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บัญชีเศรษฐกิจเงินทุนของประเทศไทย พ.ศ. 2552-2556
Flow-of-Funds Accounts of Thailand 2009-2013

สำนักงานคณะกรรมการพัฒนาการเศรษฐกิจและสังคมแห่งชาติ
Office of the National Economic and Social Development Board

Preface

The Office of the National Economic and Social Development Board (NESDB) regularly compiles the Flow of Funds Accounts so as to use as basic information for analyzing flows of funds, saving, and investment in Thailand. The accounts also incorporate the sources and uses of funds through financial instruments and institutions. In addition, the accounts enable to use for investigating financial situations and formulating economic development plans together with policy simulations.

In this publication, the NESDB has revised the flow of funds accounts in line with the latest and most updated data available from the newly introduced series of chained volume measures 2013 edition of the National Income Accounts of Thailand as well as other statistic reports from other sources, which describes in the 2013 revision announcement.

The NESDB would like to express our gratitude to agencies and individuals in continuously providing basic data along with contributing suggestions for the improvement of the flow of funds accounts compilation.



(Arkhom Termpittayapaisith)
Secretary-General
National Economic and Social Development Board
May 2015

Revisions to the Flow of Funds Accounts of Thailand 2013 Edition

The compilation of 2013 flow of funds statistics has revised according to the most updated data sources as follows:

1. Revising data back to the year 2009 in consistence with the National Income of Thailand 2013 Edition and the latest other primary data
2. Since for the year 2012 onward, the coverage of other financial corporations has been changed in line with the primary source—the Bank of Thailand. Accordingly, other financial corporations cover the following institutions:
 - 1) Financial Institutions Development Fund
 - 2) Small Industry Credit Guarantee Corporation
 - 3) Secondary Mortgage Corporation
 - 4) Thai Asset Management Corporation
 - 5) Asset Management Corporation
 - 6) Non-life Insurance Companies
 - 7) Life Insurance Companies
 - 8) Government Pension Fund
 - 9) Provident Funds
 - 10) Property Funds
 - 11) Mutual funds other than money market funds
 - 12) Deposit Insurance Institution
 - 13) Finance Companies
 - 14) Pawnshops
 - 15) Non-bank credit cards companies and personal finance companies operated under the BOT supervision
 - 16) Hire purchase and leasing companies (only the major companies accounting for 75% of the total assets in the system)
3. In this series, Table 1 (Domestic Savings) included Statistical Discrepancy which was consistent to National Income context and Table 2 (Domestic Investment) included Net Purchase of Land into Domestic Investment.

Compilation of the Flow of Funds Accounts of Thailand

The compilation of flow of funds statistics has been regularly published in compliance with the System of National Accounts (1993 SNA), which previously complied with the System of National Accounts (1968 SNA). Data series cover period during 2009 – 2013, having organized as follows:

1. Classification by 5 economic institution sectors:

- 1.1 Non-financial corporation sector comprises of the businesses owned and managed by corporation and quasi-corporation and the business units owned by the government or state enterprises with at least 50% of their equities belong to the government or other state enterprises whose principal activity is non-financial operation.
- 1.2 Financial corporation sector classified into 3 groups:
 - 1.2.1 Central Bank: covers the Bank of Thailand and Financial Institutions Development Fund. Those of data have been included into the Bank of Thailand before 2007.
 - 1.2.2 Other Depository Corporations comprising of
 - Commercial Banks
 - Finance Companies
 - Saving Cooperatives
 - Specialized Financial Institutions (SFIs: comprise of Government Savings Bank, Government Housing Bank, Bank for Agriculture and Agricultural Cooperatives, Export-Import Bank for Thailand, Small and Medium Enterprise Development Bank for Thailand and Islamic Bank of Thailand)
 - Money Market Fund (MMF)
 - 1.2.3 Other Financial Corporations compose of all other financial institutions other than those aforementioned. Since for the year 2012 onward, they include the following:
 - Financial Institutions Development Fund
 - Small Industry Credit Guarantee Corporation
 - Secondary Mortgage Corporation
 - Thai Asset Management Corporation
 - Asset Management Corporation
 - Non-life Insurance Companies
 - Life Insurance Companies
 - Government Pension Fund
 - Provident Funds
 - Property Funds
 - Mutual funds other than money market funds

- Deposit Insurance Institution
 - Finance Companies
 - Pawnshops
 - Non-bank credit cards companies and personal finance companies operated under the BOT supervision
 - Hire purchase and leasing companies (only the major companies accounting for 75% of the total assets in the system)
- 1.3 General Government sector including central government, local government and public state enterprise
- 1.4 Households and Non-Profit Institution Serving Households
- 1.5 The Rest of the World

Comparison of economic institutions sectors 1968 SNA and 1993 SNA

1968 SNA	1993 SNA
❖ Business corporations sector	❖ Non- financial institutions
❖ State enterprises sector	
❖ Financial sector	❖ Financial institutions
❖ Central government sector	❖ General government institution
❖ Local government sector	
❖ Households sector	❖ Households and non profit institution serving households
❖ Rest of the world	❖ Rest of the world

2. Classification by 7 financial instruments

- 2.1 Monetary gold and Special Drawing Rights comprise of gold, international reserve assets, and other international reserve purpose assets issued by the International Monetary Fund (IMF).
- 2.2 Currency and deposits comprise of
- Currency refers to legal tender banknotes and coins circulated in the economic system
 - Transferable Deposits refer to the deposits, changeable into check and payable order
 - Other deposits comprise all claims, other than transferable deposits including drawing rights from depository corporations both of private and government, namely time deposits.

- 2.3 Securities other than shares comprise of short-term and long-term of private or public securities
- 2.4 Loans consist of short-term loans (the loans within 1-year maturity) and long-term loans (the loans exceed 1-year maturity).
- 2.5 Shares and other equities comprise of common stocks and preferred stocks whose holders have the rights of ownership and equities of the company.
- 2.6 Insurance technical reserves include reserves for insurance claims of insurance companies, provident and pension funds, forward premiums, and drawing right reserves.
- 2.7 Other accounts receivable/payable comprise of receivable and payable accounts (trade credits) arising from purchasing and selling of goods, and other services include the remaining transactions in the balance sheet unable to categorize in 2.1 to 2.6.

Comparison of financial instruments 1968 SNA and 1993 SNA

1968 SNA	1993 SNA
❖ International reserve position	❖ Monetary gold and SDRs
❖ Currency and deposits	❖ Currency and deposits
❖ Public authority securities ❖ Commercial bills ❖ Debentures ❖ Debt securities	❖ Securities other than shares
❖ Short-term loans ❖ Long- term loans ❖ Mortgages ❖ Hire purchase debts	❖ Loans
❖ Share capital ❖ Equity securities ❖ Direct investment	❖ Shares and other equities
❖ Life assurances and pension funds	❖ Insurance technical reserves
❖ Trade credit ❖ Government non-budgetary ❖ Others	❖ Other accounts receivable/payable

EXECUTIVE SUMMARY

Executive Summary

Flow of Funds Accounts of Thailand in 2013

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The Flow of Funds accounts statistics report in 2013 covers a series period of 2009 – 2013 with compilation methodology in compliances to the financial accounts in the System of National Accounts 1993. This publication has been categorized into three parts. The first part describes an overview of the Thai economy in 2013 which is consistent to the economic growth using chained volume measures. The second part gives explanation on saving and investment situations. And the last part investigates thoroughly into Thailand's flow of funds position in 2013.

1. Overview of the Thai economy in 2013

Gross domestic product in 2013 rose by 2.8%, decelerating from a 7.3% growth in 2012 as a result of slowdown from both domestic and external demand, along with internal political unrest during the second half of the year. **Non-agricultural sector**, accounting for 88.7% of GDP, grew slightly by 3.1%. Such deceleration was commonly found from all sectors. Particularly, manufacturing sector, accounting for 27.7% of total GDP, expanded by 1.0% in comparison to a rise of 7.0% previously as a consequence of slowing down on domestic demand. During the end of the year, external demand began recovering but domestic production was unable to respond since the flooding damage period. Meanwhile, tourist sector was in a favorable sign, especially hotel and restaurant items which maintained the high level of growth with a slight deceleration rate. **Agricultural sector** continuously postulated the low rate of growth, expanding by 0.4% compared to a 3.4% rise in last year. The low rate was found in crop and livestock items whereas forestry and fishery kept contracting. GDP and GNP at current market price in 2013 posted the value of Baht 12,910 billion and Baht 12,191 billion respectively.

Total **domestic demand** increased minimally as a result of political unrest along with income slowdown which worsened consumer confidence. Particularly, farm income faced deceleration from both price and quantity which affected purchasing power. This made consumers more prudent on their spending. In addition, several stimulus measures began exhausting especially the First Car Tax Rebate Scheme, which had to be officially terminated by the second quarter. As a result, **private consumption expenditure** expanded by 0.8%, compared to a 6.3% increase previously. **Gross capital formation** dropped by 0.8%, recovering from a sharp decline of 10.2% last year. Such a fall was from both private and public investment with a contraction rate of 0.8% and 1.0% respectively compared to a rise of 11.1% and 7.1% previously. **Government consumption expenditure** rose by 4.7%, slowing down from an expansion of 7.5% last year. Such a slowdown was sourced mainly from an incline of net purchase of goods and services which rose by 12.1% compared to 10.7% formerly and social benefit in-kind in forms of goods and services consumption which increased by 7.8%. Meanwhile, compensation of government employees rose slightly by 0.7%. Both **export and import** of goods and services grew by 2.8% and 1.4% respectively, compared to an expansion of 5.1% and 6.0% previously. Current account at current market price registered a surplus of Baht 333.7 billion, kept increasing from Baht 81.1 billion last year.

For this fiscal year, revenue collection was above target but government kept running budget deficit for its stimulus packages. As a result, public debt increased from Baht 4,961,287 million (40.2% to GDP) last year to Baht 5,449,796 million Baht (42.2% to GDP). Budget deficit was used for public policy namely Rice Pledging Scheme, One Child One Tablet, Village and Community Fund, Entrepreneur Initiative Fund, and Woman Role Promotion Fund. However, budget deficit was in line with sustainable fiscal framework with maintaining public debt ceiling and GDP ratio by 60%.

2. Savings and Investment

Gross savings in 2013 increased by 1.1%, decelerating for 3 consecutive years, compared to a rise of 3.9% in the previous year. Such a slowdown of saving was from a drop of financial and non-financial corporations with the rate of 26.3% and 3.0 respectively. Government saving dropped by 21.8, worsened from a drop of 12.2. Meanwhile, savings of households and non-profit institution serving households contracted by 6.1%, compared to a rise of 3.3% in last year.

Gross capital formation increased by 1.6%, considerably slowing down from a rise of 14.9% last year. Such a slowdown was contributed by a contraction of financial institution and general government with a drop of 39.0% and 8.1% respectively. Likewise, households and non-profit institution serving households and non-financial corporation expanded by 18.5% and 3.2%, with a recovery from a sharp decline of 29.3% for households and non-profit institution whereas non-financial corporation decelerated from an expansion of 17.2% last year.

Both gross domestic saving and gross domestic investment in 2013 kept decelerating. However, investment maintained the higher level compared to saving level. Consequently, current account deficit had expanded to Baht 63,667 million, compared to a deficit of Baht 45,070 million last year and regarded as deficit for two consecutive years. The saving deficit ratio of **saving/investment gap** to GDP widened from 0.4% for last year to 0.5% for this year whereas saving/investment gap for the year before last year registered a saving surplus of 2.5% to GDP. This reflected that demand for savings was needed and prepared for future economic recovery.

3. Flows of Funds in 2013

The total flow of funds among economic sectors posted the value of Baht 6,017,645 million, decreasing from Baht 6,414,286 million in the previous year. Major financial instruments were from loans, cash and deposits, and shares and other equity.

Fund-raising by real sector and financial corporations posted the value of Baht 4,118,583 million and Baht 1,899,062 million or a component of 68.4% and 31.6% respectively.

Fund-raising for real sector was sourced by fund-raising within real sector and from financial sector with the value of Baht 2,194,238 million and Baht 1,924,345 million, respectively compared to Baht 2,772,248 million and Baht 1,068,192 million. Fund for real sector flew within real sector and into financial sector with the close value whereas fund-raising for financial sector rose with the value of Baht 1,899,062 million, decelerating from Baht 2,573,846 million last year. The fund-raising for financial sector mainly flew into real sector, larger than flowing within financial sector.

Institutions sectors in the Flow of Funds Account

3.1 Non-financial corporations sector

Assets of non-financial corporations in 2013 expanded with a decelerating rate. Deposits in commercial banks and other depository corporations rose by Baht 442,789 million compared to Baht 599,233 million last year. Investment in long-term debt securities and other equities declined with value of Baht 166,008 million, compared to an increased value of Baht 474,678 million. However, lending items rose with the value of Baht 226,179 million. For liabilities, loans from commercial banks and other depository corporations increased with the value of Baht 429,042 million, slowing down from Baht 729,042 million last year. Besides, non-financial corporations raised its fund by issuing shares and other equities, and debentures with an increase value of Baht 1,120,042 million and Baht 113,895 million correspondingly.

