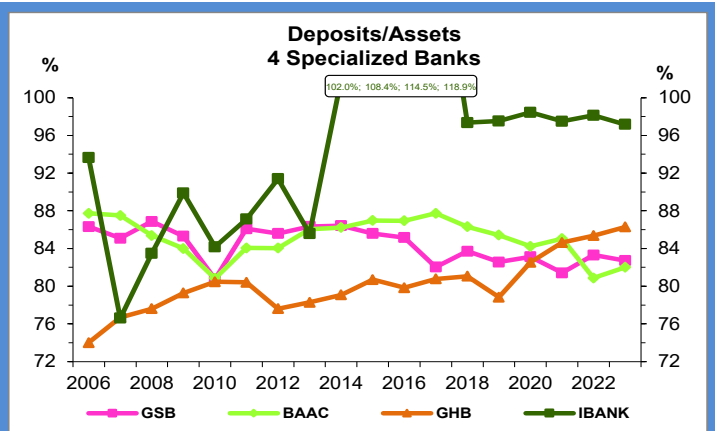
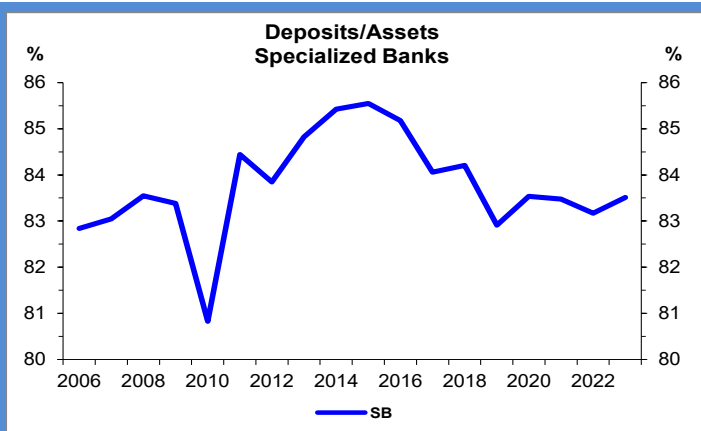
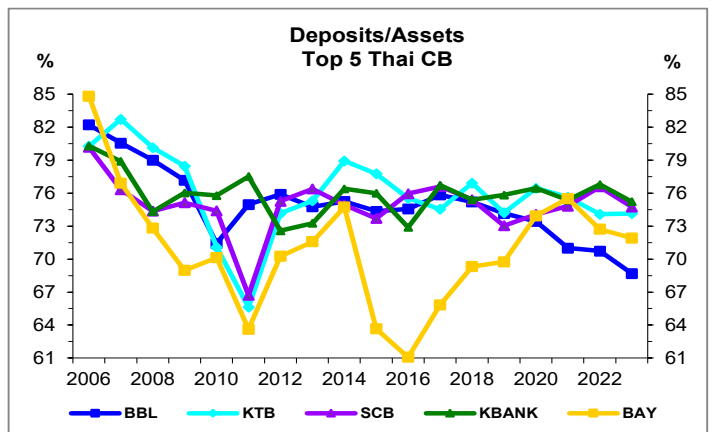
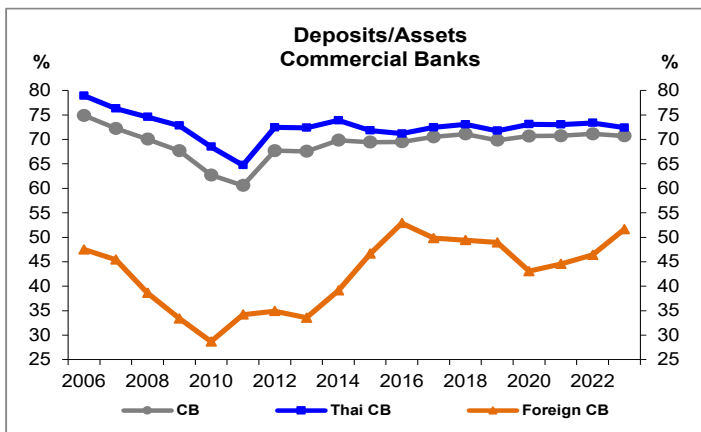
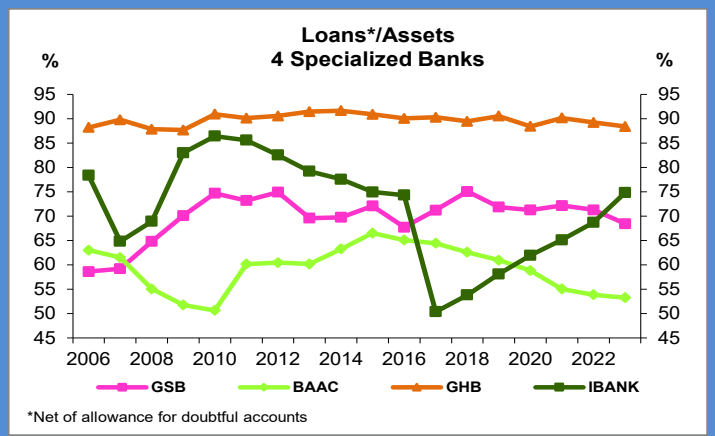
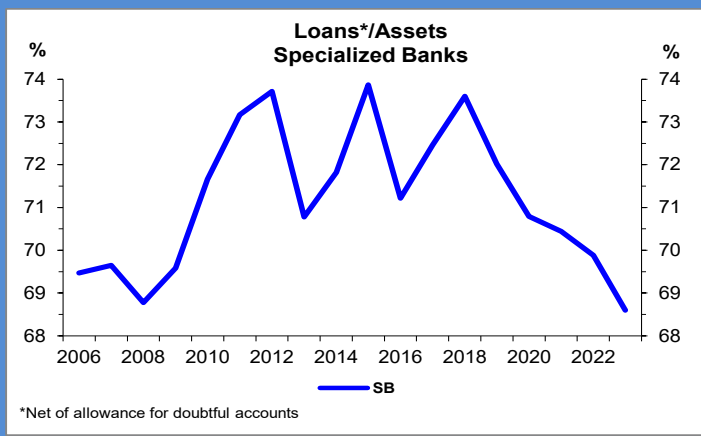
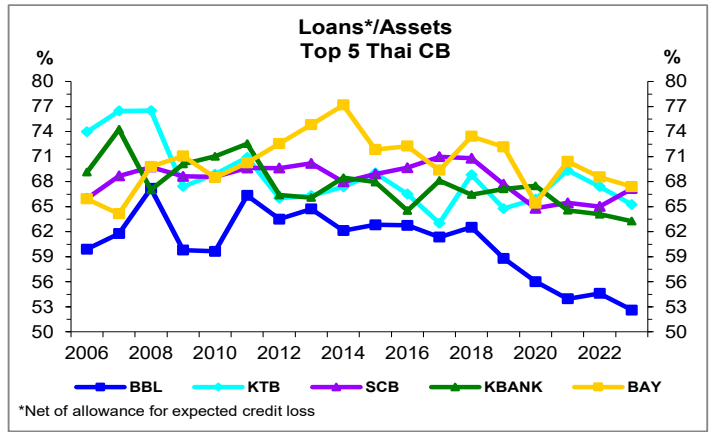
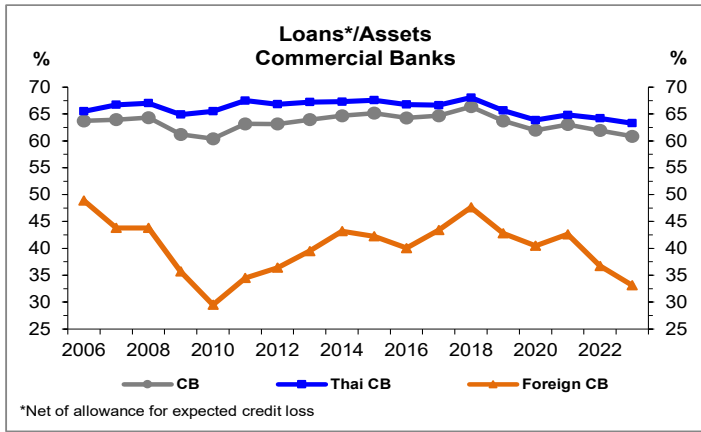
⁷ Including Impairment loss of properties for sale

