

TABLE 2.3 HOUSEHOLDS &amp; NPISHs

(MILLIONS OF BAHT)

	2019	2020	2021	2022	2023
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	1,142,530	1,144,109	1,223,721	448,685	380,896
2. GROSS CAPITAL FORMATION	236,465	-14,664	383,914	401,555	314,418
3. PURCHASE OF LAND (NET)	-41,201	-41,278	-90,588	26,643	-12,885
4. STATISTICAL DISCREPANCY	13,261	-1,085	143,617	151,105	84,861
5. SURPLUS OR DEFICIT (1-2-3-4)	934,005	1,201,136	786,778	-130,618	-5,498
6. ACQUISITIONS LESS DISPOSALS OF NON-PRODUCED ASSETS / CAPITAL TRANSFERS					
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. NET ACQUISITION OF FINANCIAL ASSETS</b>	<b>1,723,094</b>	<b>2,023,939</b>	<b>1,712,915</b>	<b>1,124,659</b>	<b>1,093,114</b>
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS	<b>659,813</b>	<b>1,594,621</b>	<b>910,865</b>	<b>557,253</b>	<b>217,166</b>
2.1 CURRENCY	87,570	210,355	255,349	43,981	128,740
2.2 TRANSFERABLE DEPOSITS	-4,020	6,513	8,076	-1,047	-11,324
2.3 OTHER DEPOSITS	576,263	1,377,753	647,440	514,319	99,750
3. SECURITIES OTHER THAN SHARES	<b>182,038</b>	<b>4,237</b>	<b>271,602</b>	<b>364,468</b>	<b>212,549</b>
3.1 SHORT-TERM	27,221	-28,123	-923	40,022	22,810
- COMMERCIAL BILLS	27,221	-28,398	-2,352	38,211	24,408
- GOVERNMENT TREASURY BILLS			1,429	1,811	-1,598
3.2 LONG-TERM	154,817	32,360	272,525	324,446	189,739
- GOVERNMENT BONDS	4,869	91,247	117,894	103,699	-642
- GOVERNMENT PROMISSORY NOTES	-220				
- DEBENTURES	156,597	-47,096	159,600	221,438	189,624
- OTHER	-6,429	-11,791	-4,969	-691	757
4. LOANS	<b>14,423</b>	<b>7,040</b>	<b>-4,634</b>	<b>-2,956</b>	<b>-2,539</b>
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	14,423	7,040	-4,634	-2,956	-2,539
5. SHARES AND OTHER EQUITY	<b>24,411</b>	<b>284,105</b>	<b>515,941</b>	<b>304,313</b>	<b>578,413</b>
6. INSURANCE TECHNICAL RESERVES	<b>716,071</b>	<b>553,575</b>	<b>110,949</b>	<b>-27,431</b>	<b>372,407</b>
7. FINANCIAL DERIVATIVES AND EMPLOYEE STOCK OPTIONS	<b>110</b>	<b>18</b>	<b>24</b>	<b>345</b>	<b>232</b>
8. OTHER ACCOUNTS RECEIVABLE	<b>126,228</b>	<b>-419,657</b>	<b>-91,832</b>	<b>-71,333</b>	<b>-285,113</b>
<b>II. NET INCURRENCE OF LIABILITIES</b>	<b>855,194</b>	<b>823,441</b>	<b>1,134,270</b>	<b>967,692</b>	<b>877,023</b>
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	<b>817,408</b>	<b>783,894</b>	<b>728,395</b>	<b>717,073</b>	<b>634,840</b>
4.1 MORTGAGES	212,168	253,991	237,679	255,963	212,839
4.2 HIRE PURCHASE DEBTS	253,489	203,645	194,044	221,494	231,693
4.3 LOANS	351,751	326,258	296,672	239,616	190,308
5. SHARES AND OTHER EQUITY					
6. INSURANCE TECHNICAL RESERVES					
7. FINANCIAL DERIVATIVES AND EMPLOYEE STOCK OPTIONS	392	-363	259	110	355
8. OTHER ACCOUNTS PAYABLE	37,394	39,910	405,616	250,509	241,828
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>867,900</b>	<b>1,200,498</b>	<b>578,645</b>	<b>156,967</b>	<b>216,091</b>
C. SECTOR DISCREPANCY (A5-A6-BIII.)	66,105	638	208,133	-287,585	-221,590