3.2 Financial corporation sector

Fund-raising for financial corporations in 2013 increased with the value of Baht 1,913,559 million, contributed by real sector and financial sector with the value of Baht 1,899,062 million and Baht 14,497 million respectively. The largest part of financial corporations continued to flow into the real sector with the value of Baht 2,194,238 million or 99.3% of total funds, compared to Baht 2,772,248 million last year. The smallest part of funds with the value of 14,497 million or 0.03% of total funds flew within financial sector. The main sources of funds were from deposits, borrowing, and shares and other equities whereas other debt securities kept declining from the previous year.

For use of funds, financial corporations invested in the financial market with the value of Baht 2,208,735 million, attributed mainly from lending with the value of Baht 1,408,865 million or 64.0% of total funds. The rest of funds distributed respectively to trade credit, deposits, and investments on debt securities. Meanwhile, investment on shares and other equities declined.

3.3 General government sector

In 2013, both government saving and investment slowed down with a larger deceleration in saving, worsening government saving deficit. Government financed its saving deficit by issuing government bond with the net value of Baht 254,984 million. Meanwhile, government redeemed promissory notes for this year which led to a decline in government promissory notes with the value of Baht 117,209 million. Besides, government reduced borrowing from financial sector. For use of funds, government deposited in other depository corporations with the value of Baht 186,962 million. In addition, government also reduced investment on debt securities but increased investment on share and other equities.

3.4 Households Sector

Household savings rose consecutively. However, an increase in savings for 2013 was lower than last year. The main use of savings was invested in other equities with the value of Baht 1,271,100 million or 29% of total

funds. The rest of funds were invested on deposits, debentures, and holding cash for daily expense with the value of Baht 672,310 million, Baht 113,895 million, Baht 43,813 million respectively. The main sources of funds for households were mainly from loans from financial sector in forms of loans, mortgage and hire purchase with the value of Baht 1,159,880 million. Household sector was regularly subsidized by government scheme, namely flooding alleviation by postponing state utility payment. This led to an increase in trade credit which included in other account payable item with the value of Baht 361,716 million compared to a decrease of Baht 180,394 million.

3.5 The Rest of the World

In 2013, during the beginning of the year, large amount of capital flew in the country as a result of quantity easing measure (QE) in the US, rising in inflow of loans and direct investment with the value of Baht 443,737 million and Baht 189,690 million respectively. Capital inflow for investment on government bond registered the value of Baht 99,349 million. In this period, the government realized speculation concerns and kept track on money market. As a result, capital gradually flew out at the beginning of second half and significantly flew out at the end of the year. Thereby, Thailand became deficit on balance of payment once again after becoming surplus for last year. In contrast, Thai resident investment aboard increased but lower than last year. Investment aboard was mainly contributed by investments on shares and other equities, lending, transferable deposits, and debt securities with the value of Baht 231,117 million, Baht 112,886 million, Baht 103,737 million, and Baht 59,887 million respectively.

Flow of Funds Indicator of Thailand

	2009	2010	2011	2012	2013
1. GDP growth (%)	-0.7	7.5	0.8	-7.3	2.8
2. Gross domestic product at current price(mil.baht)	9,654,013	10,802,396	11,300,483	12,354,655	12,910,038
3. Inflation rate (%)	-0.9	3.3	3.8	3.0	2.2
4. Investment growth :chain volume measures(reference year 2002)					
- Private (%)	-17.4	16.7	9.5	11.1	-0.8
- Public (%)	8.9	-0.8	-8.6	7.1	-1.0
5. Savings-investment gap to GDP (%)	7.8	2.9	2.5	-0.4	-0.5
- Non-Financial Corporations Sector ^{1/}	4.2	-1.4	-0.6	-4.0	-3.9
- Financial Corporations Sector ^{1/}	2.0	2.0	0.5	1.6	2.3
- General Government Sector	-3.0	-1.8	-0.7	-1.6	-1.7
- Households and Non-Profit Institution Serving Households Sector	4.5	4.1	3.1	3.6	2.9
6. Current account balance (mil.baht) ^{2/}	755,335	312,943	276,920	-45,070	-63,667
7. Ratio of C/A balance to GDP (%)	7.8	2.9	2.5	-0.4	-0.5
8. Net capital movement (mil.baht)	-871,431	-199,749	-157,253	426,709	-10,518
9. International reserve position (mil.US\$)	4,617,472	5,189,687	5,551,949	5,562,107	5,490,918
10. Loan ceiling (mil.US\$) ^{3/}	29,905	28,075	36,434	40,114	40,327
11. Change in public external debt.	42,054	-16,469	114,098	241,893	256,087
- Government	-3,768	-2,375	104,498	200,982	131,849
- State enterprises	45,822	-14,094	9,600	40,911	124,238
12. Fiscal condition					
- Cash balance (bil. baht)	-420.3	-200.4	-159.9	-287.9	-209.1
13. Monetary condition					
Interest rates (year-end)					
- Lending rate (prime)	5.85-6.25	6.12-6.50	7.25-7.63	7.00-7.38	6.75-7.25
- Time deposits (1 year)	0.65-1.00	1.40-1.70	2.70-3.00	2.35-2.60	2.15-2.35
14. Foreign exchange (average)					
- Exchange Equalization Fund (baht : US\$)	34.3	31.7	30.5	30.6	30.7
15. Domestic securities issued (mil.baht)					
- Public securities	9,944,177	10,527,708	11,601,092	9,131,616	7,051,829
- Private securities ^{4/}	3,176,164	3,401,951	4,757,250	4,136,147	4,767,504
16. Funding structure of real sector (%)					
- Financial institutions	55.0	69.2	75.5	72.2	53.3
- Rest of the world	1.1	17.3	11.1	12.9	5.7
- Capital market and others	44.0	13.5	13.4	15.0	41.0

Note : 1/ include statistical discrepancy

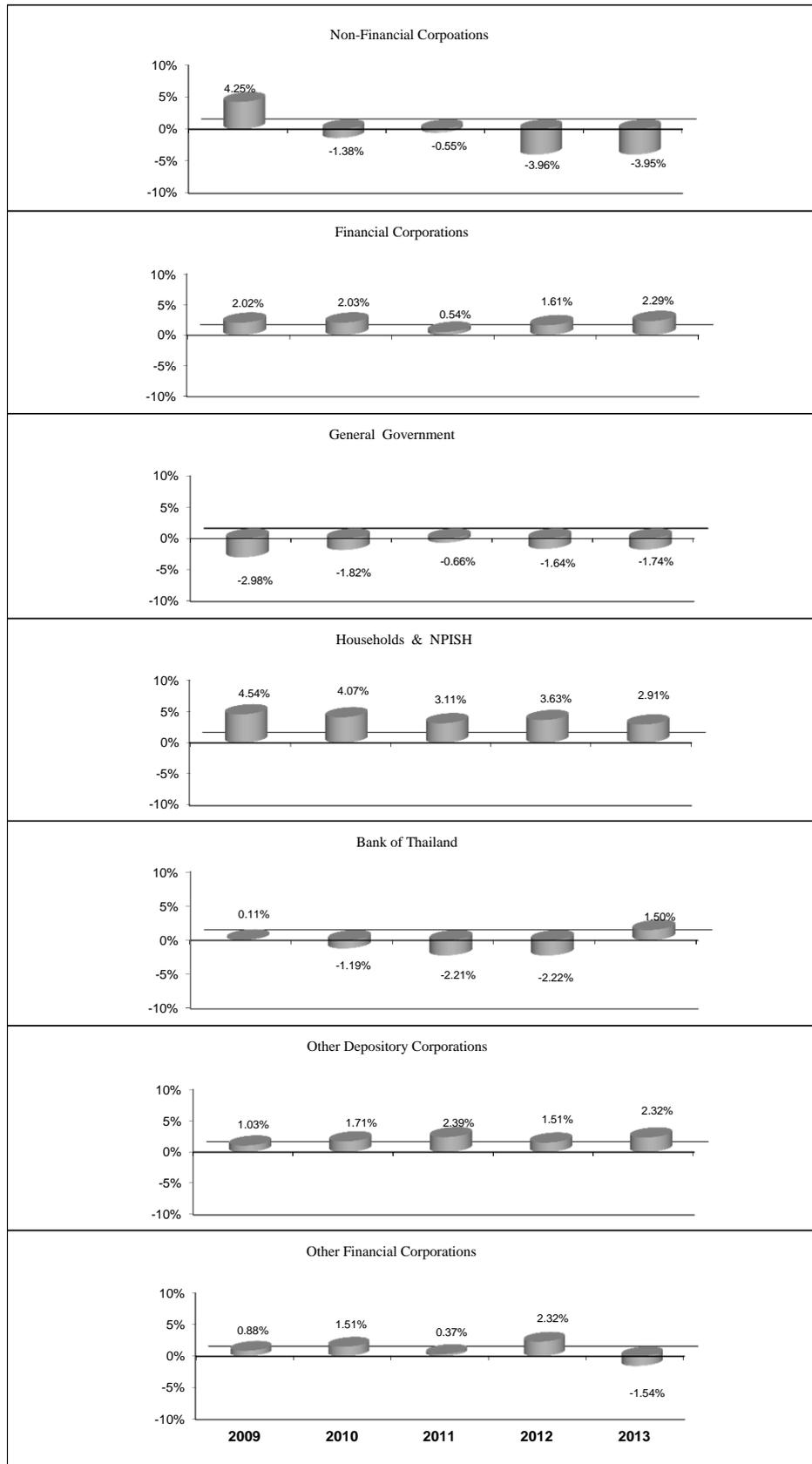
2/ from the Balance of Payment published by the Bank of Thailand as of 17th December 2014

3/ calculated from incremental value of each year

4/ include unit trusts

Source : Bank of Thailand, Ministry of Commerce, The office of National Economic and Social Development Board

Chart 1
Non-Financial Surplus (Deficit) Ratio to GDP of Economic Sectors



Note : Ratio of non-financial surplus (deficit) by economic sectors are presented in percentage

**ANALYSIS OF
FLOW-OF-FUNDS ACCOUNTS OF THAILAND 2013**

Part I Overall of the Thai Economy in 2013

1.1 Economic Situation

Gross domestic product in 2013 rose by 2.8%, decelerating from a 7.3% growth in 2012 as a result of slowdown from both domestic and external demand, along with internal political unrest during the second half of the year. **Non-agricultural sector**, accounting for 88.7% of GDP, grew slightly by 3.1%. Such deceleration was commonly found from all sectors. Particularly, manufacturing sector, accounting for 27.7% of total GDP, expanded by 1.0% in comparison to a rise of 7.0% previously as a consequence of slowing down on domestic demand. During the end of the year, external demand began recovering but domestic production was unable to respond since the flooding damage period. Meanwhile, tourist sector was in a favorable sign, especially hotel and restaurant items which maintained the high level of growth with a slight deceleration rate. **Agricultural sector** continuously postulated the low rate of growth, expanding by 0.4% compared to a 3.4% rise in last year. The low rate was found in crop and livestock items whereas forestry and fishery kept contracting. **GDP and GNP at current market price** in 2013 posted the value of Baht 12,910 billion and Baht 12,191 billion respectively.

Chart 2 Expansion of Production

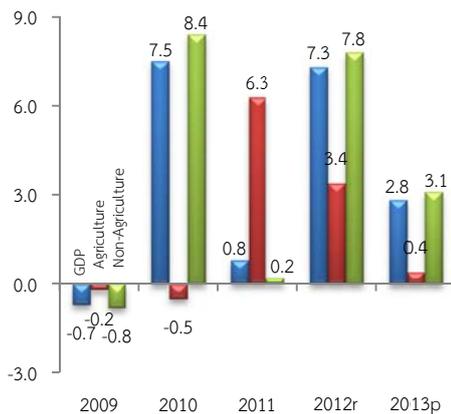
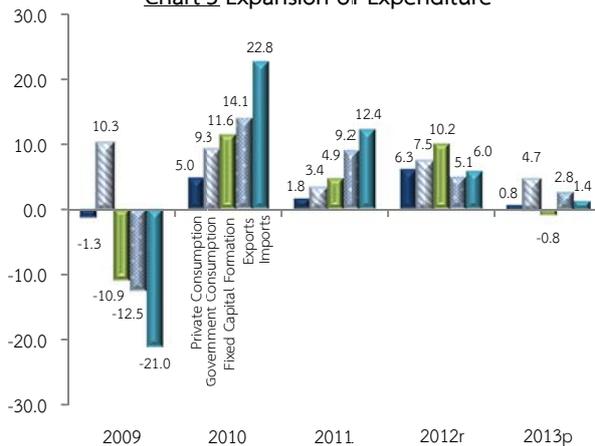


Chart 3 Expansion of Expenditure



Total **domestic demand** increased minimally as a result of political unrest along with income slowdown which worsened consumer confidence. Particularly, farm income faced deceleration from both price and quantity which affected purchasing power. This made consumers more prudent on their spending. In addition, several stimulus measures began exhausting especially the First Car Tax Rebate Scheme, which officially terminated by the second quarter. As a result, **private consumption expenditure** expanded by 0.8%, compared to a 6.3% increase previously. **Gross fixed capital formation** dropped by 0.8%, recovering from a sharp decline of 10.2% last year. Such a fall was from both private and public investment with a contraction rate of 0.8% and 1.0% respectively compared to a rise of 11.1% and 7.1% previously. **Government consumption expenditure** rose by 4.7%, slowing down from an expansion of 7.5% last year. Such a slowdown was sourced mainly from an incline of net purchase of goods and services which rose by 12.1% compared to 10.7% formerly and social benefit in-kind in forms of goods and services consumption which increased by 7.8%. Meanwhile, compensation of government employees rose slightly by 0.7%. Both **export and import** of goods

and services grew by 2.8% and 1.4% respectively, compared to an expansion of 5.1% and 6.0% previously. Current account at current market price registered a surplus of Baht 333.7 billion, kept increasing from Baht 81.1 billion last year.