Highlights of Financial Performance Commercial Banks



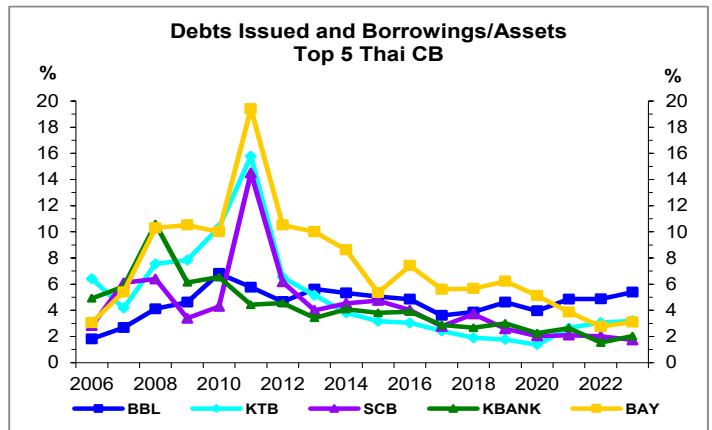
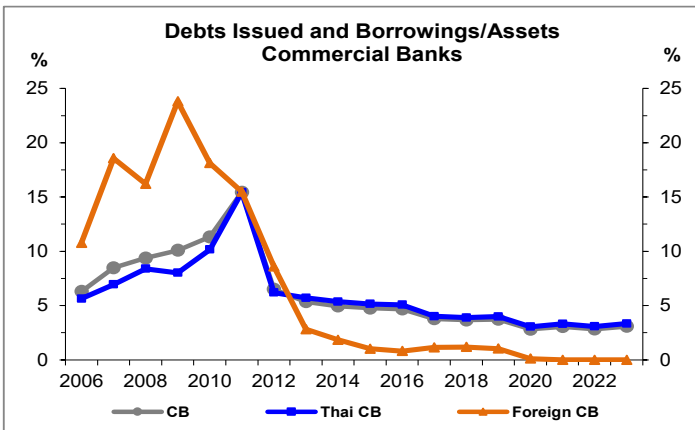
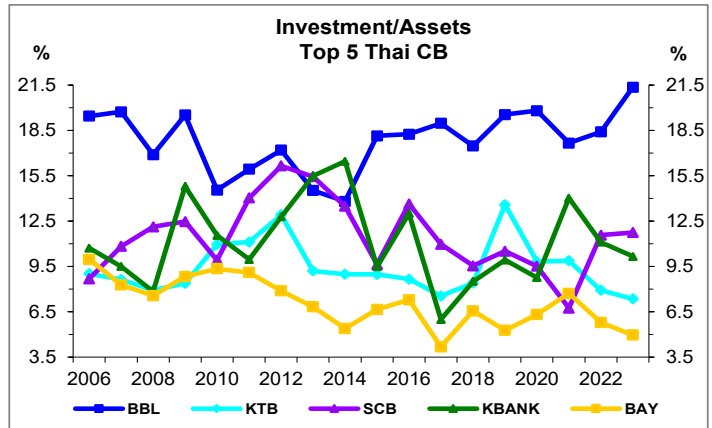
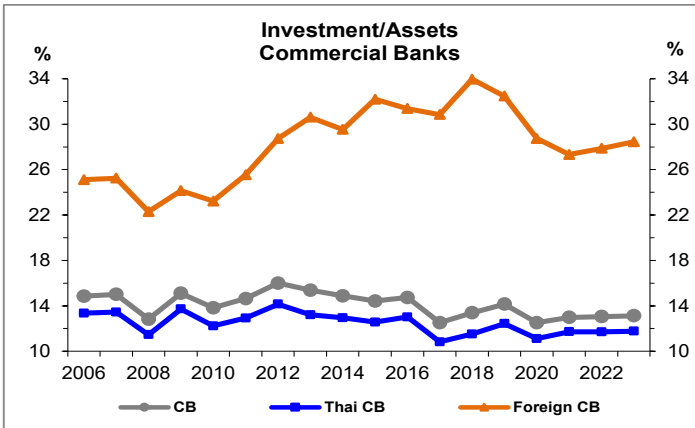
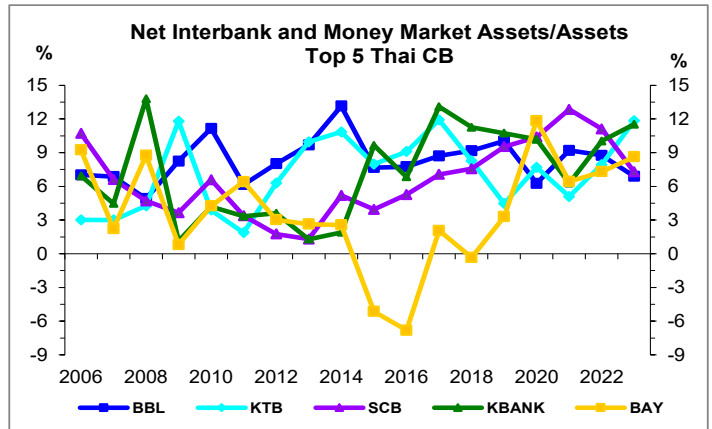
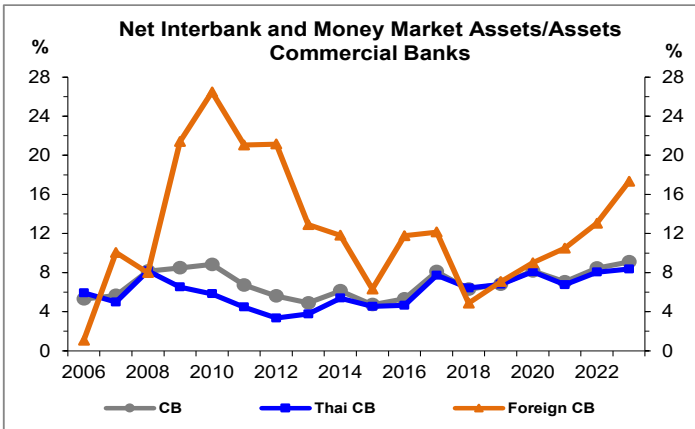
Source: BOT

Structure Ratios Depository Banks



Source: Forms C.B.1.1, C.B. 1.2, BOT and compiled from individual banks

Structure Ratios Commercial Banks



Source: Forms C.B.1.1, C.B. 1.2, BOT and SEC

Liquidity Ratios¹
Depository Banks
As at December 31, 2023

(Million Baht)

	Deposits	Borrowings	Fundings ³	Loans ⁴	Loans to Deposits Ratio (%)	Loans to Fundings Ratio (%)
Commercial Banks (CB)	16,905,362	734,478	17,639,840	14,543,398	86.0	82.4
Commercial Banks Incorporated in Thailand (Thai CB)²	15,904,394	734,478	16,638,872	13,901,157	87.4	83.5
1. Bangkok Bank (BBL)	2,699,888	211,510	2,911,398	2,067,703	76.6	71.0
2. Krung Thai Bank (KTB)	2,654,751	114,202	2,768,953	2,336,712	88.0	84.4
3. Kasikornbank (KBANK)	2,671,735	71,789	2,743,524	2,246,758	84.1	81.9
4. The Siam Commercial Bank (SCB)	2,452,078	56,903	2,508,981	2,203,055	89.8	87.8
5. Bank of Ayudhya (BAY)	1,815,719	78,233	1,893,952	1,701,805	93.7	89.9
Top 5	12,294,171	532,637	12,826,808	10,556,033	85.9	82.3
6. TMBThanachart Bank	1,387,961	52,633	1,440,594	1,270,224	91.5	88.2
7. United Overseas Bank (Thai)	678,875	40,788	719,663	600,803	88.5	83.5
8. Kiatnakin Phatra Bank	359,517	66,878	426,395	386,610	107.5	90.7
9. CIMB Thai Bank	257,710	21,634	279,344	236,437	91.7	84.6
10. Land and Houses Bank	251,453	3,058	254,511	226,668	90.1	89.1
11. TISCO Bank	210,730	7,876	218,606	220,495	104.6	100.9
12. Industrial and Commercial Bank of China (Thai)	153,606	4,993	158,599	101,378	66.0	63.9
13. Standard Chartered Bank (Thai)	94,780	0	94,780	23,616	24.9	24.9
14. The Thai Credit Retail Bank	117,017	2,612	119,629	140,180	119.8	117.2
15. Sumitomo Mitsui Trust Bank (Thai)	24,784	0	24,784	78,674	317.4	317.4
16. Bank of China (Thai)	52,245	1,369	53,614	34,775	66.6	64.9
17. Mega International Commercial Bank	21,545	0	21,545	25,264	117.3	117.3
Commercial Banks Incorporated Abroad (Foreign CB)²	1,000,968	0	1,000,968	642,241	64.2	64.2
1. Sumitomo Mitsui Banking Corporation	282,386	0	282,386	245,145	86.8	86.8
2. Mizuho Bank	259,859	0	259,859	230,722	88.8	88.8
3. The Hongkong and Shanghai Banking Corporation (HSBC)	147,180	0	147,180	66,119	44.9	44.9
4. Citibank	140,427	0	140,427	37,086	26.4	26.4
5. JP Morgan Chase Bank	30,705	0	30,705	1,244	4.1	4.1
6. Deutsche Bank	44,946	0	44,946	12,677	28.2	28.2
7. Bank of America	43,836	0	43,836	8,165	18.6	18.6
8. BNP Paribas	23,858	0	23,858	11,197	46.9	46.9
9. Oversea-Chinese Banking Corporation	13,848	0	13,848	19,613	141.6	141.6
10. RHB Bank Berhad	5,504	0	5,504	7,569	137.5	137.5
11. Indian Overseas Bank	8,419	0	8,419	2,704	32.1	32.1
Specialized Banks (SB)²	6,185,512	-	-	5,080,626	82.1	-
1. The Government Savings Bank (GSB)	2,679,253	-	-	2,216,810	82.7	-
2. Bank for Agriculture and Agricultural Cooperatives (BAAC) ⁵	1,887,751	-	-	1,225,925	64.9	-
3. The Government Housing Bank (GHB)	1,540,652	-	-	1,577,952	102.4	-
4. Islamic Bank of Thailand (IBANK)	77,856	-	-	59,939	77.0	-
Total	23,090,874	734,478	23,825,352	19,624,024	85.0	-

Source: Forms C.B. 1.1, C.B. 1.2, BOT and compiled from individual banks

¹The bank's financial statements

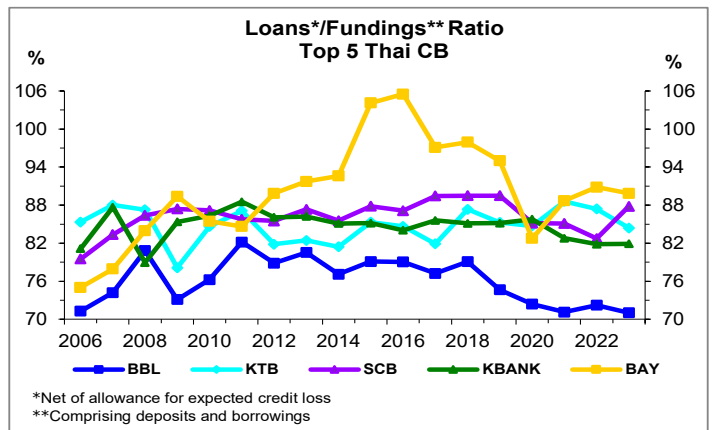
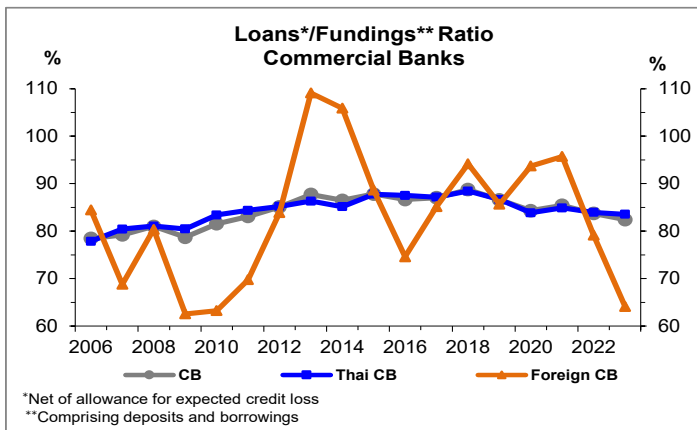
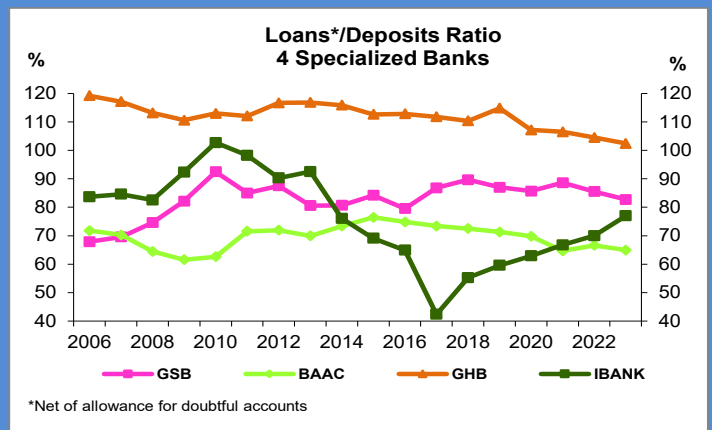
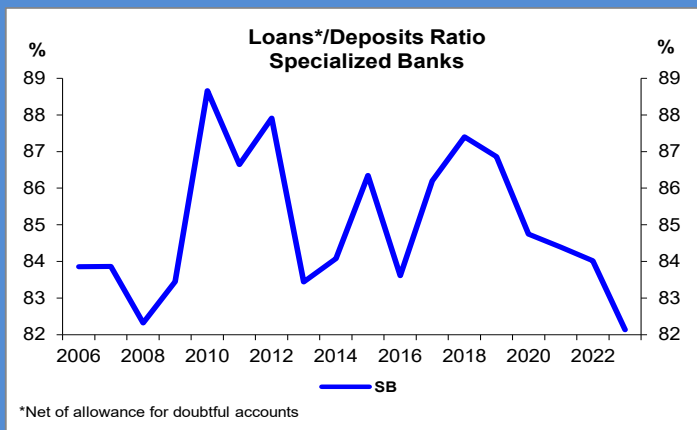
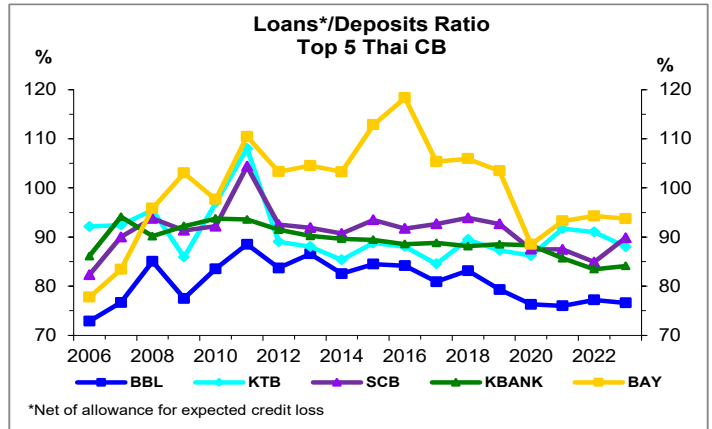
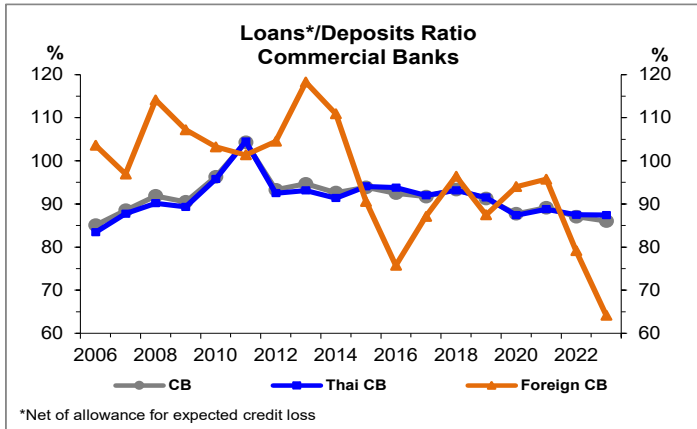
²Ranked by Assets

