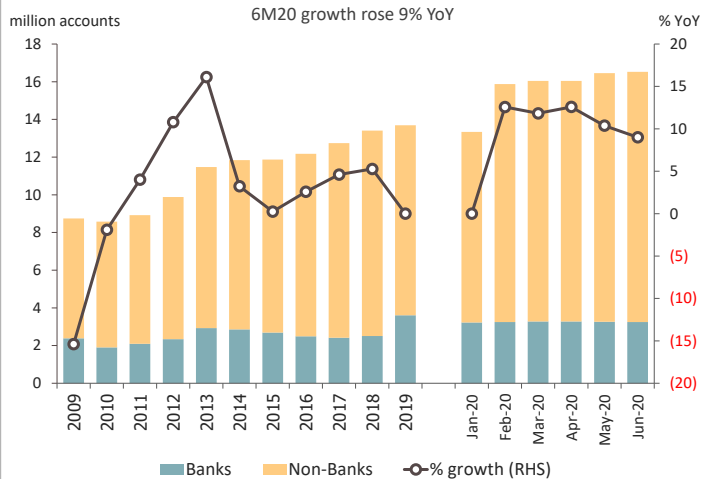


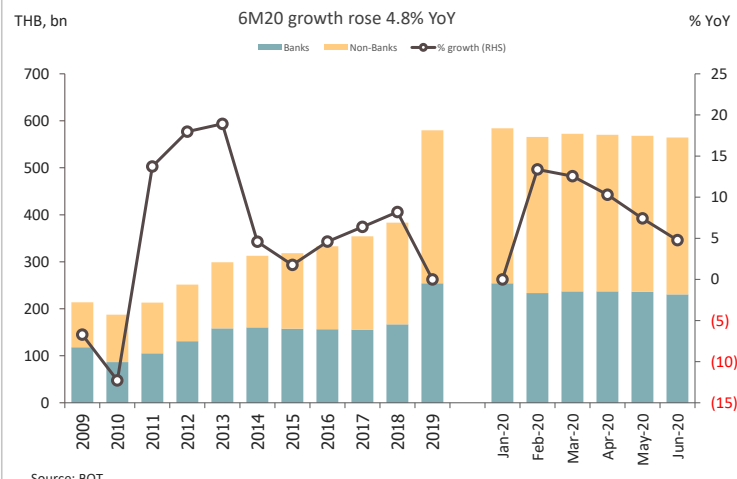
Personal loan (สินเชื่อส่วนบุคคล)

Number of Accounts



Source: BOT

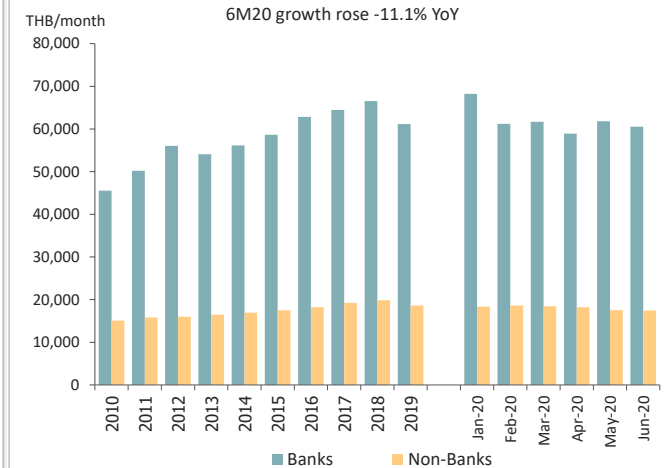
Credit Outstanding



Source: BOT

Note: The BOT has included some financial institutions into the system since Feb 2019