For this fiscal year, revenue collection was above target but government kept running budget deficit for its stimulus packages. As a result, public debt increased from Baht 4,961,287 million (40.2% to GDP) last year to Baht 5,449,796 million Baht (42.2% to GDP). Budget deficit was used for public policy namely Rice Pledging Scheme, One Child One Tablet, Village and Community Fund, Entrepreneur Initiative Fund, and Woman Role Promotion Fund. However, budget deficit was in line with sustainable fiscal framework with maintaining public debt ceiling and GDP ratio by 60%. Besides, government cash flow improved from a deficit of Baht 289.9 million previously to a deficit of Baht 209.1 million for this year.

1.2 Financial Conditions

For the year 2013, there existed unfavorable situations namely unrecovered global economy during the first half, internal political unrest at the end of the year, delayed implementation of public projects, and private investor reluctance due to economic and political instability. To alleviate such problems, the monetary policy committee (MPC) had lowered policy interest rate twice in 2013 by 0.25% each. The first policy rate reduction was in May due to unrecovered global economy. The second reduction was at the end of November to increase purchasing power due to political unrest. With the total reduction of 0.50%, the policy interest rate declined to 2.25% per year. The commercial bank loans and deposit interest rates were reduced in response to the policy rate. The margin loan rate (MLR) fell by 0.16% to 6.84% per year and the 1-year time deposit rate dropped by 0.23% to 2.23% per year. The short-term loan in financial market also reduced in response to the policy rate. One-day repurchase and one-day interbank rates fell by the equal rate of 0.50% to 2.25% and 2.15% respectively. Meanwhile, credits to non-financial corporation kept slowing down. Particularly in the second half of the year, financial corporations were more prudent on credit expansion. Therefore, total private credit rose by 10.0% decelerating from 15.3% in the previous year.

1.3 Capital Market

In the **primary market**, fund-raising for new security issuances valued at Baht 7,580 billion in 2013, fell by 22.8% compared to the value of Baht 9,132 billion last year. The largest outstanding balance for non-share security was the Rehabilitation and Development Fund for Financial Institution with the value of Baht 5,850 billion, declined by 24.9% compared to Baht 7,799 billion last year. It followed by government bond with the value of Baht 518 billion which dropped by 32.6% from Baht 687 billion and treasury bill with the value of Baht 390 billion which rose by 1.7 time from Baht 142 billion last year. Subsequently, outstanding debentures increased by 15.3% from Baht 4,136 billion to Baht 4,768 billion. For the secondary market, the average daily trading in 2013 was Baht 50,239 million in the Stock Exchange of Thailand (SET) and the Market for Alternative Investment (MAI) which rose by 55.4% from the previous year. The SET index reached the highest record for 20 years at 1,643.43 point on 21 May 2013 before rebounding at the end of the year as a consequence of political unrest and Quantity Easing measure from the US. Financial market fluctuation led investors to alter their portfolio to a more-secured security. At the end of the year, the SET index closed at 1,032.76 point

which fell by 93.22 point at the beginning of the year or dropped by 6.7%. Meanwhile, the MAI index closed at 356.68 point, decreased by 14.16% from last year. Total market capitalization (Market Cap) of listed companies at the end of the year for the SET fell by 2.83% whereas Market Cap for MAI rose by 33.34%. In 2013, there were 489 listed companies at the SET and 95 listed companies at the MAI. The newly issued debt securities in domestic market (domestic bonds) registered at the value of Baht 8,631 billion—a 16.26% increase from the previous year.

Part II Savings, Investment, and Saving- Investment Gap

2.1 Total Saving and Investment

Gross savings in 2013 increased by 1.1%, decelerating for 3 consecutive years, compared to a rise of 3.9% in the previous year. Such a slowdown of saving was from a drop of financial and non-financial corporations with an increase of 26.3% and 3.0% respectively. General government contracted by 21.8%, worsened from a drop of 12.2 %. Meanwhile, saving of non-profit institution serving households rose fell by 6.1%, compared to a rise of 3.3% in last year.

Gross capital formation increased by 1.6%, considerably slowing down from a rise of 14.9% last year. Such a slowdown was contributed by a contraction of financial corporation and general government with a drop of 39.0% and 8.1% respectively. Likewise, households and non-profit institution serving households and non-financial corporation expanded by 18.5% and 3.2%, with a recovery from a sharp decline of 29.3% for households and non-profit whereas non-financial corporation decelerated from an expansion of 17.2% last year.

Chart 4 Savings, Investment, and Saving/Investment Gap to GDP

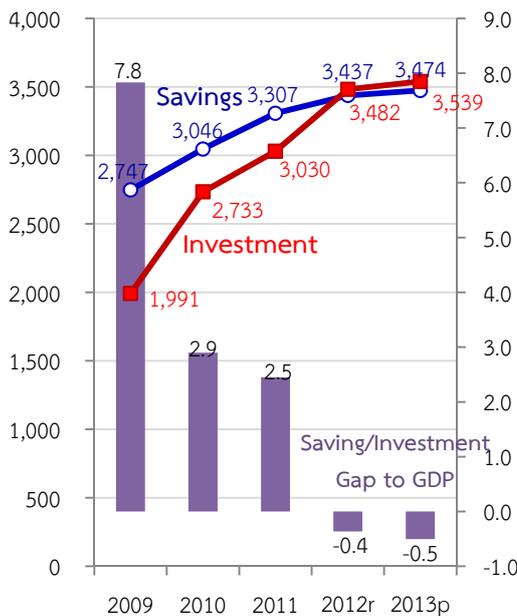


Chart 5 Savings by Institution (Bil. Baht)

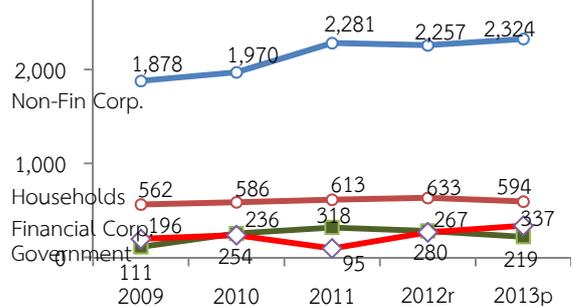
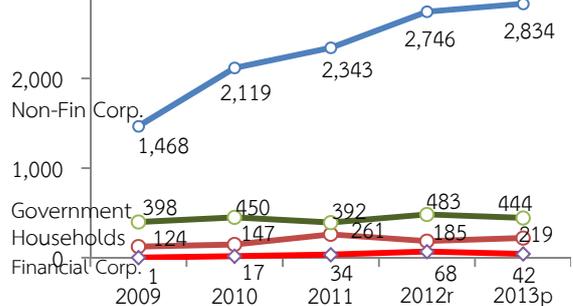


Chart 6 Investment by Institution (Bil. Baht)



2.2 Saving Investment Gap

Both gross domestic saving and gross domestic investment in 2013 kept decelerating. However, investment maintained the higher level compared to savings level. Consequently, current account deficit had expanded to Baht 63,667 million, compared to a deficit of Baht 45,070 million last year and regarded as deficit for two consecutive years. The saving deficit ratio of saving/investment gap to GDP widened from 0.4% for last year to 0.5% for this year whereas saving/investment gap for the year before last year registered a saving surplus of 2.5% to GDP. This reflected that demand for savings was needed and prepared for future economic recovery.

2.3 Savings and Investment by Institutions

2.3.1 *Non-financial corporations*

Investment of non-financial corporations increased by 3.2% from Baht 2,745,517 million to Baht 2,833,793 million in 2013 with a decelerating rate in comparison to an expansion of 17.2% last year. Expansion was found at the first half of the year, contributed by investments on real estate, commercial cars from the First Car Tax Rebate scheme. Investments were dropped at the second half due to base effect from a large rehabilitation from flooding damage last year. Political unrest made the real estate developers hesitate and postpone their investment projects and prudently evaluate the risk from high level of household debts. In addition, financial corporation was also prudent for housing credit at the second half of the year. Savings of non-financial corporations rose by 3.0% from Baht 2,256,548 million to Baht 2,324,191. This led non-financial corporation became saving deficit with the value of Baht 509,602 million but slightly improved from last year with a saving deficit of Baht 488,969 million.

2.3.2 *Financial corporations*

Saving of financial corporations posted the value of Baht 336,689 million, or 2.6% of GDP rising from 2.2% last year. Gross investment of financial corporation registered the value of Baht 41,513 million, lowering from an increase of Baht 68,105 million last year. This led to saving surplus of Baht 295,176 million which was higher than a surplus of Baht 198,402 million previously. The high level of saving was contributed by other depository corporations and the Bank of Thailand. Meanwhile, other financial corporations showed saving deficit, originating from that expenditure was larger than income. However, investment for financial corporation was considerably low compared to other institutions, contributed only 0.3% to total investment or only 1.2% ratio to GDP. However, commercial banks consecutively maintained favorable performance with a high financial reserve and capable to cope with financial risk and economic fluctuation.

2.3.3 *General government*

Government investment registered the value of Baht 443,500 million, declined from Baht 482,553 million due to less government stimulus program compared to last year. In addition, government investment projects were postponed owing to political unrest during the end of the year. Government saving also decelerated from an increased value Baht 279,627 million to an increase of Baht 218,660 million due to off-targeting collection for several

government revenues, namely value added tax (VAT) in response to economic slowdown and corporate income tax in response to tax rate reduction. The government reduced corporate income tax to compensate rising in 300-Baht minimum wage and to alleviate industrial damage from flooding area, with the rate of 23% and 20% respectively reducing from equal rate of 30%. As a result, government saving deficit rose from Baht 202,924 million to Baht 224,840 million.

2.3.4 *Households and Non-profit Institution Serving Households*

Household saving posted the value of Baht 594,439 million dropped from Baht 633,112 million in last year. At the beginning of the year, household expenditure rose from payment of First Car Tax Rebate scheme and car dealers imposed market promotion since the Rebate scheme closed to terminate. In addition, household still needed residential rehabilitation which damaged from flooding. As a result, household saving dropped considerably. Household investment increased from Baht 184,691 million to Baht 218,841 million, mostly contributed by investment on residential buildings, especially alongside the MRT train routes in Bangkok vicinity and in principal cities. In addition, the cars pending for delivery in the First Car Tax Rebate scheme had been paid during the beginning of the year.

Saving slowed down whereas investment accelerated. Consequently, household saving surplus decelerated from Baht 448,421 million previously to Baht 375,598 million for this year.

2.3.5 *Rest of the world*

Both imports and exports contracted in 2013. However, larger contraction in imports led to trade surplus. In addition to rising in tourism income, the surplus of goods and services registered the value of Baht 333,685 million. In contrast, investment income of foreign owners flew out significantly which led to deficit in primary income with the value of Baht 719,642 million. The transfer surplus of Baht 322,110 million and trade surplus were unable to compensate deficit in primary income. Consequently, current account became deficit with the value of Baht 63,667 million.

At the first half of year, net capital flows registered a huge surplus as a result of global financial fluctuation along with quantity easing policy (QE) in the US. Capital normally flew into the high return market, including Thailand during the beginning of 2013. The Bank of Thailand and Ministry of Finance realized speculations in the financial market. Therefore, several monitoring measures were standby, namely policy interest rate, tax on investment earning income, or even capital control policy (if needed) to prevent speculations. The signal warning publically announced, especially to speculators. Consequently, capital gradually flew out at the beginning of second half and significantly flew out during the end of the year. Therefore, the balance of payment became deficit in 2013. Meanwhile, at the end of the year the Baht depreciated to 32.86 Baht/USD, compared to an appreciation of 30.76 Baht/USD at the beginning of the year.