³Comprising deposits and borrowings

⁴Net of allowance for expected credit loss

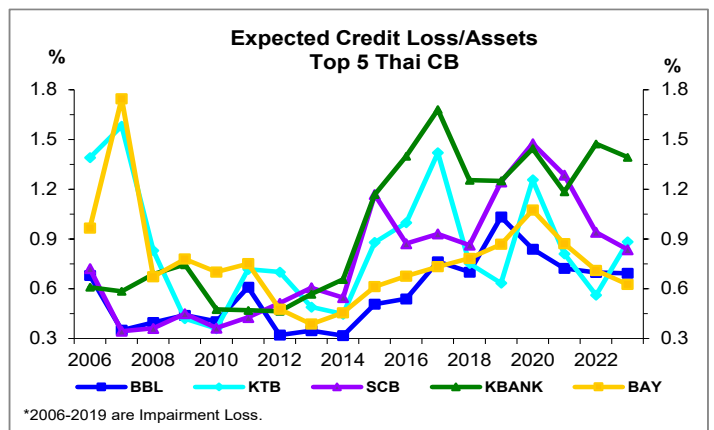
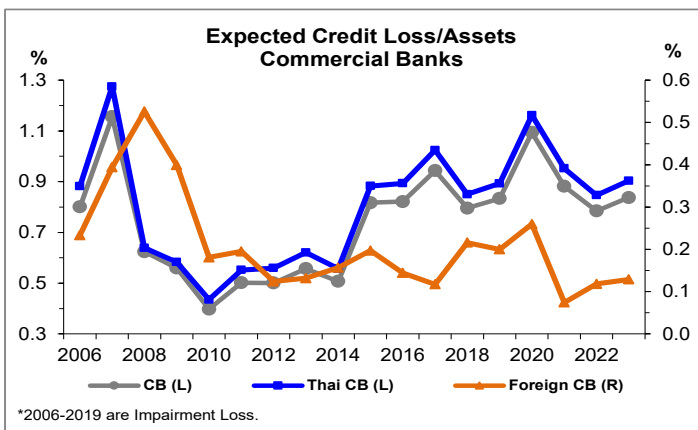
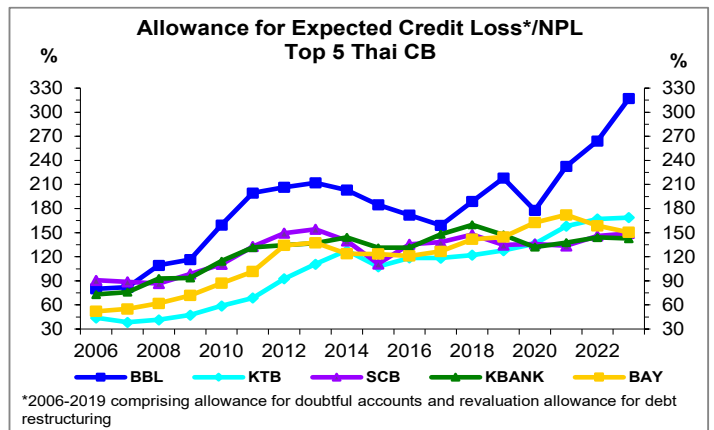
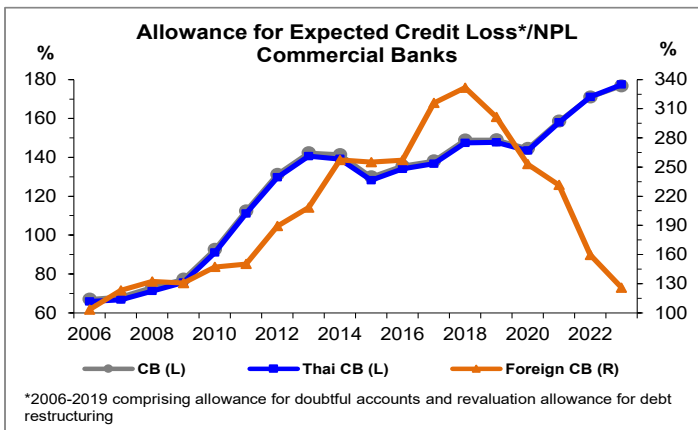
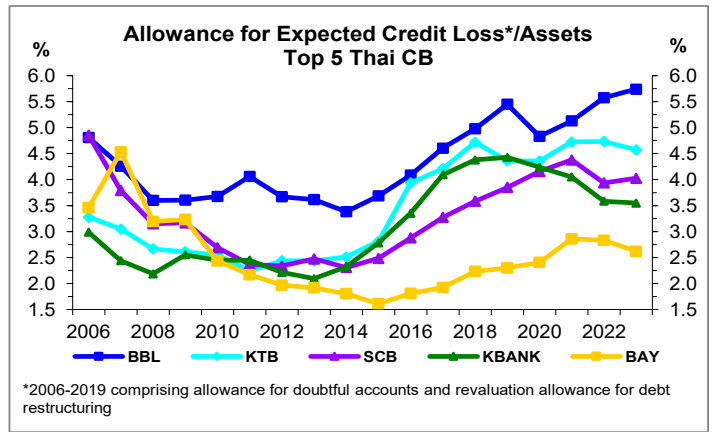
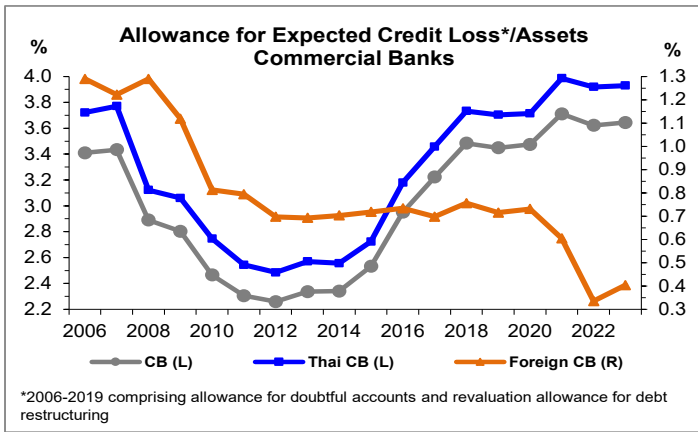
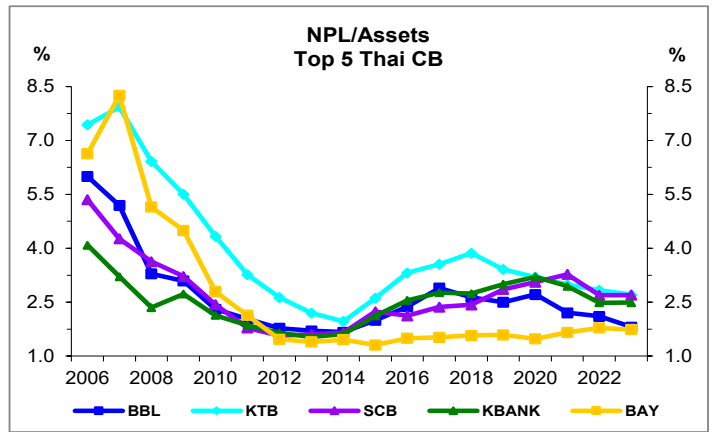
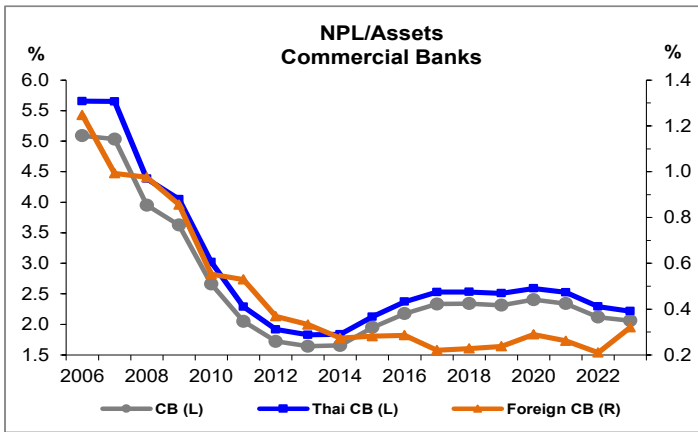
⁵Ended March 2024