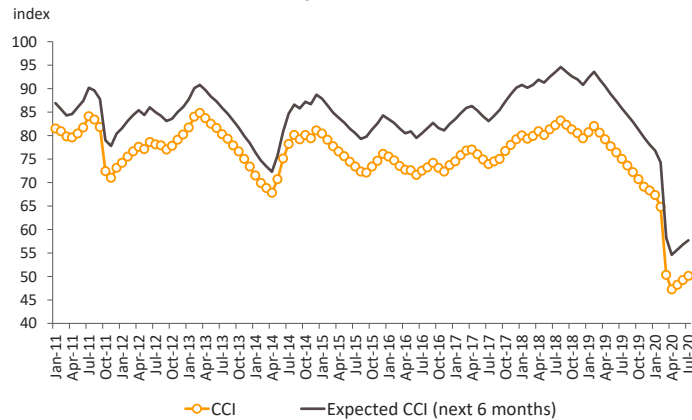
Outstanding per Account



Source: BOT

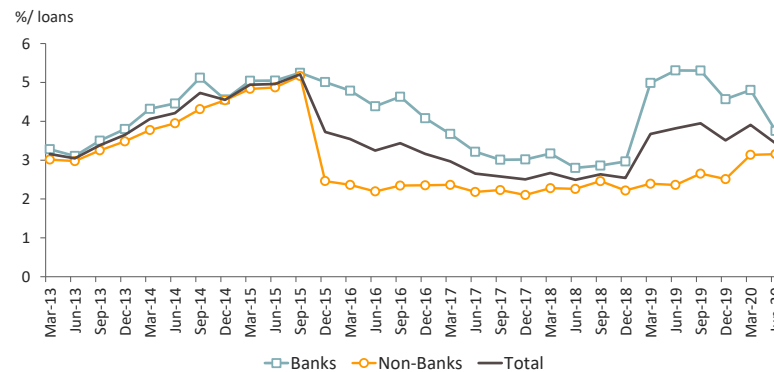
Note *The BOT has included the car for cash into the personal loan series since Feb 2019

Consumer Confidence Index (CCI) & Expected CCI



Source: UTCC

NPLs



Note: 1) From March 2016 onwards, some non-banks have written-off NPLs from portfolios, which resulted in a decrease of total outstanding more than 3 months. 2) NPLs from uncollateralized personal loans, hire purchases, and leasing loans on goods of which the licensed lenders are usually not in the business of selling. (Excluding loans for hire purchases and leasing of automobiles and motorcycles, loans for education, loans for working abroad, loans for medical care and loans pertaining to employee benefits under an agreement between the employers and the lenders.)

Source: BOT

%NPLs of Personal Loan

	Banks	Non-Banks	Total
2016	4.08	2.35	3.16
2017	3.02	2.10	2.50
2018	2.97	2.22	2.54
2019	4.57	2.51	3.51
1Q20	4.80	3.14	3.91
2Q20	3.75	3.16	3.43
3Q20			
4Q20			

Note: "Banks" include Thai commercial banks and Foreign bank branches. Non-banks refer to personal loan companies that obtain the supervised personal loan business license from the Ministry of Finance.

Source: BOT

Number of Accounts and Credit Outstanding Classified by Issuer

	2016	2017	2018	2019	As of Jun		% YoY
					2019	2020	
Number of accounts (a/c)	12,176,910	12,737,939	13,409,091	13,521,763	13,306,774	16,524,829	24.2
Commercial Banks	2,489,486	2,413,331	2,507,964	3,611,409	2,863,455	3,252,194	13.6
Non-banks	9,687,424	10,324,608	10,901,127	10,076,199	10,594,408	13,272,635	25.3
Credit outstanding (THB, m)	332,996	354,243	383,278	579,911	538,746	564,461	4.8
Commercial Banks	156,386	155,557	166,917	254,345	248,495	230,755	-7.1
Non-banks	176,610	198,686	216,361	325,566	290,251	333,706	15.0
Outstanding / account (THB)	27,347	27,810	28,583	28,074	29,160	25,928	-11.1
Commercial Banks	62,819	64,457	66,555	61,123	76,231	60,518	-20.6
Non-bank	18,231	19,244	19,848	18,619	18,199	17,452	-4.1

Source: BOT

Outstanding per Account

(unit: THB)

	2017	2018	2019	2020	% YoY
Jan	27,231	27,702	28,674	28,390	-1.0
Feb	27,170	27,672	30,085	27,354	-9.1
Mar	27,080	27,649	29,859	27,271	-8.7
Apr	27,034	27,744	29,544	26,509	-10.3
May	27,087	27,783	29,368	26,302	-10.4
Jun	27,033	27,780	29,160	25,928	-11.1
Jul	27,101	27,867	28,940		
Aug	27,361	28,017	29,412		
Sep	27,541	28,121	29,319		
Oct	27,666	28,276	29,310		
Nov	27,790	28,455	29,274		
Dec	27,810	28,583	28,074		
Avg	27,325	27,971	29,252	26,959	
% YoY	1.0	2.4	4.6	-8.5	

Source: BOT