Table 1
Domestic Savings

Million Baht

Domestic Savings	2009	2010	2011	2012	2013
By Sector					
Non-Financial Corporations Sector	1,877,808	1,969,972	2,280,677	2,256,548	2,324,192
Financial Corporations Sector	195,746	236,030	95,225	266,507	336,689
General Government Sector	110,601	253,535	318,447	279,629	218,660
Households and Non-Profit Institution Serving Households Sector	562,118	586,273	613,053	633,112	594,439
Gross Savings	2,746,273.0	3,045,810.0	3,307,402.0	3,435,796.0	3,473,980.0
Ratio to GDP (percent)					
Non-Financial Corporations Sector	19.5	18.2	20.2	18.3	18.0
Financial Corporations Sector	2.0	2.2	0.8	2.2	2.6
General Government Sector	1.1	2.3	2.8	2.3	1.7
Households and Non-Profit Institution Serving Households Sector	5.8	5.4	5.4	5.1	4.6
Ratio of Gross Savings to GDP	28.4	28.2	29.3	27.8	26.9
Structure (percent)					
Non-Financial Corporations Sector	68.4	64.7	69.0	65.7	66.9
Financial Corporations Sector	7.1	7.7	2.9	7.8	9.7
General Government Sector	4.0	8.3	9.6	8.1	6.3
Households and Non-Profit Institution Serving Households Sector	20.5	19.2	18.5	18.4	17.1
Total	100.0	100.0	100.0	100.0	100.0
Growth Rate (percent)					
Non-Financial Corporations Sector	1.6	4.9	15.8	-1.1	3.0
Financial Corporations Sector	-16.9	20.6	-59.7	179.9	26.3
General Government Sector	-66.3	129.2	25.6	-12.2	-21.8
Households and Non-Profit Institution Serving Households Sector	14.7	4.3	4.6	3.3	-6.1
Gross Savings Growth Rate	-5.4	10.9	8.6	3.9	1.1

Note 1. Savings includes depreciation and Statistical Discrepancy

Table 2
Domestic Investment

Million Baht

Domestic Investment	2009	2010	2011	2012	2013
By Sector					
Non-Financial Corporations Sector	1,467,872	2,119,341	2,342,846	2,745,517	2,833,793
Financial Corporations Sector	889	16,967	33,926	68,105	41,513
General Government Sector	398,413	449,852	392,493	482,553	443,500
Households and Non-Profit Institution Serving Households Sector	123,764	146,707	261,217	184,691	218,841
Total Investment	1,990,938	2,732,867	3,030,482	3,480,866	3,537,647
Ratio to GDP (percent)					
Non-Financial Corporations Sector	15.2	19.6	20.7	22.2	22.0
Financial Corporations Sector	0.0	0.2	0.3	0.6	0.3
General Government Sector	4.1	4.2	3.5	3.9	3.4
Households and Non-Profit Institution Serving Households Sector	1.3	1.4	2.3	1.5	1.7
Ratio of Total Investment to GDP	20.6	25.3	26.8	28.2	27.4
Structure (percent)					
Non-Financial Corporations Sector	73.7	77.6	77.3	78.9	80.1
Financial Corporations Sector	0.0	0.6	1.1	2.0	1.2
General Government Sector	20.0	16.5	13.0	13.9	12.5
Households and Non-Profit Institution Serving Households Sector	6.2	5.4	8.6	5.3	6.2
Total	100.0	100.0	100.0	100.0	100.0
Growth Rate (percent)					
Non-Financial Corporations Sector	-33.7	44.4	10.5	17.2	3.2
Financial Corporations Sector	-87.9	1,808.5	100.0	100.7	-39.0
General Government Sector	6.2	12.9	-12.8	22.9	-8.1
Households and Non-Profit Institution Serving Households Sector	-12.8	18.5	78.1	-29.3	18.5
Overall Investment Growth Rate	-27.3	37.3	10.9	14.9	1.6

Note Measured at Current Prices Including Net Purchase of Land

Table 3
Surplus (Deficit) to GDP by Sector

(percent)

Surplus (Deficit) / GDP		2009	2010	2011	2012	2013
Non-Financial Corporation Sector	(NF)	4.2	-1.4	-0.6	-4.0	-3.9
	(FA)	7.0	-4.7	-4.1	-3.7	-7.0
Financial Corporations Sector	(NF)	2.0	2.0	0.5	1.6	2.3
	(FA)	2.0	2.0	0.5	1.6	2.3
General Government Sector	(NF)	-3.0	-1.8	-0.7	-1.6	-1.7
	(FA)	-1.4	0.4	-1.5	-2.7	-0.1
Households and Non-Profit Institution Serving Households Sector	(NF)	4.5	4.1	3.1	3.6	2.9
	(FA)	1.9	4.3	7.2	1.4	4.9
Central Bank (BOT)	(NF)	0.1	-1.2	-2.2	-2.2	1.5
	(FA)	0.1	-1.2	-2.2	-2.2	1.5
Other Depository Corporations (ODC)	(NF)	1.0	1.7	2.4	1.5	2.3
	(FA)	1.0	1.7	2.4	1.5	2.3
Other Financial Corporations (OFC)	(NF)	0.9	1.5	0.4	2.3	-1.5
	(FA)	0.9	1.5	0.4	2.3	-1.5

Note

1. NF = Non Financial Account
FA = Financial Account
2. The figures include net value from buying-selling land by each sector

Table 4
Financial Assets and Liabilities by Sector

(Million Baht)

	2009	2010	2011	2012	2013
Funds	3,990,096	6,410,489	5,812,224	6,414,286	6,017,645
Gross Domestic Product (GDP)	9,654,013	10,802,396	11,300,483	12,354,655	12,910,038
Percent to GDP	0.41	0.59	0.51	0.52	0.47
Financial Assets					
Non-Financial Corporation	1,160,351	860,380	812,886	1,124,313	935,784
Financial Corporation	1,484,390	2,696,446	2,478,551	2,772,248	2,194,238
General Government	312,379	233,741	-28,417	196,366	310,209
Households & NPISHs	875,142	1,594,731	2,122,237	1,386,716	2,153,187
Rest of the world	157,835	1,025,191	426,967	934,643	424,227
Financial Liabilities					
Non-Financial Corporation	488,480	1,367,380	1,276,998	1,582,464	1,834,938
Financial Corporation	1,289,533	2,477,383	2,417,252	2,573,846	1,899,062
General Government	446,340	186,076	146,484	531,046	326,399
Households & NPISHs	689,474	1,134,567	1,304,153	1,218,984	1,522,479
Rest of the world	1,076,269	1,245,083	667,337	507,946	434,767
Financial Assets (percent)					
Non-Financial Corporation	29.08	13.42	13.99	17.53	15.55
Financial Corporation	37.20	42.06	42.64	43.22	36.46
General Government	7.83	3.65	-0.49	3.06	5.15
Households & NPISHs	21.92	24.87	36.50	21.61	35.77
Rest of the world	3.96	15.99	7.35	14.57	7.05
Financial Liabilities (percent)					
Non-Financial Corporation	12.24	21.33	21.97	24.67	30.49
Financial Corporation	32.32	38.65	41.59	40.13	31.56
General Government	11.19	2.90	2.52	8.28	5.42
Households & NPISHs	17.28	17.70	22.44	19.00	25.30
Rest of the world	26.97	19.42	11.48	7.92	7.22

Part III Flow of Funds of Thailand in 2013

3.1 Overall movement of funds among economic sectors

The total flow of funds among economic sectors posted the value of Baht 6,017,645 million, decreasing from Baht 6,414,286 million in the previous year. Major financial instruments were from loans, cash and deposits, and shares and other equity.

Fund-raising by real sector and financial corporations posted the value of Baht 4,118,583 million and Baht 1,899,062 million or a component of 68.4% and 31.6% respectively

Fund-raising for real sector was sourced by fund-raising within real sector and from financial sector with the value of Baht 2,194,238 million and Baht 1,924,345 million, respectively compared to Baht 2,772,248 million and Baht 1,068,192 million. Fund for real sector flew within real sector and into financial sector with the close value whereas fund-raising for financial sector rose with the value of Baht 1,899,062 million, decelerating from Baht 2,573,846 million last year. The fund-raising for financial sector mainly flew into real sector, larger than flowing within financial sector.

3.2 Flow of Funds by Sector

3.2.1 Non-financial corporations

Assets of non-financial corporations in 2013 expanded with a decelerating rate. Deposits in commercial banks and other depository corporations rose by Baht 442,789 million compared to Baht 599,233 million last year. Investment in long-term debt securities and other equities declined with value of Baht 166,008 million, compared to an increased value of Baht 474,678 million previously. However, lending items rose with the value of Baht 226,179 million. For liabilities, loans from commercial banks and other depository corporations increased with the value of Baht 429,042 million, slowing down from Baht 729,042 million last year. Besides, non-financial corporations raised its fund by issuing shares and other equities, and debentures with an increase value of Baht 1,120,042 million and Baht 113,895 million correspondingly.

3.2.2 Financial corporations

Fund-raising for financial corporations in 2013 increased with the value of Baht 1,913,559 million, contributed by real sector and financial sector with the value of Baht 1,899,062 million and Baht 14,497 million respectively. The largest part of financial corporations continued to flow into the real sector with the value of Baht 2,194,238 million or 99.3% of total funds, compared to Baht 2,772,248 million last year. The smallest part of funds with the value of 14,497 million or 0.03% of total funds flew within financial sector. The main sources of funds were from deposits, borrowing, and shares and other equities whereas other debt securities kept declining from the previous year.

For use of funds, financial corporations invested in the financial market with the value of Baht 2,208,735 million, attributed mainly from lending with the value of Baht 1,408,865 million or 64.0% of total funds. The rest of funds

distributed respectively to trade credit, deposits, and investments on debt securities. Meanwhile, investment on shares and other equities declined.

Table 5 Financial assets and funds of financial corporations

	(Mil. Baht)				
	2009	2010	2011	2012	2013
(1) Financial assets of financial corporations	2,118,927	3,573,497	3,033,696	3,571,515	2,208,735
(2) Funds raised by financial corporations	1,484,390	2,696,446	2,478,551	2,772,248	2,194,238
(3) (2) / (1) (Percent)	70.1	75.5	81.7	77.6	99.3
(4) Funds raised within financial corporations	634,537	877,051	555,145	799,267	14,497
(5) (4) / (1) Percent	29.9	24.5	18.3	22.4	0.7
(6) Total funds raised by nonfinancial corporations	2,700,563	3,933,106	3,394,972	3,840,440	4,118,594
(7) (2) / (6) (Percent)	67.7	61.4	58.4	59.9	68.4

1) Central Bank or the Bank of Thailand (BOT)

The main sources of fund for the Bank of Thailand were from issuing bank note circulation and net deposits with the value of Baht 132,488 million. The rest of funds were from loans from domestic financial market. Meanwhile, the new issuance bonds declined while repurchase bonds increased, resulting that net BOT bonds issuance fell with the value of Baht 299,956 million.

The main use of fund decelerated, except for investment on debt securities and trade credits which included in other account payable/receivable with an increase of Baht 119,787 million and Baht 36,451 million.

2) Other depository corporations

Rising in household debt led the other depository corporations more prudent on credit expansion, especially consumers' credits and personal loans. In addition, the First Car Tax Rebate scheme was exhausted along with credit for residential rehabilitation from flooding damage. As a result, total credit of other depository corporations increased with the value of Baht 1,480,758 million, decelerating from Baht 1,882,415 million last year. The rest of funds were used in trade credit and deposits.

Major sources of funds came mainly from deposits with the value of Baht 1,329,311 million or 84.0% of total funds. The rest of funds (16.0%) were from borrowing, trade credits, and other equities. Meanwhile, debt securities decreased with the value of Baht 276,429 million.

**Table 6. Interest rate on commercial bank's deposits and loans
at the end of December 2008-2012**

	Annual rates				
	2009	2010	2011	2012	2013
1. Deposit interest rates					
- Saving deposit	0.50	0.50	0.87-0.88	0.87-0.88	0.5-0.63
- 3-month time deposit	0.65-0.75	0.95-1.30	1.85-2.25	1.85-2.25	1.50-2.50
2. Loan interest rates					
- MOR	6.13-6.75	6.38-6.88	7.50-7.88	7.50-7.88	7.38-7.75
- MLR	5.85-6.25	6.12-6.50	7.25-7.63	6.88-7.25	6.96-7.37
- MRR	6.38-6.75	6.63-7.00	8.00-8.45	7.75- 8.45	7.75-8.20

Source: Bank of Thailand (average from 5 major commercial banks)

3) Other financial corporations

The main source of funds of other financial corporations was from issuance of shares with the value of Baht 293,146 million or approximately 60% of total funds. The rest of funds (40%) were from borrowing with the value of Baht 168,044 million and insurance technical reserve with the value of Baht 51,037 million. However, insurance technical reserve decelerated in comparison to last year. The use of fund was mainly for deposits, trade credits, and investment on debt securities. Meanwhile, lending item dropped with the value of Baht 6,217 million, compared to an increase of Baht 259,174 million.

3.2.3 General government

In 2013, both government saving and investment slowed down with a larger deceleration in saving, worsening government saving deficit. Government financed its saving deficit by issuing government bond with the net value of Baht 254,984 million. Meanwhile, government redeemed promissory notes for this year which led to a decline in government promissory notes with the value of Baht 117,209 million. Besides, government decelerated deposits on commercial bank and other depository corporations from the value of Baht 103,314 million to Baht 62,751 million. For use of funds, government deposited in commercial bank and other depository corporations with the value of Baht 186,962 million, accelerating from an increase of Baht 113,839 million last year. In addition, government also reduced investment on debt securities whereas investment on share and other equities slightly increased.

3.2.4 Households and Non-profit Institutions Serving Households

Household savings rose consecutively. However, an increase in savings for 2013 was lower than last year. Households kept some parts of their saving in cash for daily expanse. The second part of savings with minimal amount was deposited in other depository corporations. Therefore, cash and deposit slowed down from Baht 1,370,616 million to Baht 716,123 million. The rest of savings were invested in other equities which increased with the value of

Baht 1,271,100 million compared to Baht 543,630 million last year. In addition, investment on debentures rose from Baht 78,478 million to Baht 113,895 million. The sources of funds for households were mainly from loans from financial sector in forms of loans, mortgage and hire purchase with the value of Baht 1,159,880 million. Household sector was regularly subsidized by government scheme, namely flooding alleviation by postponing state utility payment. This led to an increase in trade credit which included in other account payable item with the value of Baht 361,716 million compared to a decrease of Baht 180,394 million. Besides, household sector also reduced its deposit so as to use for investment on shares and other equities.