Liquidity Ratios Depository Banks



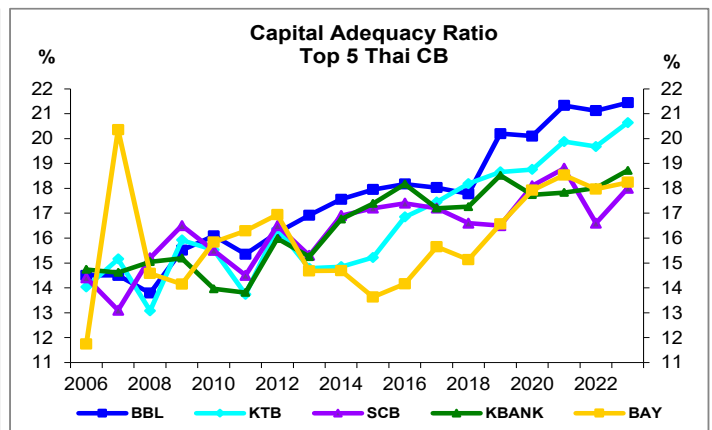
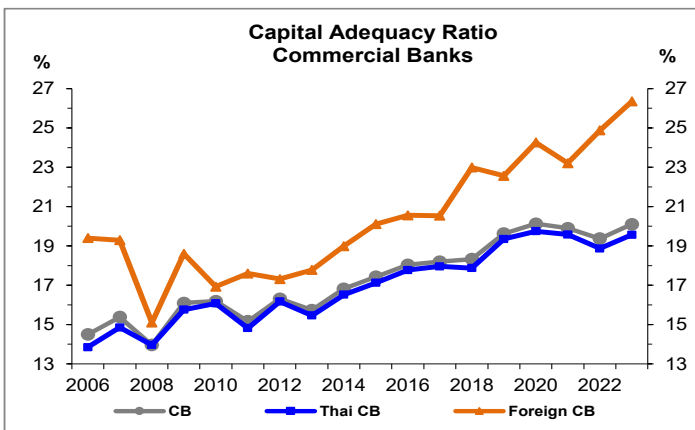
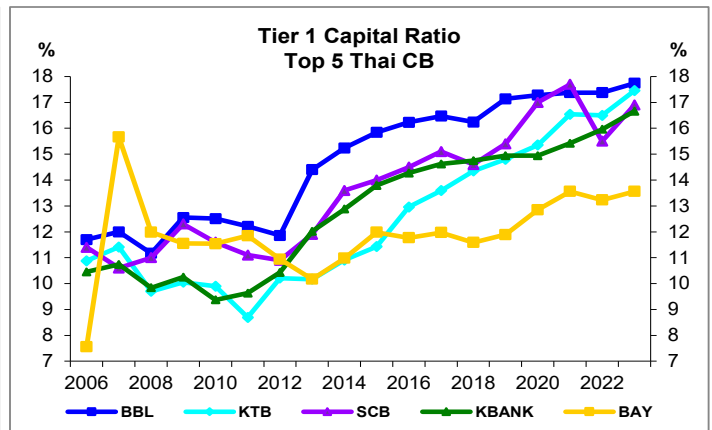
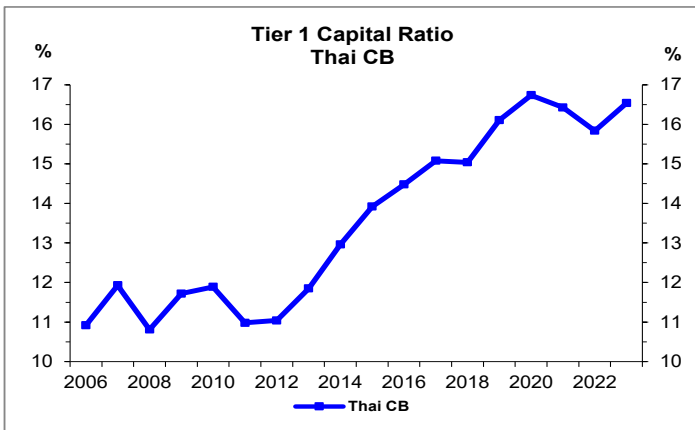
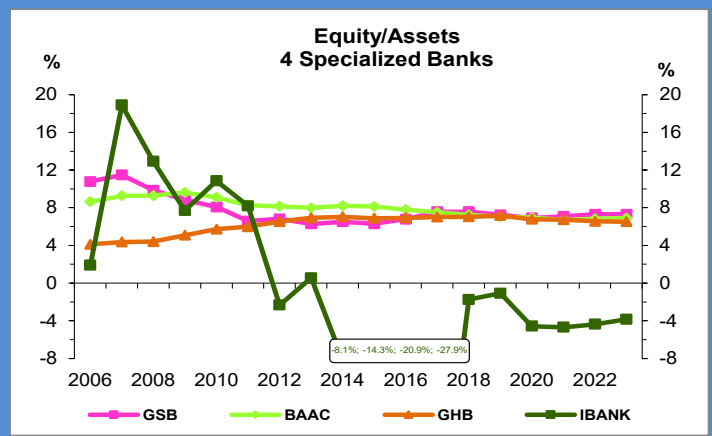
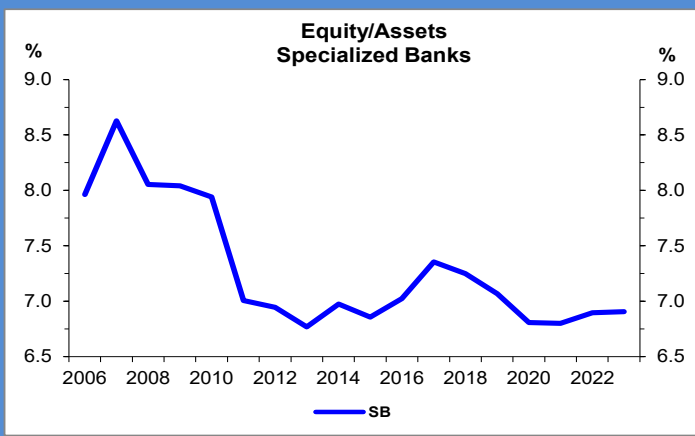
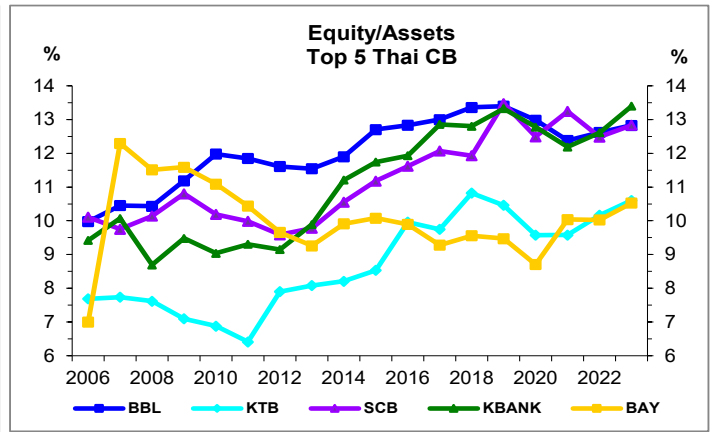
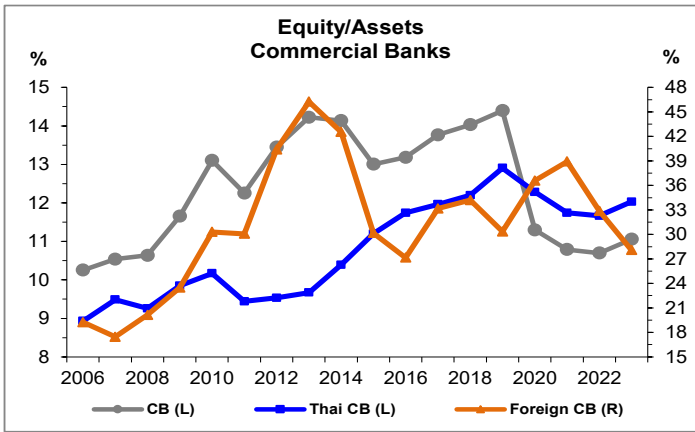
Source: Forms C.B.1.1, C.B. 1.2, BOT, SEC and compiled from individual banks

