

TABLE 2.3 HOUSEHOLDS & NPISHs

(MILLIONS OF BAHT)

	2018	2019	2020	2021	2022
A. NON FINANCIAL ACCOUNT					
1. GROSS SAVING	1,119,176	1,142,530	1,144,110	1,223,085	430,306
2. GROSS CAPITAL FORMATION	484,825	236,465	-14,664	383,815	401,745
3. PURCHASE OF LAND (NET)	-51,331	-41,201	-41,278	-90,475	26,643
4. STATISTICAL DISCREPANCY	23,867	13,261	-1,085	50,361	24,577
5. SURPLUS OR DEFICIT (1-2-3-4)	661,815	934,005	1,201,137	879,384	-22,659
6. ACQUISITIONS LESS DISPOSALS OF NON-PRODUCED ASSETS / CAPITAL TRANSFERS					
B. FINANCIAL ACCOUNT					
I. NET ACQUISITION OF FINANCIAL ASSETS	1,617,847	1,697,071	2,048,100	1,750,036	1,194,346
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS	633,532	659,813	1,594,621	910,844	557,042
2.1 CURRENCY	61,335	87,570	210,355	255,328	43,770
2.2 TRANSFERABLE DEPOSITS	-5,844	-4,020	6,513	8,076	-1,047
2.3 OTHER DEPOSITS	578,041	576,263	1,377,753	647,440	514,319
3. SECURITIES OTHER THAN SHARES	198,720	182,038	4,237	271,602	364,154
3.1 SHORT-TERM	7,204	27,221	-28,123	-923	39,708
- COMMERCIAL BILLS	7,204	27,221	-28,398	-2,352	37,897
- GOVERNMENT TREASURY BILLS			275	1,429	1,811
3.2 LONG-TERM	191,516	154,817	32,360	272,525	324,446
- GOVERNMENT BONDS	17,743	4,869	91,247	117,894	103,699
- GOVERNMENT PROMISSORY NOTES	128	-220			
- DEBENTURES	181,582	156,597	-47,096	159,600	221,438
- OTHER	-7,937	-6,429	-11,791	-4,969	-691
4. LOANS	-2,202	14,423	7,040	-4,634	-2,956
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	-2,202	14,423	7,040	-4,634	-2,956
5. SHARES AND OTHER EQUITY	527,878	28,353	308,261	532,944	361,823
6. INSURANCE TECHNICAL RESERVES	373,858	716,106	553,580	110,976	-27,297
7. FINANCIAL DERIVATIVES AND EMPLOYEE STOCK OPTIONS	-1,073	110	18	24	345
8. OTHER ACCOUNTS RECEIVABLE	-112,866	96,228	-419,657	-71,720	-58,765
II. NET INCURRENCE OF LIABILITIES	858,653	864,194	823,393	1,130,762	928,816
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	952,117	817,408	783,846	729,581	704,204
4.1 MORTGAGES	257,545	212,168	253,991	237,679	255,963
4.2 HIRE PURCHASE DEBTS	252,996	253,489	203,645	194,044	221,494
4.3 LOANS	441,576	351,751	326,210	297,858	226,747
5. SHARES AND OTHER EQUITY					
6. INSURANCE TECHNICAL RESERVES					
7. FINANCIAL DERIVATIVES AND EMPLOYEE STOCK OPTIONS	-351	392	-363	259	110
8. OTHER ACCOUNTS PAYABLE	-93,113	46,394	39,910	400,922	224,502
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	759,194	832,877	1,224,707	619,274	265,530
C. SECTOR DISCREPANCY (A5-A6-BIII.)	-97,379	101,128	-23,570	260,110	-288,189