3.2.5 The rest of the world

In 2013, large amount of capital flew in the country as a result of quantity easing measure (QE) in the US, rising in inflow of loans and direct investment with the value of Baht 443,737 million and Baht 189,690 million respectively. Capital inflow for investment on government bond registered the value of Baht 99,349 million. In this period, the government realized speculation concerns and kept track on money market. Several measures were prepared for monitoring speculations. As a result, capital gradually flew out at the beginning of second half and significantly flew out at the end of the year. Thereby, Thailand became deficit on balance of payment once again after becoming surplus for last year. In contrast, Thai resident investment aboard increased but lower than last year. Investment aboard was mainly contributed by investments on shares and other equities, lending, transferable deposits, and debt securities with the value of Baht 231,117 million, Baht 112,886 million, Baht 103,737 million, and Baht 59,887 million respectively.

ตารางสถิติ

(STATISTICAL TABLES)

NOTATION OF THE SECTORS

NFC	=	Non-Financial Corporation
GG	=	General Government
HH & NPISH	=	Households and Non-Profit Institution Serving Households
R/W	=	Rest of the World
BOT	=	Bank of Thailand
ODC	=	Other Depository Corporations
OFC	=	Other Financial Corporations
FIN.CON.	=	Financial Consolidated

ตารางบัญชีเศรษฐกิจเงินทุนของประเทศไทย

1. FLOW-OF-FUNDS ACCOUNTS OF THAILAND
(TABLE 1.1-1.5)
2. SECTOR TABLES 2009-2013
(TABLE 2.1-2.8)
3. SUPPLEMENTARY TABLES
(TABLE 3.1-3.7)

TABLE 1.1 FLOW OF FUNDS ACCOUNTS OF THAILAND 2009

(MILLIONS OF BAHT)

	NON-FINANCIAL CORPORATION	FINANCIAL CORPORATION	GENERAL GOVERNMENT	HOUSEHOLDS & NPISHs	REST OF THE WORLD	TOTAL
A. NON FINANCIAL ACCOUNT						
1. GROSS SAVING	1,872,901	290,896	110,601	562,118	-753,071	2,083,445
2. GROSS CAPITAL FORMATION	1,444,497	-507	387,823	159,125	2,264	1,993,202
3. PURCHASE OF LAND (NET)	23,375	1,396	10,590	-35,361		
4. STATISTICAL DISCREPANCY	-4,907	95,150				90,243
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	409,936	194,857	-287,812	438,354	-755,335	0
B. FINANCIAL ACCOUNT						
I. NET ACQUISITION OF FINANCIAL ASSETS	1,160,351	1,484,390	312,379	875,142	157,835	3,990,096
1. MONETARY GOLD AND SDRs		47,003				47,003
2. CURRENCY AND DEPOSITS	130,671	-251,520	149,632	439,442	5,553	473,778
2.1 CURRENCY	8,324			79,858		88,182
2.2 TRANSFERABLE DEPOSITS	44,480	16,299	124,938	6,857		192,574
2.3 OTHER DEPOSITS	77,867	-267,819	24,694	352,727	5,553	193,022
3. SECURITIES OTHER THAN SHARES	520,667	1,243,830	138,914	114,007	31,928	2,049,346
3.1 SHORT-TERM	192,631	18,667	-16,881	-3,078	-1,427	189,912
- COMMERCIAL BILLS	86,756	11,558	-16,881	-7,626	-1,427	72,380
- GOVERNMENT TREASURY BILLS	105,875	7,109		4,548		117,532
3.2 LONG-TERM	328,036	1,225,163	155,795	117,085	33,355	1,859,434
- GOVERNMENT BONDS	7,894	337,429		-110,464		234,859
- GOVERNMENT PROMISSORY NOTES		3,031				3,031
- DEBENTURES	47,312	-28,543		195,025		213,794
- OTHER	272,830	913,246	155,795	32,524	33,355	1,407,750
4. LOANS	204,083	290,092	8,180	2,185	47,398	551,938
4.1 MORTGAGES		162,046				162,046
4.2 HIRE PURCHASE DEBTS	139,874	-945				138,929
4.3 LOANS	64,209	128,991	8,180	2,185	47,398	250,963
5. SHARES AND OTHER EQUITY	200,421	66,368	7,099	85,694	225,518	585,100
6. INSURANCE TECHNICAL RESERVES	n/a		n/a	173,346		173,346
7. OTHER ACCOUNTS RECEIVABLE	104,508	88,617	8,554	60,468	-152,562	109,585
II. NET INCURRENCE OF LIABILITIES	488,480	1,289,533	446,340	689,474	1,076,269	3,990,096
1. MONETARY GOLD AND SDRs					47,003	47,003
2. CURRENCY AND DEPOSITS		658,314	2,011		-186,547	473,778
2.1 CURRENCY		86,171	2,011			88,182
2.2 TRANSFERABLE DEPOSITS		176,275			16,299	192,574
2.3 OTHER DEPOSITS		395,868			-202,846	193,022
3. SECURITIES OTHER THAN SHARES	408,294	164,003	355,422	-746	1,122,373	2,049,346
3.1 SHORT-TERM	10,877	103,541	117,532	-746	-41,292	189,912
- COMMERCIAL BILLS	10,877	103,541		-746	-41,292	72,380
- GOVERNMENT TREASURY BILLS			117,532			117,532
3.2 LONG-TERM	397,417	60,462	237,890		1,163,665	1,859,434
- GOVERNMENT BONDS			234,859			234,859
- GOVERNMENT PROMISSORY NOTES			3,031			3,031
- DEBENTURES	213,772	22				213,794
- OTHER	183,645	60,440			1,163,665	1,407,750
4. LOANS	-349,599	149,632	83,186	650,493	18,226	551,938
4.1 MORTGAGES	12,873			149,173		162,046
4.2 HIRE PURCHASE DEBTS	-3,110			142,039		138,929
4.3 LOANS	-359,362	149,632	83,186	359,281	18,226	250,963
5. SHARES AND OTHER EQUITY	359,917	65,131			160,052	585,100
6. INSURANCE TECHNICAL RESERVES	-1,969	175,315				173,346
7. OTHER ACCOUNTS PAYABLE	71,837	77,138	5,721	39,727	-84,838	109,585
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	671,871	194,857	-133,961	185,667	-918,434	0
C. SECTOR DISCREPANCY (A5-BIII.)	-261,935	0	-153,851	252,687	163,099	0

TABLE 1.2 FLOW OF FUNDS ACCOUNTS OF THAILAND 2010

(MILLIONS OF BAHT)

	NON-FINANCIAL CORPORATION	FINANCIAL CORPORATION	GENERAL GOVERNMENT	HOUSEHOLDS & NPISHs	REST OF THE WORLD	TOTAL
A. NON FINANCIAL ACCOUNT						
1. GROSS SAVING	2,027,999	299,824	253,535	586,273	-305,224	2,862,407
2. GROSS CAPITAL FORMATION	2,093,088	14,396	441,899	183,484	7,719	2,740,586
3. PURCHASE OF LAND (NET)	26,253	2,571	7,953	-36,777		
4. STATISTICAL DISCREPANCY	58,027	63,794				121,821
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	-149,369	219,063	-196,317	439,566	-312,943	0
B. FINANCIAL ACCOUNT						
I. NET ACQUISITION OF FINANCIAL ASSETS	860,380	2,696,446	233,741	1,594,731	1,025,191	6,410,489
1. MONETARY GOLD AND SDRs	0	20,143	0	0		20,143
2. CURRENCY AND DEPOSITS	332,295	-93,202	201,690	522,687	20,240	983,710
2.1 CURRENCY	8,463			79,635		88,098
2.2 TRANSFERABLE DEPOSITS	106,549	-19,758	145,947	5,554	2,342	240,634
2.3 OTHER DEPOSITS	217,283	-73,444	55,743	437,498	17,898	654,978
3. SECURITIES OTHER THAN SHARES	28,921	1,148,172	-18,050	201,817	169,780	1,530,640
3.1 SHORT-TERM	9,641	-35,300	-13,262	96,837	-14,071	43,845
- COMMERCIAL BILLS	100,840	8,670	-13,262	95,452	-14,071	177,629
- GOVERNMENT TREASURY BILLS	-91,199	-43,970		1,385		-133,784
3.2 LONG-TERM	19,280	1,183,472	-4,788	104,980	183,851	1,486,795
- GOVERNMENT BONDS	54,389	183,236		112,854		350,479
- GOVERNMENT PROMISSORY NOTES		-39,869				-39,869
- DEBENTURES	551	-3,164		30,938		28,325
- OTHER	-35,660	1,043,269	-4,788	-38,812	183,851	1,147,860
4. LOANS	62,554	1,262,416	-4,097	-2,593	270,909	1,589,189
4.1 MORTGAGES		175,242				175,242
4.2 HIRE PURCHASE DEBTS	86,543	113,927				200,470
4.3 LOANS	-23,989	973,247	-4,097	-2,593	270,909	1,213,477
5. SHARES AND OTHER EQUITY	397,259	86,594	41,689	291,278	390,038	1,206,858
6. INSURANCE TECHNICAL RESERVES				200,554		200,554
7. OTHER ACCOUNTS RECEIVABLE	39,351	272,323	12,509	380,988	174,224	879,395
II. NET INCURRENCE OF LIABILITIES	1,367,380	2,477,383	186,076	1,134,567	1,245,083	6,410,489
1. MONETARY GOLD AND SDRs					20,143	20,143
2. CURRENCY AND DEPOSITS		999,977	2,673		-18,940	983,710
2.1 CURRENCY		85,425	2,673			88,098
2.2 TRANSFERABLE DEPOSITS		186,130			54,504	240,634
2.3 OTHER DEPOSITS		728,422			-73,444	654,978
3. SECURITIES OTHER THAN SHARES	135,487	319,970	176,826	-485	898,842	1,530,640
3.1 SHORT-TERM	-5,949	183,030	-133,784	-485	1,033	43,845
- COMMERCIAL BILLS	-5,949	183,030		-485	1,033	177,629
- GOVERNMENT TREASURY BILLS			-133,784			-133,784
3.2 LONG-TERM	141,436	136,940	310,610		897,809	1,486,795
- GOVERNMENT BONDS			350,479			350,479
- GOVERNMENT PROMISSORY NOTES			-39,869			-39,869
- DEBENTURES	27,774	551				28,325
- OTHER	113,662	136,389			897,809	1,147,860
4. LOANS	360,691	198,809	166,628	854,149	8,912	1,589,189
4.1 MORTGAGES	42,760			132,482		175,242
4.2 HIRE PURCHASE DEBTS	238			200,232		200,470
4.3 LOANS	317,693	198,809	166,628	521,435	8,912	1,213,477
5. SHARES AND OTHER EQUITY	612,276	379,795			214,787	1,206,858
6. INSURANCE TECHNICAL RESERVES	-193	200,747				200,554
7. OTHER ACCOUNTS PAYABLE	259,119	378,085	-160,051	280,903	121,339	879,395
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	-507,000	219,063	47,665	460,164	-219,892	0
C. SECTOR DISCREPANCY (A5-B.III.)	357,631	0	-243,982	-20,598	-93,051	0

TABLE 1.3 FLOW OF FUNDS ACCOUNTS OF THAILAND 2011

(MILLIONS OF BAHT)