Asset Quality Ratios Commercial Banks



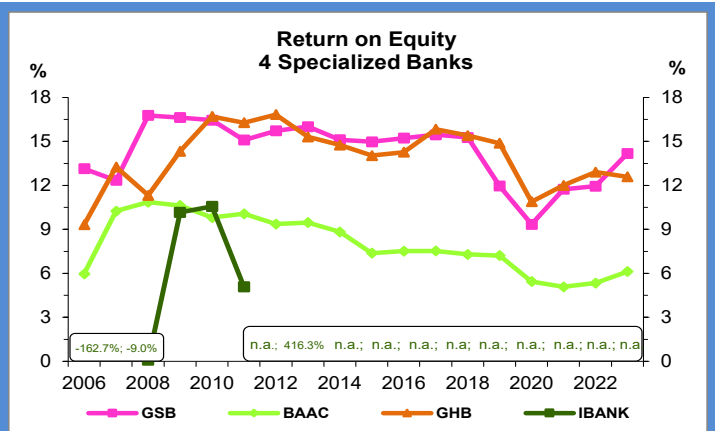
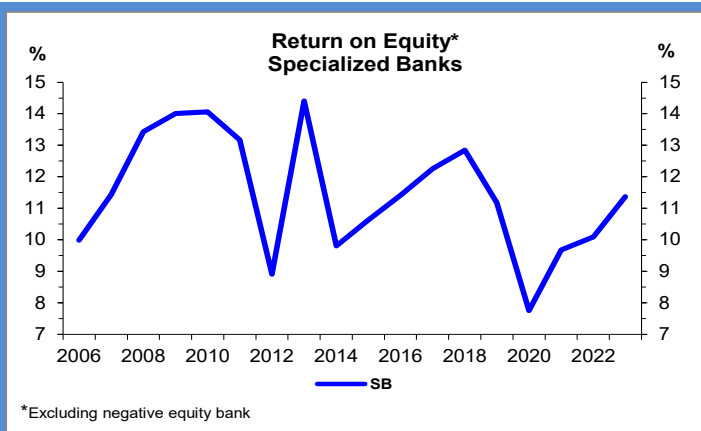
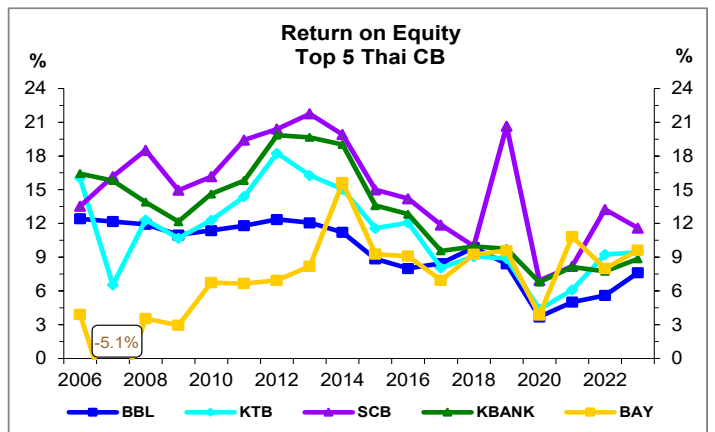
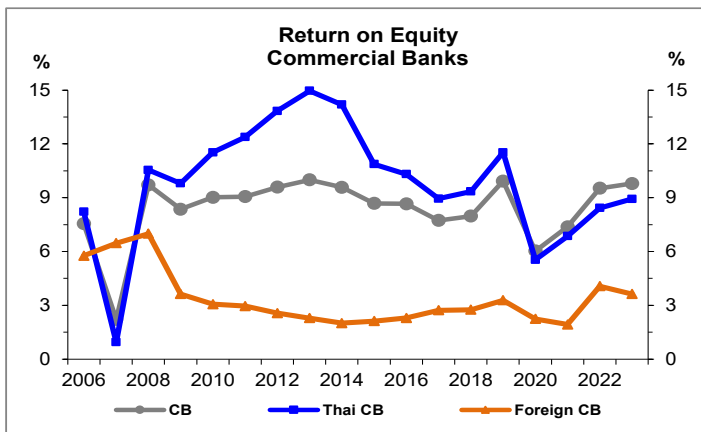
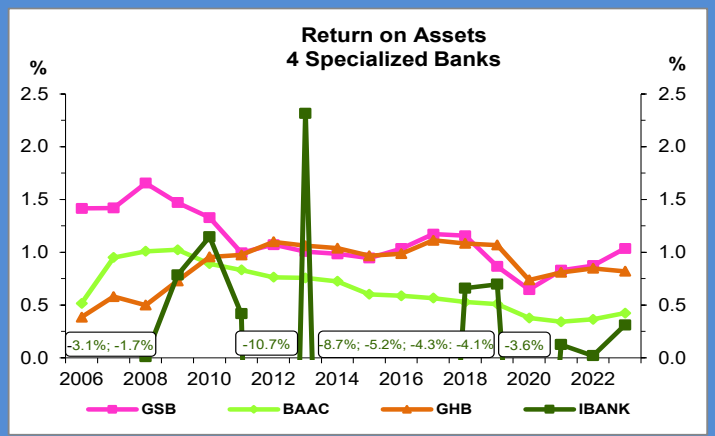
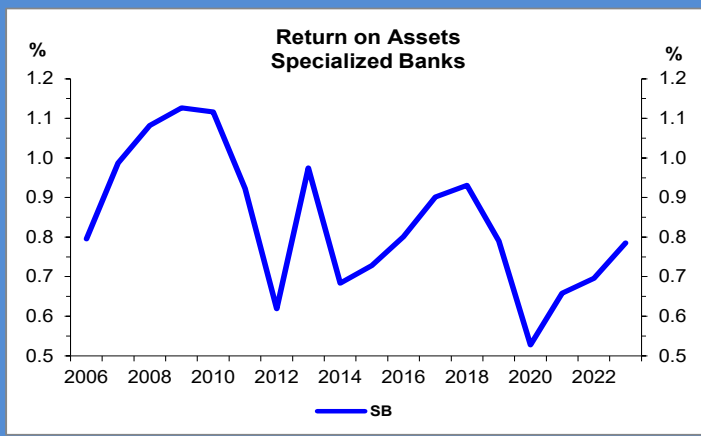
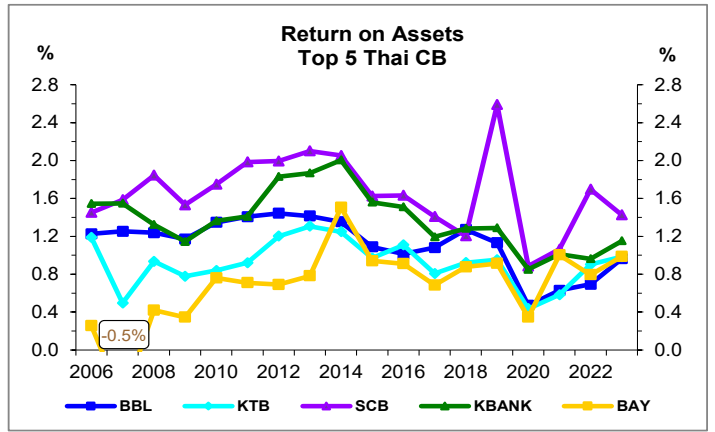
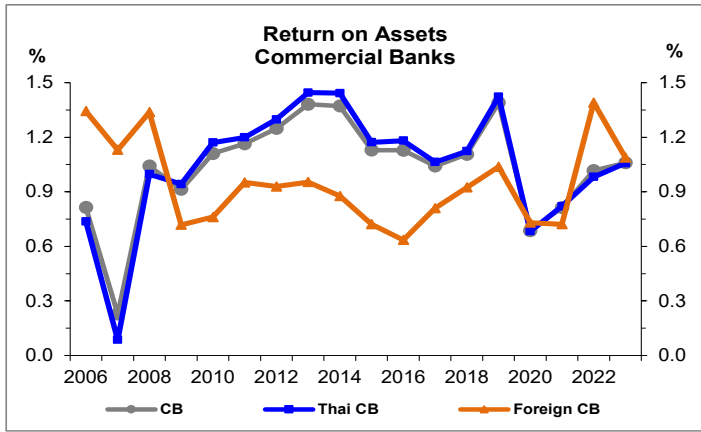
Source: BOT and SEC

Capital Ratios Depository Banks



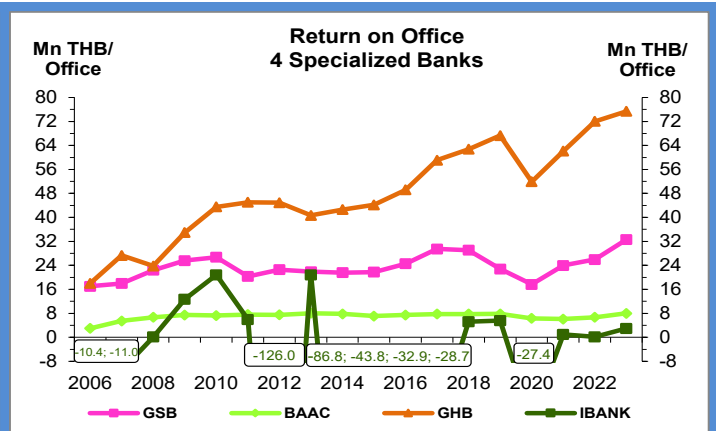
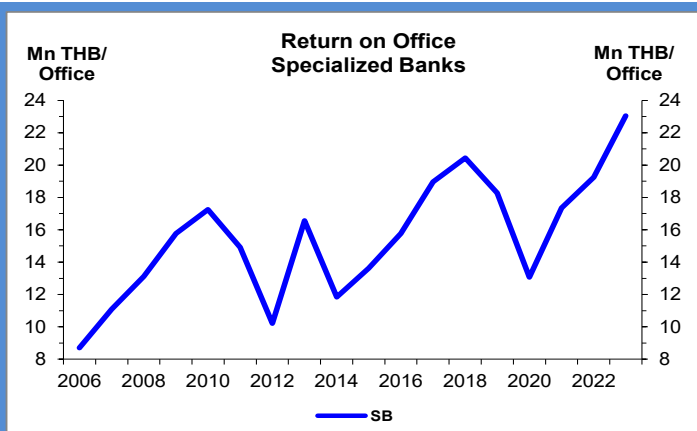
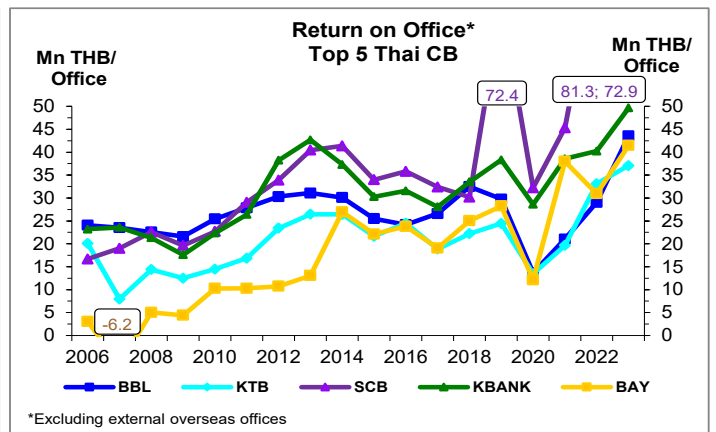
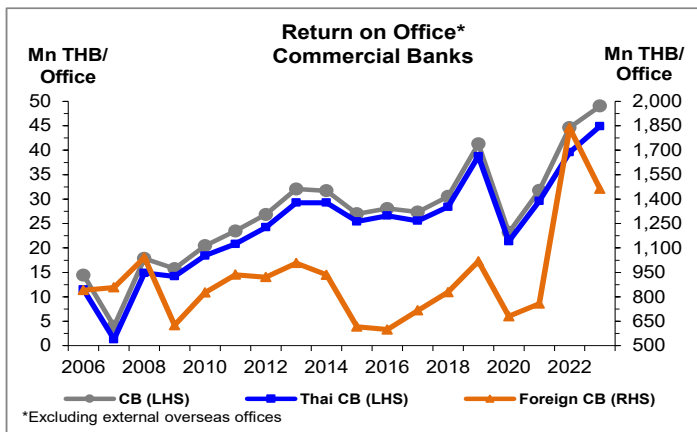
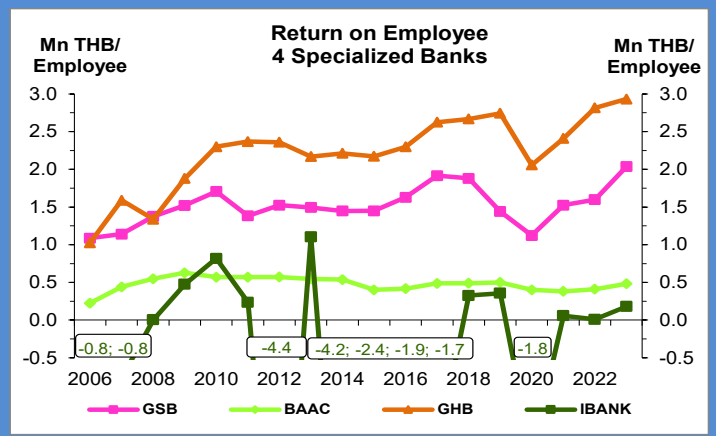
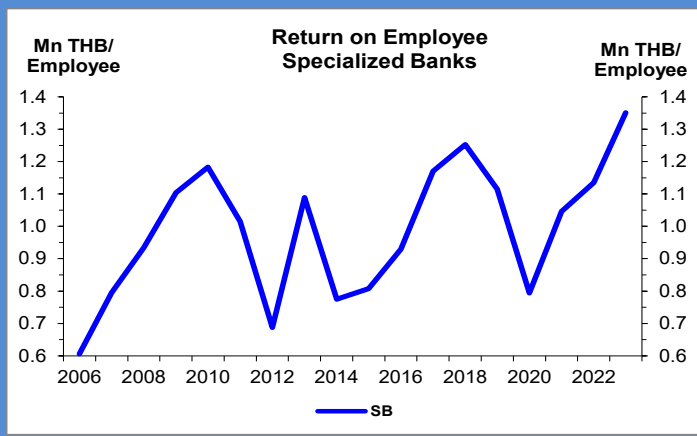
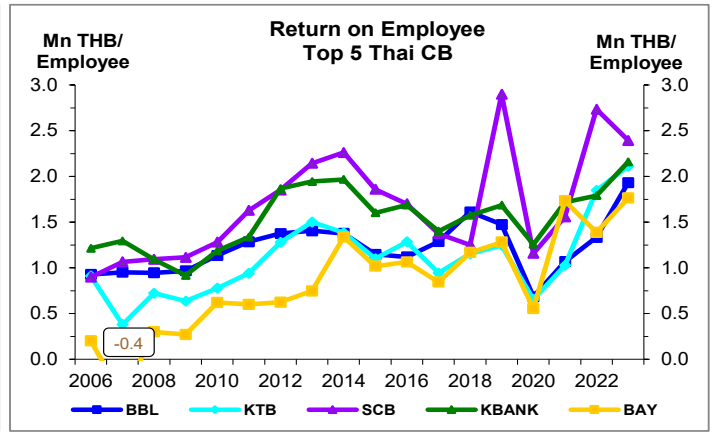
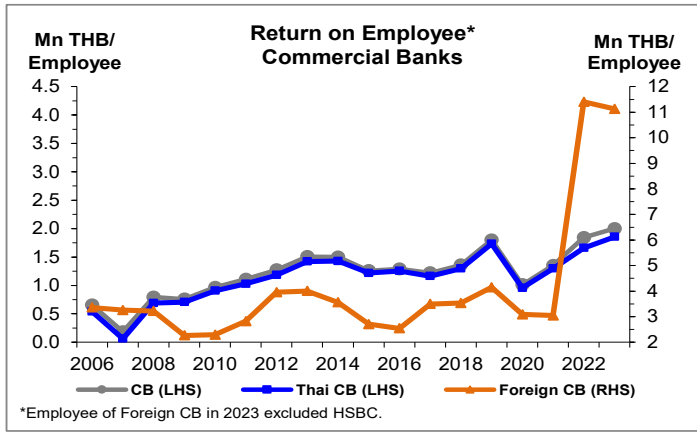
Source: Forms C.B.1.1, C.B. 1.2, BOT, SEC and compiled from individual banks

