

TABLE 2.3 HOUSEHOLDS & NPISHs

(MILLIONS OF BAHT)

	2017	2018	2019	2020	2021
A. NON FINANCIAL ACCOUNT					
1. GROSS SAVING	1,103,397	1,119,176	1,142,530	1,140,493	1,209,047
2. GROSS CAPITAL FORMATION	424,155	484,825	236,465	-14,664	383,815
3. PURCHASE OF LAND (NET)	-52,655	-51,331	-41,201	-41,278	-90,257
4. STATISTICAL DISCREPANCY	-84,304	64,815	43,203	-2,658	125,631
5. SURPLUS OR DEFICIT (1-2-3-4)	816,201	620,867	904,063	1,199,093	789,858
6. ACQUISITIONS LESS DISPOSALS OF NON-PRODUCED ASSETS / CAPITAL TRANSFERS					
B. FINANCIAL ACCOUNT					
I. NET ACQUISITION OF FINANCIAL ASSETS	1,671,872	1,617,847	1,697,071	2,049,626	1,464,781
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS	625,140	633,532	659,813	1,594,641	910,830
2.1 CURRENCY	89,126	61,335	87,570	210,375	255,314
2.2 TRANSFERABLE DEPOSITS	1,847	-5,844	-4,020	6,513	8,076
2.3 OTHER DEPOSITS	534,167	578,041	576,263	1,377,753	647,440
3. SECURITIES OTHER THAN SHARES	154,940	198,720	182,038	4,237	270,913
3.1 SHORT-TERM	-65,515	7,204	27,221	-28,123	-1,612
- COMMERCIAL BILLS	-65,475	7,204	27,221	-28,398	-3,041
- GOVERNMENT TREASURY BILLS	-40			275	1,429
3.2 LONG-TERM	220,455	191,516	154,817	32,360	272,525
- GOVERNMENT BONDS	139,650	17,743	4,869	91,247	117,894
- GOVERNMENT PROMISSORY NOTES	92	128	-220		
- DEBENTURES	75,243	181,582	156,597	-47,096	159,600
- OTHER	5,470	-7,937	-6,429	-11,791	-4,969
4. LOANS	923	-2,202	14,423	7,036	-4,640
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	923	-2,202	14,423	7,036	-4,640
5. SHARES AND OTHER EQUITY	-16,046	527,878	28,353	309,069	542,620
6. INSURANCE TECHNICAL RESERVES	625,036	373,858	716,106	437,726	99,423
7. FINANCIAL DERIVATIVES AND EMPLOYEE STOCK OPTIONS	959	-1,073	110	18	24
8. OTHER ACCOUNTS RECEIVABLE	280,920	-112,866	96,228	-303,101	-354,389
II. NET INCURRENCE OF LIABILITIES	826,810	858,653	864,194	829,531	903,286
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS					
2.1 CURRENCY					
2.2 TRANSFERABLE DEPOSITS					
2.3 OTHER DEPOSITS					
3. SECURITIES OTHER THAN SHARES					
3.1 SHORT-TERM					
- COMMERCIAL BILLS					
- GOVERNMENT TREASURY BILLS					
3.2 LONG-TERM					
- GOVERNMENT BONDS					
- GOVERNMENT PROMISSORY NOTES					
- DEBENTURES					
- OTHER					
4. LOANS	741,047	952,117	817,408	789,906	742,297
4.1 MORTGAGES	197,364	257,545	212,168	253,991	237,679
4.2 HIRE PURCHASE DEBTS	223,437	252,996	253,489	203,664	202,271
4.3 LOANS	320,246	441,576	351,751	332,251	302,347
5. SHARES AND OTHER EQUITY					
6. INSURANCE TECHNICAL RESERVES					
7. FINANCIAL DERIVATIVES AND EMPLOYEE STOCK OPTIONS	-235	-351	392	-363	259
8. OTHER ACCOUNTS PAYABLE	85,998	-93,113	46,394	39,988	160,730
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	845,062	759,194	832,877	1,220,095	561,495
C. SECTOR DISCREPANCY (A5-A6-BIII.)	-28,861	-138,327	71,186	-21,002	228,363