	NON-FINANCIAL CORPORATION	FINANCIAL CORPORATION	GENERAL GOVERNMENT	HOUSEHOLDS & NPISHs	REST OF THE WORLD	TOTAL
A. NON FINANCIAL ACCOUNT						
1. GROSS SAVING	2,684,553	-32,862	318,447	613,053	-278,118	3,305,073
2. GROSS CAPITAL FORMATION	2,326,419	114,864	382,808	206,391	-1,198	3,029,284
3. PURCHASE OF LAND (NET)	16,427	-80,938	9,685	54,826		
4. STATISTICAL DISCREPANCY	403,876	-128,087				275,789
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	-62,169	61,299	-74,046	351,836	-276,920	0
B. FINANCIAL ACCOUNT						
I. NET ACQUISITION OF FINANCIAL ASSETS	812,886	2,478,551	-28,417	2,122,237	426,967	5,812,224
1. MONETARY GOLD AND SDRs		83,093				83,093
2. CURRENCY AND DEPOSITS	267,521	28,797	-102,997	882,307	-1,871	1,073,757
2.1 CURRENCY	8,684	866		81,434		90,984
2.2 TRANSFERABLE DEPOSITS	4,461	143,063	-53,320	1,871	-40,673	55,402
2.3 OTHER DEPOSITS	254,376	-115,132	-49,677	799,002	38,802	927,371
3. SECURITIES OTHER THAN SHARES	7,523	329,378	34,984	4,606	87,917	464,408
3.1 SHORT-TERM	99,498	20,556	-319	261,992	-16,976	364,751
- COMMERCIAL BILLS	99,659	84,700	-319	268,480	-16,952	435,568
- GOVERNMENT TREASURY BILLS	-161	-64,144		-6,488	-24	-70,817
3.2 LONG-TERM	-91,975	308,822	35,303	-257,386	104,893	99,657
- GOVERNMENT BONDS	-4,154	52,663		-102,262	110,843	57,090
- GOVERNMENT PROMISSORY NOTES		166,887				166,887
- DEBENTURES	-1,173	34,555		20,198		53,580
- OTHER	-86,648	54,717	35,303	-175,322	-5,950	-177,900
4. LOANS	95,627	1,434,898	10,227	10,092	29,004	1,579,848
4.1 MORTGAGES		149,177				149,177
4.2 HIRE PURCHASE DEBTS	87,450	113,631				201,081
4.3 LOANS	8,177	1,172,090	10,227	10,092	29,004	1,229,590
5. SHARES AND OTHER EQUITY	222,924	163,696	36,927	448,633	305,877	1,178,057
6. INSURANCE TECHNICAL RESERVES	0	0	0	147,371	0	147,371
7. OTHER ACCOUNTS RECEIVABLE	219,291	438,689	-7,558	629,228	6,040	1,285,690
II. NET INCURRENCE OF LIABILITIES	1,276,998	2,417,252	146,484	1,304,153	667,337	5,812,224
1. MONETARY GOLD AND SDRs					83,093	83,093
2. CURRENCY AND DEPOSITS		1,049,964	3,605		20,188	1,073,757
2.1 CURRENCY		86,513	3,605		866	90,984
2.2 TRANSFERABLE DEPOSITS		-79,052	0		134,454	55,402
2.3 OTHER DEPOSITS		1,042,503	0		-115,132	927,371
3. SECURITIES OTHER THAN SHARES	50,305	206,097	153,160	-244	57,291	466,609
3.1 SHORT-TERM	75,200	368,104	-70,817	-244	-5,291	366,952
- COMMERCIAL BILLS	75,200	368,104	0	-244	-5,291	437,769
- GOVERNMENT TREASURY BILLS	0		-70,817		0	-70,817
3.2 LONG-TERM	-24,895	-162,007	223,977		62,582	99,657
- GOVERNMENT BONDS	0		57,090		0	57,090
- GOVERNMENT PROMISSORY NOTES	0		166,887		0	166,887
- DEBENTURES	54,753	-1,173	0			53,580
- OTHER	-79,648	-160,834	0		62,582	-177,900
4. LOANS	536,072	59,791	58,055	830,557	95,373	1,579,848
4.1 MORTGAGES	38,104		0	111,073	0	149,177
4.2 HIRE PURCHASE DEBTS	-57		0	201,138	0	201,081
4.3 LOANS	498,025	59,791	58,055	518,346	95,373	1,229,590
5. SHARES AND OTHER EQUITY	691,260	123,969	0	0	362,828	1,178,057
6. INSURANCE TECHNICAL RESERVES	455	146,916	0	0	0	147,371
7. OTHER ACCOUNTS PAYABLE	-1,094	830,515	-68,336	473,840	48,564	1,283,489
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	-464,112	61,299	-174,901	818,084	-240,370	0
C. SECTOR DISCREPANCY (A5-B111.)	401,943	0	100,855	-466,248	-36,550	0

TABLE 1.4 FLOW OF FUNDS ACCOUNTS OF THAILAND 2012

(MILLIONS OF BAHT)

	NON-FINANCIAL CORPORATION	FINANCIAL CORPORATION	GENERAL GOVERNMENT	HOUSEHOLDS & NPISHs	REST OF THE WORLD	TOTAL
A. NON FINANCIAL ACCOUNT						
1. GROSS SAVING	2,469,853	295,264	279,629	633,112	52,316	3,730,174
2. GROSS CAPITAL FORMATION	2,713,256	63,919	467,487	236,204	7,246	3,488,112
3. PURCHASE OF LAND (NET)	32,261	4,186	15,066	-51,513		
4. STATISTICAL DISCREPANCY	213,305	28,757				242,062
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	-488,969	198,402	-202,924	448,421	45,070	0
B. FINANCIAL ACCOUNT						
I. NET ACQUISITION OF FINANCIAL ASSETS	1,124,313	2,772,248	196,366	1,386,716	934,643	6,414,286
1. MONETARY GOLD AND SDRs		12				12
2. CURRENCY AND DEPOSITS	610,664	496,355	113,839	1,370,616	28,085	2,619,559
2.1 CURRENCY	11,431	-85		103,473		114,819
2.2 TRANSFERABLE DEPOSITS	136,176	49,626	9,832	6,145	-6,049	195,730
2.3 OTHER DEPOSITS	463,057	446,814	104,007	1,260,998	34,134	2,309,010
3. SECURITIES OTHER THAN SHARES	70,734	67,913	28,880	-440,875	73,030	-200,318
3.1 SHORT-TERM	-403,944	294,739	4,147	-363,126	-3,599	-471,783
- COMMERCIAL BILLS	-403,944	294,739	4,147	-363,126	-3,599	-471,783
- GOVERNMENT TREASURY BILLS						0
3.2 LONG-TERM	474,678	-226,826	24,733	-77,749	76,629	271,465
- GOVERNMENT BONDS	9,261	219,813		-158,291	194,958	265,741
- GOVERNMENT PROMISSORY NOTES	3,146	153,433		1,497	1,874	159,950
- DEBENTURES				78,478		78,478
- OTHER	462,271	-600,072	24,733	567	-120,203	-232,704
4. LOANS	45,224	2,092,446	2,307	-8,733	552,399	2,683,643
4.1 MORTGAGES		232,505				232,505
4.2 HIRE PURCHASE DEBTS	92,741	207,997				300,738
4.3 LOANS	-47,517	1,651,944	2,307	-8,733	552,399	2,150,400
5. SHARES AND OTHER EQUITY	325,538	157,021	9,039	543,630	415,419	1,450,647
6. INSURANCE TECHNICAL RESERVES	132,024			-48,085		83,939
7. OTHER ACCOUNTS RECEIVABLE	-59,871	-41,499	42,301	-29,837	-134,290	-223,196
II. NET INCURRENCE OF LIABILITIES	1,582,464	2,573,846	531,046	1,218,984	507,946	6,414,286
1. MONETARY GOLD AND SDRs					12	12
2. CURRENCY AND DEPOSITS		2,495,205	3,911		120,443	2,619,559
2.1 CURRENCY		110,993	3,911		-85	114,819
2.2 TRANSFERABLE DEPOSITS		78,917			116,813	195,730
2.3 OTHER DEPOSITS		2,305,295			3,715	2,309,010
3. SECURITIES OTHER THAN SHARES	283,056	-844,225	425,691	4,797	-69,637	-200,318
3.1 SHORT-TERM	181,634	-766,522		4,797	108,308	-471,783
- COMMERCIAL BILLS	181,634	-766,522		4,797	108,308	-471,783
- GOVERNMENT TREASURY BILLS						0
3.2 LONG-TERM	101,422	-77,703	425,691		-177,945	271,465
- GOVERNMENT BONDS			265,741			265,741
- GOVERNMENT PROMISSORY NOTES			159,950			159,950
- DEBENTURES	78,478					78,478
- OTHER	22,944	-77,703			-177,945	-232,704
4. LOANS	729,298	374,341	103,314	1,394,581	82,109	2,683,643
4.1 MORTGAGES	86,709			145,796		232,505
4.2 HIRE PURCHASE DEBTS	n/a			300,738		300,738
4.3 LOANS	642,589	374,341	103,314	948,047	82,109	2,150,400
5. SHARES AND OTHER EQUITY	521,181	507,109			422,357	1,450,647
6. INSURANCE TECHNICAL RESERVES	10,984	72,955				83,939
7. OTHER ACCOUNTS PAYABLE	37,945	-31,539	-1,870	-180,394	-47,338	-223,196
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	-458,151	198,402	-334,680	167,732	426,697	0
C. SECTOR DISCREPANCY (A5-B111.)	-30,818	0	131,756	280,689	-381,627	0

TABLE 1.5 FLOW OF FUNDS ACCOUNTS OF THAILAND 2013

(MILLIONS OF BAHT)

	NON-FINANCIAL CORPORATION	FINANCIAL CORPORATION	GENERAL GOVERNMENT	HOUSEHOLDS & NPISHs	REST OF THE WORLD	TOTAL
A. NON FINANCIAL ACCOUNT						
1. GROSS SAVING	2,566,656	228,387	218,660	594,439	72,411	3,680,553
2. GROSS CAPITAL FORMATION	2,810,581	39,399	431,903	255,764	8,744	3,546,391
3. PURCHASE OF LAND (NET)	23,212	2,114	11,597	-36,923		
4. STATISTICAL DISCREPANCY	242,464	-108,302				134,162
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	-509,601	295,176	-224,840	375,598	63,667	0
B. FINANCIAL ACCOUNT						
I. NET ACQUISITION OF FINANCIAL ASSETS						
1. MONETARY GOLD AND SDRs		22				22
2. CURRENCY AND DEPOSITS	451,721	67,074	186,962	716,123	-9,121	1,412,759
2.1 CURRENCY	8,932	4,358		43,813		57,103
2.2 TRANSFERABLE DEPOSITS	82,284	60,813	43,210	-5,919	-38,155	142,233
2.3 OTHER DEPOSITS	360,505	1,903	143,752	678,229	29,034	1,213,423
3. SECURITIES OTHER THAN SHARES	-261,032	269,971	11,968	20,041	54,193	95,141
3.1 SHORT-TERM	-95,024	92,534	-370	-63,276	-19	-66,155
- COMMERCIAL BILLS	-116,644	50,994	-370	-69,585	-38	-135,643
- GOVERNMENT TREASURY BILLS	21,620	41,540		6,309	19	69,488
3.2 LONG-TERM	-166,008	177,437	12,338	83,317	54,212	161,296
- GOVERNMENT BONDS	25,415	127,515		2,705	99,349	254,984
- GOVERNMENT PROMISSORY NOTES	-3,146	-110,692		-1,497	-1,874	-117,209
- DEBENTURES				113,895		113,895
- OTHER	-188,277	160,614	12,338	-31,786	-43,263	-90,374
4. LOANS	226,179	1,372,870	36,982	878	443,737	2,080,646
4.1 MORTGAGES		246,460				246,460
4.2 HIRE PURCHASE DEBTS	227,859	69,049				296,908
4.3 LOANS	-1,680	1,057,361	36,982	878	443,737	1,537,278
5. SHARES AND OTHER EQUITY	373,681	121,887	10,189	1,271,100	189,960	1,966,817
6. INSURANCE TECHNICAL RESERVES	8,175			41,946		50,121
7. OTHER ACCOUNTS RECEIVABLE	137,060	362,414	64,108	103,099	-254,542	412,139
II. NET INCURRENCE OF LIABILITIES						
1. MONETARY GOLD AND SDRs					22	22
2. CURRENCY AND DEPOSITS		1,299,303	3,458		109,998	1,412,759
2.1 CURRENCY		49,287	3,458		4,358	57,103
2.2 TRANSFERABLE DEPOSITS		38,496			103,737	142,233
2.3 OTHER DEPOSITS		1,211,520			1,903	1,213,423
3. SECURITIES OTHER THAN SHARES	144,905	-317,797	207,263	883	59,887	95,141
3.1 SHORT-TERM	-6,721	-164,219	69,488	883	34,414	-66,155
- COMMERCIAL BILLS	-6,721	-164,219		883	34,414	-135,643
- GOVERNMENT TREASURY BILLS			69,488			69,488
3.2 LONG-TERM	151,626	-153,578	137,775		25,473	161,296
- GOVERNMENT BONDS			254,984			254,984
- GOVERNMENT PROMISSORY NOTES			-117,209			-117,209
- DEBENTURES	113,895					113,895
- OTHER	37,731	-153,578			25,473	-90,374
4. LOANS	429,042	316,087	62,751	1,159,880	112,886	2,080,646
4.1 MORTGAGES	81,618			164,842		246,460
4.2 HIRE PURCHASE DEBTS	n/a			296,908		296,908
4.3 LOANS	347,424	316,087	62,751	698,130	112,886	1,537,278
5. SHARES AND OTHER EQUITY	1,120,042	615,658			231,117	1,966,817
6. INSURANCE TECHNICAL RESERVES	-916	51,037				50,121
7. OTHER ACCOUNTS RECEIVABLE	141,865	-65,226	52,927	361,716	-79,143	412,139
III. FINANCIAL SURPLUS OR DEFICIT (I-II)						
	-899,154	295,176	-16,190	630,708	-10,540	0
C. SECTOR DISCREPANCY (A5-BIII.)	389,553	0	-208,650	-255,110	74,207	0

TABLE 2.1 NON-FINANCIAL CORPORATION

(MILLIONS OF BAHT)