Profitability Ratios Depository Banks



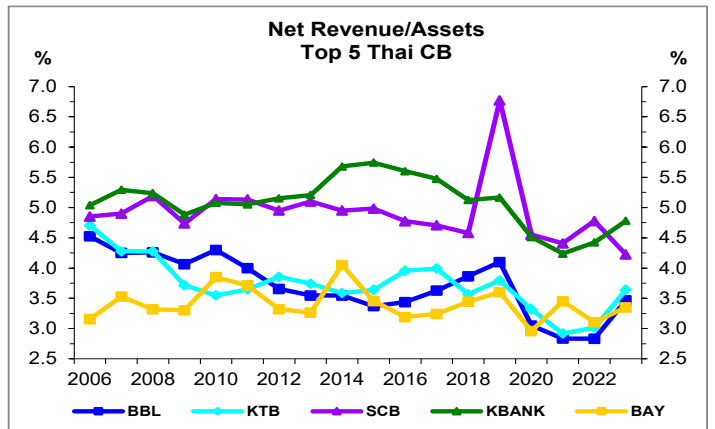
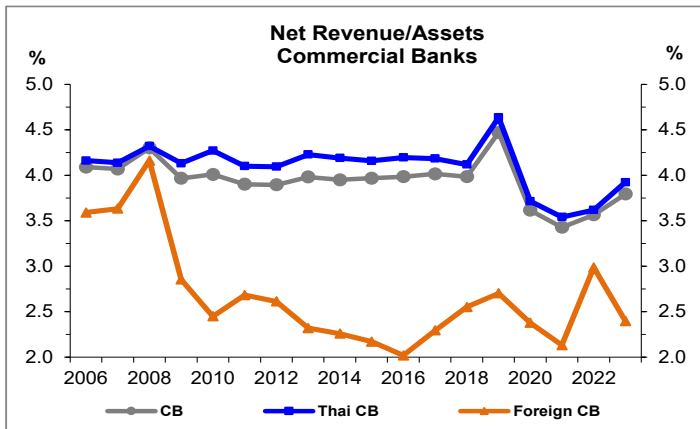
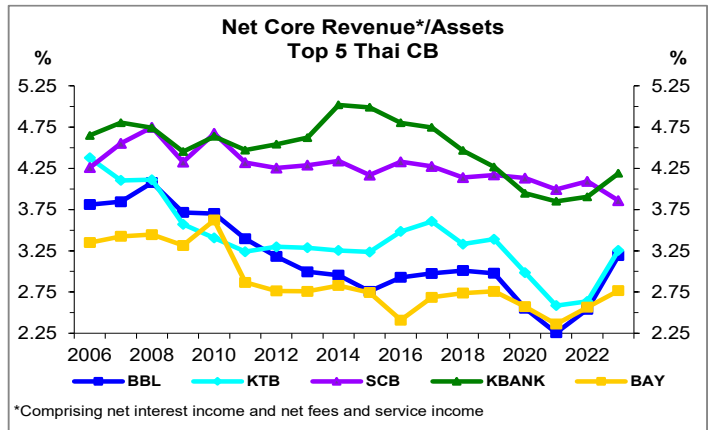
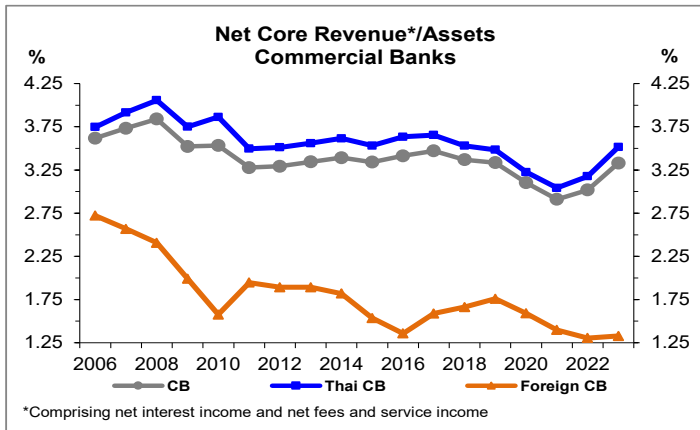
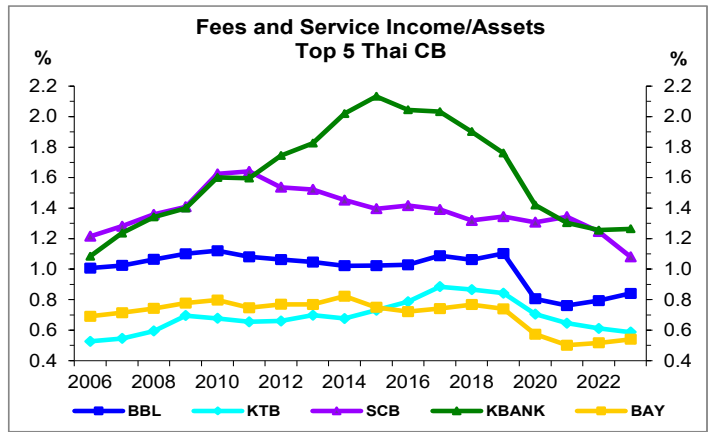
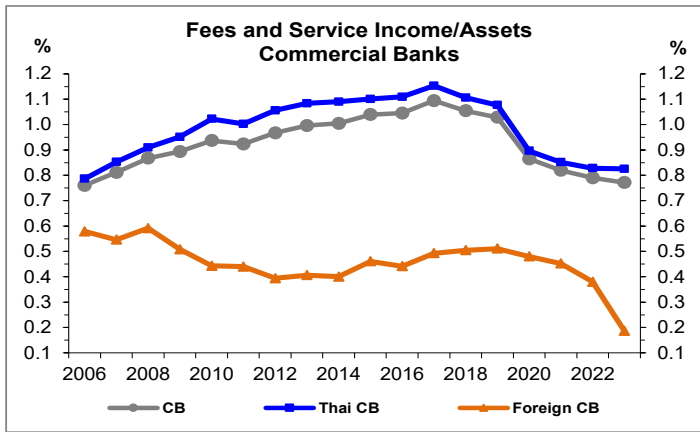
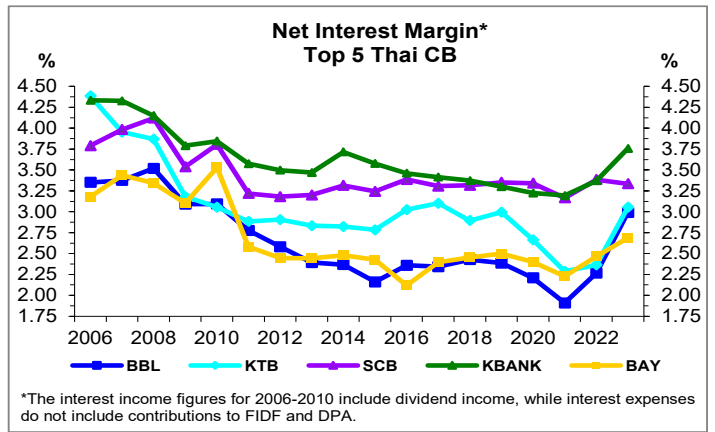
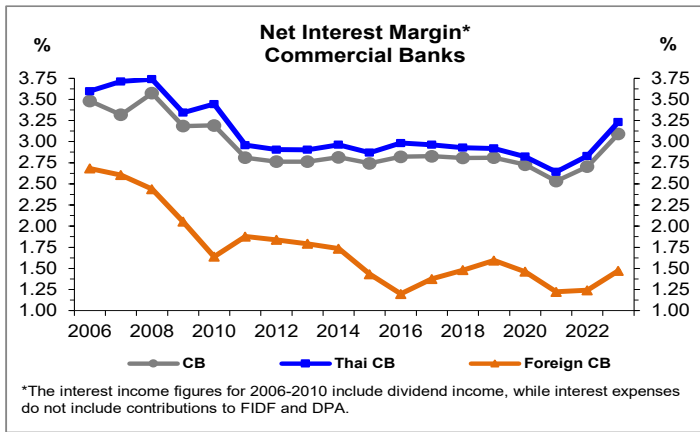
*Excluding negative equity bank

Source: Forms C.B.1.1, C.B. 1.2, BOT, SEC and compiled from individual bank



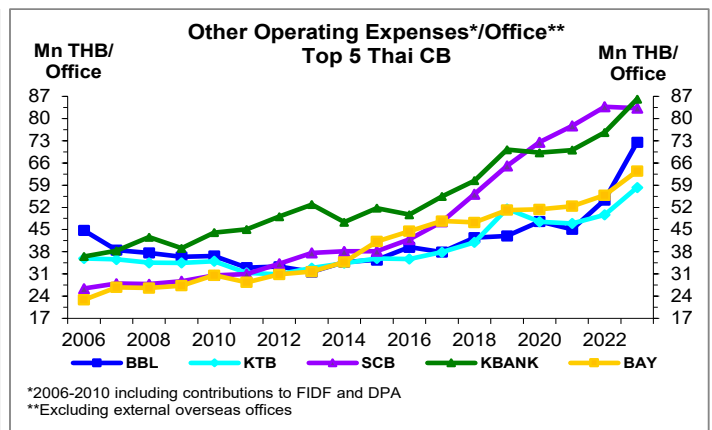
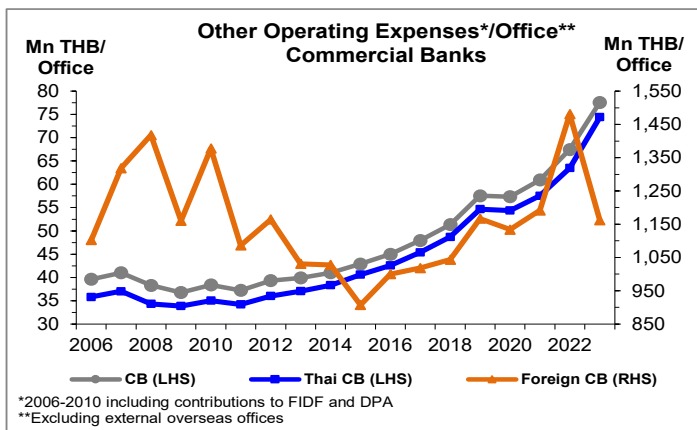
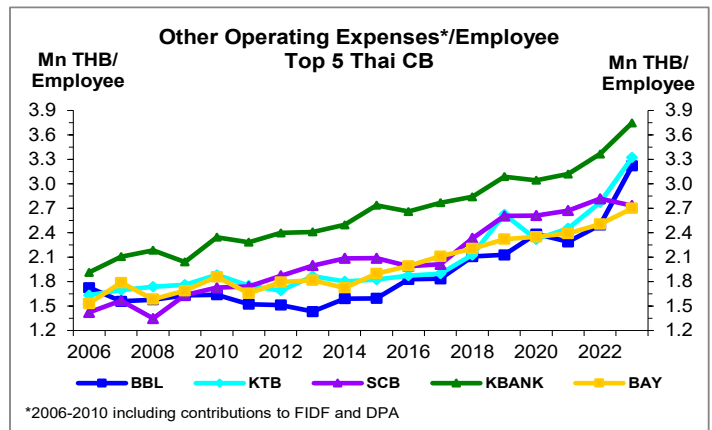
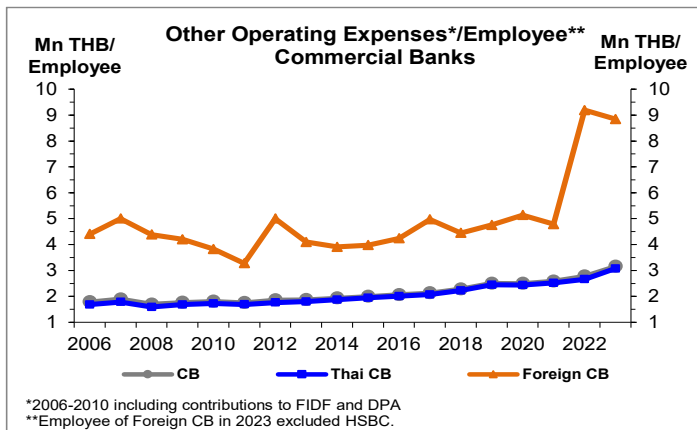
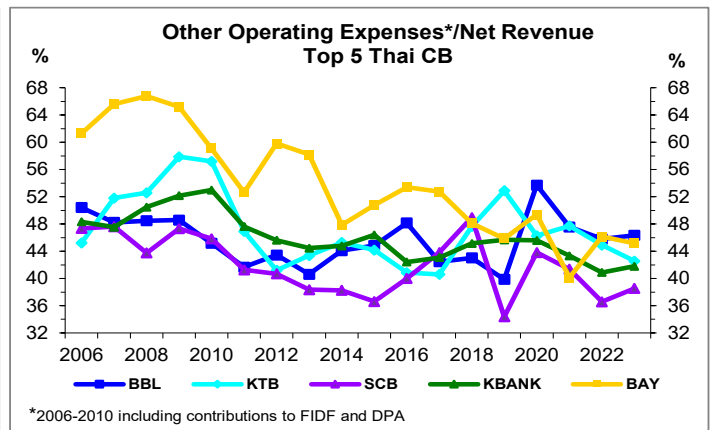
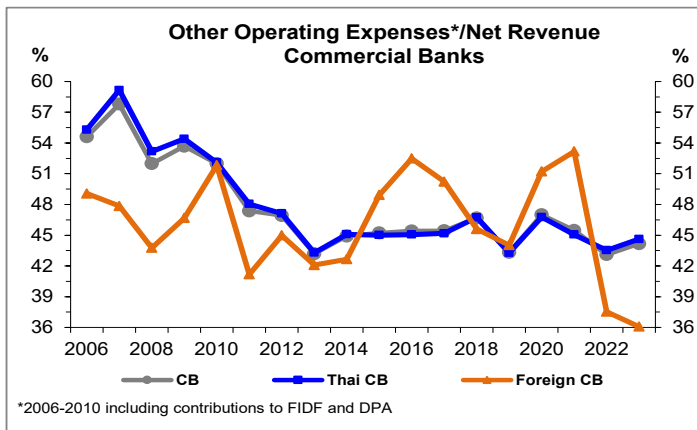
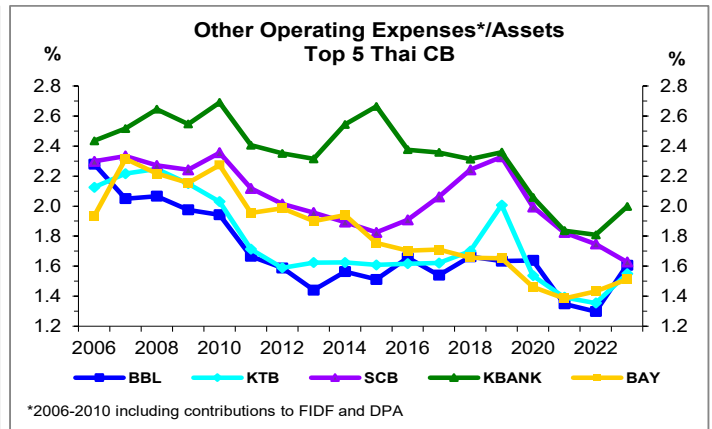
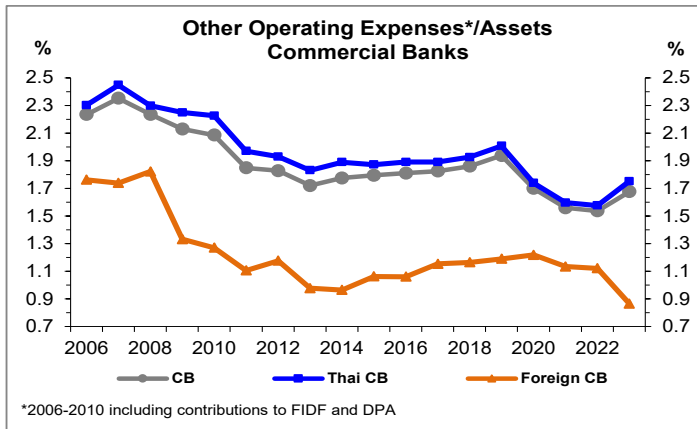
Source: Forms C.B.1.1, C.B. 1.2, BOT, SEC and compiled from individual bank

Profitability Ratios Commercial Banks



Source: Forms C.B.1.1, C.B. 1.2, BOT, SEC and compiled from individual bank

Efficiency Ratios Commercial Banks



Source: BOT and SEC

Major Events

Thai CB	Foreign CB
1995	
Feb	<ul style="list-style-type: none"> Four Seas Bank changed its name to the Overseas-Chinese Banking.
1996	
Apr	<ul style="list-style-type: none"> Bank of Tokyo changed its name to the Bank of Tokyo-Mitsubishi.
Nov	<ul style="list-style-type: none"> Bank of China, Banque Nationale de Paris, Dresdner Bank, Dai-Ichi Kangyo Bank, Industrial Bank of Japan and Sumitomo Bank upgraded to full branches.
Dec	<ul style="list-style-type: none"> United Malayan Banking changed its name to Sime Bank Berhad.
1997	
<ul style="list-style-type: none"> Thai Danu Bank announced to sell its shares to DBS. 	Dec
1998	
<ul style="list-style-type: none"> Radanasin Bank started operation. 	Jan
<ul style="list-style-type: none"> Bangkok Bank of Commerce, Bangkok Metropolitan Bank, First Bangkok City Bank and Siam City Bank were ordered to write down capital and to recapitalize. 	Feb
<ul style="list-style-type: none"> Bank of Asia sold its shares to ABN AMRO Bank. 	Jun
	Jul
<ul style="list-style-type: none"> Bangkok Bank of Commerce was ordered to transfer good assets to Krung Thai Bank and to transform itself into an asset management company. Bangkok Metropolitan Bank and Siam City Bank were ordered to be sold. Union Bank of Bangkok was ordered to write down capital and to recapitalize, then to merge with Krung Thai Thanakit Finance Company and 12 intervened finance companies to form a new bank called BankThai. First Bangkok City Bank was ordered to be fully acquired by Krung Thai Bank. Radanasin Bank was ordered to merge with Laem Thong Bank and to write down capital and to recapitalize. 	Aug
	<ul style="list-style-type: none"> Bank of Nova Scotia started operation.
1999	
<ul style="list-style-type: none"> Thai Danu Bank changed its name to DBS Thai Danu Bank. 	Apr
	Jun
	<ul style="list-style-type: none"> Sime Bank Berhad changed its name to RHB Bank Berhad.
2000	
	Sep
	<ul style="list-style-type: none"> Banque Nationale de Paris changed its name to BNP Paribas.
2001	
	Apr
	Jun
	Aug
	Nov
	<ul style="list-style-type: none"> Sumitomo Bank merged with Sakura Bank and became Sumitomo Mitsui Banking Corporation. Dresdner Bank closed. Industrial Bank of Japan Limited closed. Chase Manhattan Bank merged with Morgan Guaranty Trust Company of New York and became JP Morgan Chase Bank.
2002	
<ul style="list-style-type: none"> Thanachart Bank started operation as a restricted bank. Bangkok Metropolitan Bank merged with Siam City Bank. 	Apr
	<ul style="list-style-type: none"> Dai-Ichi Kangyo Bank changed its name to Mizuho Corporate Bank.