	2009	2010	2011	2012	2013
A. NON FINANCIAL ACCOUNT					
1. GROSS SAVING	1,872,901	2,027,999	2,684,553	2,469,853	2,566,656
2. GROSS CAPITAL FORMATION	1,444,497	2,093,088	2,326,419	2,713,256	2,810,581
3. PURCHASE OF LAND (NET)	23,375	26,253	16,427	32,261	23,212
4. STATISTICAL DISCREPANCY	-4,907	58,027	403,876	213,305	242,464
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	409,936	-149,369	-62,169	-488,969	-509,601
B. FINANCIAL ACCOUNT					
I. NET ACQUISITION OF FINANCIAL ASSETS	1,160,351	860,380	812,886	1,124,313	935,784
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS					
2.1 CURRENCY	8,324	8,463	8,684	11,431	8,932
2.2 TRANSFERABLE DEPOSITS	44,480	106,549	4,461	136,176	82,284
2.3 OTHER DEPOSITS	77,867	217,283	254,376	463,057	360,505
3. SECURITIES OTHER THAN SHARES					
3.1 SHORT-TERM	192,631	9,641	99,498	-403,944	-95,024
- COMMERCIAL BILLS	86,756	100,840	99,659	-403,944	-116,644
- GOVERNMENT TREASURY BILLS	105,875	-91,199	-161	0	21,620
3.2 LONG-TERM	328,036	19,280	-91,975	474,678	-166,008
- GOVERNMENT BONDS	7,894	54,389	-4,154	9,261	25,415
- GOVERNMENT PROMISSORY NOTES				3,146	-3,146
- DEBENTURES	47,312	551	-1,173	n/a	n/a
- OTHER	272,830	-35,660	-86,648	462,271	-188,277
4. LOANS					
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS	139,874	86,543	87,450	92,741	227,859
4.3 LOANS	64,209	-23,989	8,177	-47,517	-1,680
5. SHARES AND OTHER EQUITY					
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS RECEIVABLE	104,508	39,351	219,291	-59,871	137,060
II. NET INCURRENCE OF LIABILITIES	488,480	1,367,380	1,276,998	1,582,464	1,834,938
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	10,877	-5,949	75,200	181,634	-6,721
- COMMERCIAL BILLS	10,877	-5,949	75,200	181,634	-6,721
- GOVERNMENT TREASURY BILLS					
3.2 LONG-TERM	397,417	141,436	-24,895	101,422	151,626
- GOVERNMENT BONDS					
- GOVERNMENT PROMISSORY NOTES					
- DEBENTURES	213,772	27,774	54,753	78,478	113,895
- OTHER	183,645	113,662	-79,648	22,944	37,731
4. LOANS					
4.1 MORTGAGES	12,873	42,760	38,104	86,709	81,618
4.2 HIRE PURCHASE DEBTS	-3,110	238	-57	n/a	n/a
4.3 LOANS	-359,362	317,693	498,025	642,589	347,424
5. SHARES AND OTHER EQUITY					
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS PAYABLE	71,837	259,119	-1,094	37,945	141,865
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	671,871	-507,000	-464,112	-458,151	-899,154
C. SECTOR DISCREPANCY (A5-BIII.)	-261,935	357,631	401,943	-30,818	389,553

TABLE 2.2 GENERAL GOVERNMENT

(MILLIONS OF BAHT)

	2009	2010	2011	2012	2013
A. NON FINANCIAL ACCOUNT					
1. GROSS SAVING	110,601	253,535	318,447	279,629	218,660
2. GROSS CAPITAL FORMATION	387,823	441,899	382,808	467,487	431,903
3. PURCHASE OF LAND (NET)	10,590	7,953	9,685	15,066	11,597
4. STATISTICAL DISCREPANCY					
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	-287,812	-196,317	-74,046	-202,924	-224,840
B. FINANCIAL ACCOUNT					
I. NET ACQUISITION OF FINANCIAL ASSETS	312,379	233,741	-28,417	196,366	310,209
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS	149,632	201,690	-102,997	113,839	186,962
2.1 CURRENCY					
2.2 TRANSFERABLE DEPOSITS	124,938	145,947	-53,320	9,832	43,210
2.3 OTHER DEPOSITS	24,694	55,743	-49,677	104,007	143,752
3. SECURITIES OTHER THAN SHARES	138,914	-18,050	34,984	28,880	11,968
3.1 SHORT-TERM	-16,881	-13,262	-319	4,147	-370
- COMMERCIAL BILLS	-16,881	-13,262	-319	4,147	-370
- GOVERNMENT TREASURY BILLS					
3.2 LONG-TERM	155,795	-4,788	35,303	24,733	12,338
- GOVERNMENT BONDS					
- GOVERNMENT PROMISSORY NOTES					
- DEBENTURES					
- OTHER	155,795	-4,788	35,303	24,733	12,338
4. LOANS	8,180	-4,097	10,227	2,307	36,982
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	8,180	-4,097	10,227	2,307	36,982
5. SHARES AND OTHER EQUITY	7,099	41,689	36,927	9,039	10,189
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS RECEIVABLE	8,554	12,509	-7,558	42,301	64,108
II. NET INCURRENCE OF LIABILITIES	446,340	186,076	146,484	531,046	326,399
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS	2,011	2,673	3,605	3,911	3,458
2.1 CURRENCY	2,011	2,673	3,605	3,911	3,458
2.2 TRANSFERABLE DEPOSITS					
2.3 OTHER DEPOSITS					
3. SECURITIES OTHER THAN SHARES	355,422	176,826	153,160	425,691	207,263
3.1 SHORT-TERM	117,532	-133,784	-70,817	0	69,488
- COMMERCIAL BILLS					
- GOVERNMENT TREASURY BILLS	117,532	-133,784	-70,817	0	69,488
3.2 LONG-TERM	237,890	310,610	223,977	425,691	137,775
- GOVERNMENT BONDS	234,859	350,479	57,090	265,741	254,984
- GOVERNMENT PROMISSORY NOTES	3,031	-39,869	166,887	159,950	-117,209
- DEBENTURES					
- OTHER					
4. LOANS	83,186	166,628	58,055	103,314	62,751
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	83,186	166,628	58,055	103,314	62,751
5. SHARES AND OTHER EQUITY					
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS PAYABLE	5,721	-160,051	-68,336	-1,870	52,927
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	-133,961	47,665	-174,901	-334,680	-16,190
C. SECTOR DISCREPANCY (A5-B111.)	-153,851	-243,982	100,855	131,756	-208,650

TABLE 2.3 HOUSEHOLDS & NPISHs

(MILLIONS OF BAHT)

	2009	2010	2011	2012	2013
A. NON FINANCIAL ACCOUNT					
1. GROSS SAVING	562,118	586,273	613,053	633,112	594,439
2. GROSS CAPITAL FORMATION	159,125	183,484	206,391	236,204	255,764
3. PURCHASE OF LAND (NET)	-35,361	-36,777	54,826	-51,513	-36,923
4. STATISTICAL DISCREPANCY					
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	438,354	439,566	351,836	448,421	375,598
B. FINANCIAL ACCOUNT					
I. NET ACQUISITION OF FINANCIAL ASSETS					
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS	439,442	522,687	882,307	1,370,616	716,123
2.1 CURRENCY	79,858	79,635	81,434	103,473	43,813
2.2 TRANSFERABLE DEPOSITS	6,857	5,554	1,871	6,145	-5,919
2.3 OTHER DEPOSITS	352,727	437,498	799,002	1,260,998	678,229
3. SECURITIES OTHER THAN SHARES	114,007	201,817	4,606	-440,875	20,041
3.1 SHORT-TERM	-3,078	96,837	261,992	-363,126	-63,276
- COMMERCIAL BILLS	-7,626	95,452	268,480	-363,126	-69,585
- GOVERNMENT TREASURY BILLS	4,548	1,385	-6,488	0	6,309
3.2 LONG-TERM	117,085	104,980	-257,386	-77,749	83,317
- GOVERNMENT BONDS	-110,464	112,854	-102,262	-158,291	2,705
- GOVERNMENT PROMISSORY NOTES				1,497	-1,497
- DEBENTURES	195,025	30,938	20,198	78,478	113,895
- OTHER	32,524	-38,812	-175,322	567	-31,786
4. LOANS	2,185	-2,593	10,092	-8,733	878
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	2,185	-2,593	10,092	-8,733	878
5. SHARES AND OTHER EQUITY	85,694	291,278	448,633	543,630	1,271,100
6. INSURANCE TECHNICAL RESERVES	173,346	200,554	147,371	-48,085	41,946
7. OTHER ACCOUNTS RECEIVABLE	60,468	380,988	629,228	-29,837	103,099
II. NET INCURRENCE OF LIABILITIES	689,474	1,134,567	1,304,153	1,218,984	1,522,479
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	-746	-485	-244	4,797	883
3.1 SHORT-TERM	-746	-485	-244	4,797	883
- COMMERCIAL BILLS	-746	-485	-244	4,797	883
- GOVERNMENT TREASURY BILLS					
3.2 LONG-TERM					
- GOVERNMENT BONDS					
- GOVERNMENT PROMISSORY NOTES					
- DEBENTURES					
- OTHER					
4. LOANS	650,493	854,149	830,557	1,394,581	1,159,880
4.1 MORTGAGES	149,173	132,482	111,073	145,796	164,842
4.2 HIRE PURCHASE DEBTS	142,039	200,232	201,138	300,738	296,908
4.3 LOANS	359,281	521,435	518,346	948,047	698,130
5. SHARES AND OTHER EQUITY					
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS PAYABLE	39,727	280,903	473,840	-180,394	361,716
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	185,667	460,164	818,084	167,732	630,708
C. SECTOR DISCREPANCY (A5-BIII.)	252,687	-20,598	-466,248	280,689	-255,110

TABLE 2.4 REST OF THE WORLD

(MILLIONS OF BAHT)

	2009	2010	2011	2012	2013
A. NON FINANCIAL ACCOUNT					
1. GROSS SAVING	-753,071	-305,224	-278,118	52,316	72,411
2. GROSS CAPITAL FORMATION	2,264	7,719	-1,198	7,246	8,744
3. PURCHASE OF LAND (NET)					
4. STATISTICAL DISCREPANCY					
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	-755,335	-312,943	-276,920	45,070	63,667
B. FINANCIAL ACCOUNT					
I. NET ACQUISITION OF FINANCIAL ASSETS	157,835	1,025,191	426,967	934,643	424,227
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS					
2.1 CURRENCY					
2.2 TRANSFERABLE DEPOSITS		2,342	-40,673	-6,049	-38,155
2.3 OTHER DEPOSITS	5,553	17,898	38,802	34,134	29,034
3. SECURITIES OTHER THAN SHARES					
3.1 SHORT-TERM	-1,427	-14,071	-16,976	-3,599	-19
- COMMERCIAL BILLS	-1,427	-14,071	-16,952	-3,599	-38
- GOVERNMENT TREASURY BILLS			-24		19
3.2 LONG-TERM	33,355	183,851	104,893	76,629	54,212
- GOVERNMENT BONDS			110,843	194,958	99,349
- GOVERNMENT PROMISSORY NOTES				1,874	-1,874
- DEBENTURES					
- OTHER	33,355	183,851	-5,950	-120,203	-43,263
4. LOANS					
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	47,398	270,909	29,004	552,399	443,737
5. SHARES AND OTHER EQUITY					
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS RECEIVABLE					
	-152,562	174,224	6,040	-134,290	-254,542
II. NET INCURRENCE OF LIABILITIES	1,076,269	1,245,083	667,337	507,946	434,767
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS					
2.1 CURRENCY			866	-85	4,358
2.2 TRANSFERABLE DEPOSITS	16,299	54,504	134,454	116,813	103,737
2.3 OTHER DEPOSITS	-202,846	-73,444	-115,132	3,715	1,903
3. SECURITIES OTHER THAN SHARES					
3.1 SHORT-TERM	-41,292	1,033	-5,291	108,308	34,414
- COMMERCIAL BILLS	-41,292	1,033	-5,291	108,308	34,414
- GOVERNMENT TREASURY BILLS					
3.2 LONG-TERM	1,163,665	897,809	62,582	-177,945	25,473
- GOVERNMENT BONDS					
- GOVERNMENT PROMISSORY NOTES					
- DEBENTURES					
- OTHER	1,163,665	897,809	62,582	-177,945	25,473
4. LOANS					
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	18,226	8,912	95,373	82,109	112,886
5. SHARES AND OTHER EQUITY					
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS PAYABLE					
	-84,838	121,339	48,564	-47,338	-79,143
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	-918,434	-219,892	-240,370	426,697	-10,540
C. SECTOR DISCREPANCY (A5-BIII.)	163,099	-93,051	-36,550	-381,627	74,207