Thai CB		Foreign CB
2003		
<ul style="list-style-type: none"> Thai Farmers Bank changed its name to Kasikornbank. 	Apr	
2004		
<ul style="list-style-type: none"> Thanachart Bank was granted a full commercial banking license. 	Apr	
<ul style="list-style-type: none"> DBS Thai Danu Bank and IFCT merged with Thai Military Bank. 	Sep	
	Aug	<ul style="list-style-type: none"> Credit Agricole Indosuez Bank changed its name to Calyon Corporate and Investment Bank.
2005		
<ul style="list-style-type: none"> Thai Military Bank changed its name to TMB Bank. 	May	
	Jun	<ul style="list-style-type: none"> Societe Generale started operation.
<ul style="list-style-type: none"> Tisco Bank started operation. 	Jul	
<ul style="list-style-type: none"> International Commercial Bank of China upgraded from a foreign branch to subsidiary. 	Aug	<ul style="list-style-type: none"> UFJ Bank started operation.
<ul style="list-style-type: none"> Standard Chartered Nakornthon Bank merged with Standard Chartered Bank and changed its name to Standard Chartered Bank (Thai). 	Oct	
<ul style="list-style-type: none"> Kiatnakin Bank started operation. 		
<ul style="list-style-type: none"> Bank of Asia merged with UOB Radanasin and changed its name to United Overseas Bank (Thai). 	Nov	
<ul style="list-style-type: none"> ACL Bank started operation. 	Dec	
<ul style="list-style-type: none"> Land and Houses Retail Bank started operation. 		
2006		
<ul style="list-style-type: none"> GE Money Retail Bank started operation. 	Jan	<ul style="list-style-type: none"> Bank of Tokyo-Mitsubishi merged with UFJ Bank and changed its name to Bank of Tokyo-Mitsubishi UJF.
<ul style="list-style-type: none"> International Commercial Bank of China changed its name to MEGA International Commercial Bank. 	Aug	
2007		
<ul style="list-style-type: none"> GE Capital bought shares of Bank of Ayudhya. 	Jan	<ul style="list-style-type: none"> Bharat Overseas Bank merged with Indian Overseas Bank.
<ul style="list-style-type: none"> GE Money Retail Bank closed. 		
<ul style="list-style-type: none"> Thai Credit Retail Bank started operation. 		
<ul style="list-style-type: none"> AIG Retail Bank started operation. 		
<ul style="list-style-type: none"> Bank of Nova Scotia bought shares of Thanachart Bank. 	Jul	
	Nov	<ul style="list-style-type: none"> Bank of Nova Scotia closed.
2008		
<ul style="list-style-type: none"> CIMB Bank Berhad became the largest shareholder in BankThai. 	Nov	
2009		
<ul style="list-style-type: none"> Bank of Ayudhya acquired AIG Retail Bank. 	Apr	
<ul style="list-style-type: none"> BankThai changed its name to CIMB Thai Bank. 	May	
2010		
<ul style="list-style-type: none"> Industrial and Commercial Bank of China acquired ACL Bank. 	Apr	
<ul style="list-style-type: none"> ACL Bank changed its name to ICBC (Thai). 	Jul	
2011		
<ul style="list-style-type: none"> Thanachart Bank acquired Siam City Bank. 	Oct	

Thai CB		Foreign CB
2012		
<ul style="list-style-type: none"> Bank of Ayudhya bought the retail banking and wealth management businesses of Hongkong and Shanghai Banking Corporation in Thailand. Kiatnakin Bank acquired Phatra Capital. 	<ul style="list-style-type: none"> Jan Sep 	
2014		
<ul style="list-style-type: none"> Bank of China (Thai) upgraded from a foreign branch to subsidiary. Bank of Tokyo-Mitsubishi UJF bought shares of Bank of Ayudhya. 	<ul style="list-style-type: none"> Jul Aug Dec 	<ul style="list-style-type: none"> Sumitomo Mitsui Trust Bank was granted a subsidiary licence (not in operation yet).
2015		
<ul style="list-style-type: none"> ANZ Bank (Thai) upgraded from a representative to subsidiary. Sumitomo Mitsui Trust Bank (Thai) upgraded from a representative to subsidiary. 	<ul style="list-style-type: none"> Jun Oct 	
2016		
<ul style="list-style-type: none"> Tisco Bank agreed to buy the retail banking business of Standard Chartered Bank (Thai). 	<ul style="list-style-type: none"> Jul Dec 	<ul style="list-style-type: none"> The Royal Bank of Scotland closed.
2017		
<ul style="list-style-type: none"> CTBC Financial Holding agreed to shares of 35.6% of LH Financial Group. CTBC Financial Holding bought shares of 35.6% of LH Financial Group. Tisco Bank acquired the retail banking business of Standard Chartered Bank (Thai). 	<ul style="list-style-type: none"> May Jul Oct 	
2018		
	<ul style="list-style-type: none"> Mar 	<ul style="list-style-type: none"> Citibank N.A. agreed to buy personal loan portfolio and credit card business of Tisco Bank.
2019		
<ul style="list-style-type: none"> TMB Bank signed a non-binding Memorandums of Understanding to merge with Thanachart Bank. Bangkok Bank acquired PT Astra International Tbk's and Standard Chartered PLC'S aggregate 89.12% shareholding in PT Bank Permata Tbk (Permata). Three branches of Bangkok Bank in Indonesia were integrated with Permata. TMB Bank acquired 99.96% of the total outstanding shares in Thanachart Bank. 	<ul style="list-style-type: none"> Feb Dec 	
2020		
<ul style="list-style-type: none"> COVID-19 was first detected in Thailand. BOT issued relief measures phase I: <ul style="list-style-type: none"> Lowering the minimum repayment for credit card and revolving loans. Moratorium on repayment of principal and interest for personal loans, car title loans, auto hire purchase, and leasing. 	<ul style="list-style-type: none"> Jan Mar 	<ul style="list-style-type: none"> WHO declared the outbreak of COVID-19 as a Public Health Emergency of International Concern (PHEIC).

Thai CB	Foreign CB
<ul style="list-style-type: none"> - Moratorium on repayment of principal and reduction of interest for housing loans, SME loans, microfinance, and nano finance. ■ Ministry of Public Health declared COVID-19 as a dangerous communicable disease. 	Mar
<ul style="list-style-type: none"> ■ BOT issued measures to stabilize the corporate bond market and to assist SME: <ul style="list-style-type: none"> - A six-month loan payment holiday for SME. - Providing soft loans of 500 Bn THB at 0.01% interest rate per annum to financial institutions for two years. - Establishing the Corporate Bond Stabilization Fund (BSF) to provide short-term liquidity backstops to businesses. - Reducing the contribution to the FIDF from 0.46% to 0.23% of deposit base for two years. 	Apr
<ul style="list-style-type: none"> ■ BOT issued relief measures phase II: <ul style="list-style-type: none"> - Reducing the interest rate ceiling for credit cards and personal loans by 2-4%. - Increasing the limit for credit card, revolving loans, and installment loans from 1.5 times to 2 times of debtors' income. - Providing alternative opt-in measures to help debtors who are not NPL, such as reducing the minimum payment rate, changing term loan, reducing installment rate and postponing the payment. - Debt restructuring. 	Jun
<ul style="list-style-type: none"> ■ BOT issued debt consolidation program that allowed the borrowers of unsecured loans to use collateral stemming from mortgage loans for debt restructuring through debt consolidation, with lower interest rates. 	Aug
<ul style="list-style-type: none"> ■ Office of the Council of State issued a legal opinion that the Financial Institutions Development Fund (FIDF) should not be classified as state-owned enterprises (SOEs) based on revised definitions under the Budget Procedures Act, 2018. Therefore, Krung Thai Bank that FIDF holds a 55.07% stake should not be classified as an SOEs as well. 	Nov
<ul style="list-style-type: none"> ■ BOT issued dividend payment policy that allowed financial institutions to pay dividends for 2020 not exceeding last year payout ratio and 50% of net profit of 2020. 	
2021	
<ul style="list-style-type: none"> ■ BOT issued asset warehousing program that allowed business debtors to opt in a suspension of debt repayment by transferring collateral assets to the financial institution, with a buy-back agreement within five years. 	Mar
<ul style="list-style-type: none"> ■ BOT issued relief measures phase III to reduce a long-term debt burden for 4 loan types: 1) revolving and installment loans 2) auto title loans 3) auto hire purchase and 4) housing loans and reverse mortgage loans. 	May
<ul style="list-style-type: none"> ■ BOT published guidelines for debt restructuring to assist business debtors: <ul style="list-style-type: none"> - Extending the debt moratorium for SME from June 30, 2021 to December 31, 2021. - Relaxing NPL classification for SME debt restructuring until December 31, 2021 and relaxing loan-loss reserve regulations for financial institutions. 	Jun

Thai CB		Foreign CB
- Allowing financial institutions to pay an interim dividend for 2021 not exceeding last year payout ratio and 50% of net profit of the first half of 2021.	Jun	
■ TMB merged with Thanachart Bank and changed its name to TMBThanachart Bank or TMBThanachart (ttb).	Jul	
■ Bank of Ayudhya reached an agreement with Saigon-Hanoi Commercial Joint Stock Bank (SHB) to purchase and receive the transfer of 100% of charter capital in SHBank Finance Company Limited (SHB Finance).	Aug	
■ The outbreak of Delta variant reached a peak.		
■ The number of deaths from COVID-19 was the highest in a month.		
■ BOT relaxed LTV measure until December 31, 2022:	Oct	
- Raising LTV ratio for second homes and subsequent units priced below 10 Mn THB to 100%, from an earlier cap of 70-90%, and keeping the existing LTV at 100% for the first homes while offering an additional 10% as a top-up loan for home decoration.		
- Raising LTV ratio for first homes and subsequent units priced equal and over 10 Mn THB to 100%, from an earlier cap of 70-90%.		
2022		
■ BOT allowed commercial bank and asset management company to set up a joint venture to manage NPL.	Jan	
■ The outbreak of Omicron variant reached a peak.	Mar	
■ Kasikorn Vision Financial Company (KVF), a wholly-owned subsidiary of Kasikornbank, signed a conditional sale and purchase agreement with Bank Maspion Indonesia Tbk to buy its shares to hold a total of 67.50% stake.	May	
■ Ministry of Public Health declared COVID-19 as a communicable disease under surveillance.	Oct	
■ ANZ Bank (Thai) closed.	Nov	■ UOB Group acquired the consumer banking business of Citigroup.
2023		
■ BOT discontinued the BSF.	Jan	
■ BOT reinstated the contribution to FIDF to 0.46%.		
■ Bank of Ayudhya acquired 50% of SHB Finance's charter capital and the remaining 50% after 3 years.	May	■ WHO declared the end of PHEIC for COVID-19.
■ Thai Credit Retail Bank upgraded from retail bank to commercial bank and changed its name to Thai Credit Bank.	Sep	
■ Kasikorn Vision Financial Company (KVF) acquired addition stakes in PT Bank Maspion Indonesia Tbk to 84.55%.	Nov	
2024		
■ Siam Commercial Bank signed sale and purchase agreement with Home Credit Vietnam to acquire 100% of the charter capital.	Feb	