TABLE 2.5 FINANCIAL SECTORS

	(MILLIONS OF BAHT)				
	2009	2010	2011	2012	2013
A. NON FINANCIAL ACCOUNT					
1. GROSS SAVING	290,896	299,824	-32,862	295,264	228,387
2. GROSS CAPITAL FORMATION	-507	14,396	28,706	63,919	39,399
3. PURCHASE OF LAND (NET)	1,396	2,571	5,220	4,186	2,114
4. STATISTICAL DISCREPANCY	95,150	63,794	-128,087	28,757	-108,302
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	194,857	219,063	61,299	198,402	295,176
B. FINANCIAL ACCOUNT					
I. NET ACQUISITION OF FINANCIAL ASSETS					
1. MONETARY GOLD AND SDRs	47,003	20,143	83,093	12	22
2. CURRENCY AND DEPOSITS	-226,442	162,294	656	746,702	229,570
2.1 CURRENCY	-4,254	23,208	48,404	-8,715	29,422
2.2 TRANSFERABLE DEPOSITS	-273,779	-16,395	144,085	61,432	94,415
2.3 OTHER DEPOSITS	51,591	155,481	-191,833	693,985	105,733
3. SECURITIES OTHER THAN SHARES	1,410,327	1,589,165	950,125	136,409	201,431
3.1 SHORT-TERM	-38,367	-57,144	246,729	82,267	10,168
- COMMERCIAL BILLS	-45,476	-13,174	310,873	82,267	29,110
- GOVERNMENT TREASURY BILLS	7,109	-43,970	-64,144		-18,942
3.2 LONG-TERM	1,448,694	1,646,309	703,396	54,142	191,263
- GOVERNMENT BONDS	337,429	183,236	52,663	225,383	59,396
- GOVERNMENT PROMISSORY NOTES	3,031	-39,869	166,887	147,863	78,957
- DEBENTURES	-20,826	-10,911	41,546	n/a	n/a
- OTHER	1,129,060	1,513,853	442,300	-319,104	52,910
4. LOANS	603,880	1,306,307	1,390,284	2,345,405	1,408,865
4.1 MORTGAGES	162,046	175,242	149,177	230,989	246,759
4.2 HIRE PURCHASE DEBTS	-945	113,927	113,631	207,997	69,049
4.3 LOANS	442,779	1,017,138	1,127,476	1,906,419	1,093,057
5. SHARES AND OTHER EQUITY	116,466	165,808	159,625	390,282	-90,890
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS RECEIVABLE	167,693	329,780	449,913	-47,295	459,737
II. NET INCURRENCE OF LIABILITIES					
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS	683,392	1,255,473	1,021,823	2,745,552	1,461,799
2.1 CURRENCY	81,917	108,633	134,051	102,363	74,351
2.2 TRANSFERABLE DEPOSITS	159,569	186,837	-78,030	90,723	72,098
2.3 OTHER DEPOSITS	441,906	960,003	965,802	2,552,466	1,315,350
3. SECURITIES OTHER THAN SHARES	336,908	775,295	826,844	-775,729	-476,761
3.1 SHORT-TERM	46,507	176,551	594,277	-978,994	-215,479
- COMMERCIAL BILLS	46,507	176,551	594,277	-978,994	-215,479
- GOVERNMENT TREASURY BILLS					
3.2 LONG-TERM	290,401	598,744	232,567	203,265	-261,282
- GOVERNMENT BONDS					
- GOVERNMENT PROMISSORY NOTES					
- DEBENTURES	7,739	-7,196	5,818	n/a	n/a
- OTHER	282,662	605,940	226,749	203,265	-261,282
4. LOANS	463,420	242,700	15,177	627,300	413,130
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	463,420	242,700	15,177	627,300	413,130
5. SHARES AND OTHER EQUITY	115,229	459,009	119,898	740,370	402,881
6. INSURANCE TECHNICAL RESERVES	175,315	200,747	146,916	72,955	51,037
7. OTHER ACCOUNTS RECEIVABLE	149,806	421,210	841,739	-37,335	61,473
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	194,857	219,063	61,299	198,402	295,176
C. SECTOR DISCREPANCY (A5.-B.III.)	0	0	0	0	0

TABLE 2.6 CENTRAL BANK

	(MILLIONS OF BAHT)				
	2009	2010	2011	2012	2013
A. NON FINANCIAL ACCOUNT					
1. GROSS SAVING	86,682	-109,225	-278,728	-265,827	135,883
2. GROSS CAPITAL FORMATION	256	759	422	249	127
3. PURCHASE OF LAND (NET)					
4. STATISTICAL DISCREPANCY	76,069	18,821	-29,144	8,441	-57,987
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	10,357	-128,805	-250,006	-274,517	193,743
B. FINANCIAL ACCOUNT					
I. NET ACQUISITION OF FINANCIAL ASSETS	889,212	857,362	125,800	41,784	40,060
1. MONETARY GOLD AND SDRs	47,003	20,143	83,093	12	22
2. CURRENCY AND DEPOSITS	-122,780	-79,658	-129,058	327,901	-112,427
2.1 CURRENCY					
2.2 TRANSFERABLE DEPOSITS	16,305	-29,751	28,846	30,258	-34,338
2.3 OTHER DEPOSITS	-139,085	-49,907	-157,904	297,643	-78,089
3. SECURITIES OTHER THAN SHARES	914,759	916,288	80,723	-347,972	119,787
3.1 SHORT-TERM	-19,145	-37,216			-4,089
- COMMERCIAL BILLS	-19,145	-37,216			
- GOVERNMENT TREASURY BILLS					-4,089
3.2 LONG-TERM	933,904	953,504	80,723	-347,972	123,876
- GOVERNMENT BONDS	33,521	-2,618	-18,744	-12,374	-29,793
- GOVERNMENT PROMISSORY NOTES				5,570	5,200
- DEBENTURES					
- OTHER	900,383	956,122	99,467	-341,168	148,469
4. LOANS	1,283	-9,641	-12,586	203,816	-4,448
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	1,283	-9,641	-12,586	203,816	-4,448
5. SHARES AND OTHER EQUITY	-49	-192	73	17,418	675
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS RECEIVABLE	48,996	10,422	103,555	-159,391	36,451
II. NET INCURRENCE OF LIABILITIES	878,855	986,167	375,806	316,301	-153,683
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS	167,137	397,014	-12,192	79,701	132,488
2.1 CURRENCY	81,917	108,633	134,051	102,363	74,351
2.2 TRANSFERABLE DEPOSITS	91,550	148,311	-39,679	-4,899	73,826
2.3 OTHER DEPOSITS	-6,330	140,070	-106,564	-17,763	-15,689
3. SECURITIES OTHER THAN SHARES	399,495	593,444	255,399	443,551	-299,956
3.1 SHORT-TERM					
- COMMERCIAL BILLS					
- GOVERNMENT TREASURY BILLS					
3.2 LONG-TERM	399,495	593,444	255,399	443,551	-299,956
- GOVERNMENT BONDS					
- GOVERNMENT PROMISSORY NOTES					
- DEBENTURES					
- OTHER	399,495	593,444	255,399	443,551	-299,956
4. LOANS	212,658	-25,659	-112,038	-47,966	19,424
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	212,658	-25,659	-112,038	-47,966	19,424
5. SHARES AND OTHER EQUITY					
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS RECEIVABLE	99,565	21,368	244,637	-158,985	-5,639
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	10,357	-128,805	-250,006	-274,517	193,743
C. SECTOR DISCREPANCY (A5.-B.III.)	0	0	0	0	0

TABLE 2.7 OTHER DEPOSITORY CORPORATIONS

	(MILLIONS OF BAHT)				
	2009	2010	2011	2012	2013
A. NON FINANCIAL ACCOUNT					
1. GROSS SAVING	114,099	246,371	184,587	218,057	263,205
2. GROSS CAPITAL FORMATION	-5,800	14,626	9,056	6,873	11,527
3. PURCHASE OF LAND (NET)	1,176	2,231	4,749	4,186	2,114
4. STATISTICAL DISCREPANCY	19,081	44,973	-98,943	20,316	-50,315
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	99,642	184,541	269,725	186,682	299,879
B. FINANCIAL ACCOUNT					
I. NET ACQUISITION OF FINANCIAL ASSETS	927,538	1,847,197	1,975,706	2,310,164	1,886,287
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS					
2.1 CURRENCY	-7,835	18,108	40,001	6,011	29,320
2.2 TRANSFERABLE DEPOSITS	-8,150	9,981	63,756	19,080	122,470
2.3 OTHER DEPOSITS	-128,734	113,885	-61,198	-83,710	1,915
3. SECURITIES OTHER THAN SHARES					
3.1 SHORT-TERM	27,620	-36,717	35,414	38,977	-34,623
- COMMERCIAL BILLS	27,620	12,323	35,414	38,977	-46,903
- GOVERNMENT TREASURY BILLS		-49,040			12,280
3.2 LONG-TERM	344,436	168,852	502,373	278,953	13,384
- GOVERNMENT BONDS	85,511	3,713	-50,135	70,668	82,241
- GOVERNMENT PROMISSORY NOTES	3,031	-39,869	147,287	139,514	-95,339
- DEBENTURES	-785	-1,277	9,123	n/a	n/a
- OTHER	256,679	206,285	396,098	68,771	26,482
4. LOANS					
4.1 MORTGAGES	164,005	173,695	149,616	230,989	246,759
4.2 HIRE PURCHASE DEBTS	-1,126	113,689	113,734	315,221	69,049
4.3 LOANS	432,006	1,016,632	1,097,112	1,336,205	1,164,770
5. SHARES AND OTHER EQUITY					
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS RECEIVABLE					
II. NET INCURRENCE OF LIABILITIES	827,896	1,662,656	1,705,981	2,123,482	1,586,408
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS					
2.1 CURRENCY	516,255	858,459	1,034,015	2,665,851	1,329,311
2.2 TRANSFERABLE DEPOSITS	62,466	38,526	-38,351	95,622	-1,728
2.3 OTHER DEPOSITS	453,789	819,933	1,072,366	2,570,229	1,331,039
3. SECURITIES OTHER THAN SHARES					
3.1 SHORT-TERM	71,250	282,062	606,081	-1,245,093	-276,429
3.1 SHORT-TERM	74,410	248,186	617,429	-1,004,021	-281,167
- COMMERCIAL BILLS	74,410	248,186	617,429	-1,004,021	-281,167
- GOVERNMENT TREASURY BILLS					
3.2 LONG-TERM	-3,160	33,876	-11,348	-241,072	4,738
- GOVERNMENT BONDS					
- GOVERNMENT PROMISSORY NOTES					
- DEBENTURES	8,502	-6,470	-2,132	n/a	n/a
- OTHER	-11,662	40,346	-9,216	-241,072	4,738
4. LOANS					
4.1 MORTGAGES	156,202	200,938	53,964	473,698	225,662
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	156,202	200,938	53,964	473,698	225,662
5. SHARES AND OTHER EQUITY					
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS PAYABLE					
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	99,642	184,541	269,725	186,682	299,879
C. SECTOR DISCREPANCY (A5.-B111.)	0	0	0	0	0

TABLE 2.8 OTHER FINANCIAL CORPORATIONS

	(MILLIONS OF BAHT)				
	2009	2010	2011	2012	2013
A. NON FINANCIAL ACCOUNT					
1. GROSS SAVING	90,115	162,678	61,279	343,034	-170,701
2. GROSS CAPITAL FORMATION	5,037	-989	19,228	56,797	27,745
3. PURCHASE OF LAND (NET)	220	340	471	n/a	n/a
4. STATISTICAL DISCREPANCY					
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	84,858	163,327	41,580	286,237	-198,446
B. FINANCIAL ACCOUNT					
I. NET ACQUISITION OF FINANCIAL ASSETS	302,177	868,938	932,190	1,219,567	282,388
1. MONETARY GOLD AND SDRs					
2. CURRENCY AND DEPOSITS					
2.1 CURRENCY	3,581	5,100	8,403	-14,726	102
2.2 TRANSFERABLE DEPOSITS	-14,115	719	51,483	12,094	6,283
2.3 OTHER DEPOSITS	51,591	94,159	27,269	480,052	181,907
3. SECURITIES OTHER THAN SHARES					
3.1 SHORT-TERM	-46,842	73,182	211,315	43,290	109,362
- COMMERCIAL BILLS	-53,951	68,112	275,459	43,290	76,013
- GOVERNMENT TREASURY BILLS	7,109	5,070	-64,144		33,349
3.2 LONG-TERM	242,930	522,920	120,300	123,161	-67,527
- GOVERNMENT BONDS	218,397	182,141	121,542	161,519	64,297
- GOVERNMENT PROMISSORY NOTES			19,600	8,349	-9,783
- DEBENTURES	-20,041	-9,634	32,423	n/a	n/a
- OTHER	44,574	350,413	-53,265	-46,707	-122,041
4. LOANS					
4.1 MORTGAGES	-1,959	1,547	-439	1,516	-299
4.2 HIRE PURCHASE DEBTS	181	238	-103	n/a	n/a
4.3 LOANS	9,490	10,147	42,950	257,658	-5,918
5. SHARES AND OTHER EQUITY					
5. SHARES AND OTHER EQUITY	61,035	113,589	119,856	343,434	-46,508
6. INSURANCE TECHNICAL RESERVES					
7. OTHER ACCOUNTS RECEIVABLE					
7. OTHER ACCOUNTS RECEIVABLE	-3,715	47,337	351,156	-26,912	104,986
II. NET INCURRENCE OF LIABILITIES	217,319	705,611	890,610	933,330	480,834
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	-67,669	-59,183	-34,636	25,813	99,624
3.1 SHORT-TERM	-27,903	-30,607	-23,152	25,027	65,688
- COMMERCIAL BILLS	-27,903	-30,607	-23,152	25,027	65,688
- GOVERNMENT TREASURY BILLS					
3.2 LONG-TERM	-39,766	-28,576	-11,484	786	33,936
- GOVERNMENT BONDS					
- GOVERNMENT PROMISSORY NOTES					
- DEBENTURES	-763	-726	7,950	n/a	n/a
- OTHER	-39,003	-27,850	-19,434	786	33,936
4. LOANS					
4.1 MORTGAGES					
4.2 HIRE PURCHASE DEBTS					
4.3 LOANS	94,560	67,421	73,251	201,568	168,044
5. SHARES AND OTHER EQUITY					
5. SHARES AND OTHER EQUITY	26,485	394,926	57,909	415,694	293,146
6. INSURANCE TECHNICAL RESERVES					
6. INSURANCE TECHNICAL RESERVES	175,217	200,590	141,569	79,543	51,037
7. OTHER ACCOUNTS PAYABLE					
7. OTHER ACCOUNTS PAYABLE	-11,274	101,857	652,517	210,712	-131,017
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	84,858	163,327	41,580	286,237	-198,446
C. SECTOR DISCREPANCY (A5.-B.III.)	0	0	0	0	0

TABLE 3.1 FLOW-OF-FUNDS ACCOUNTS OF THAILAND (CONTROL TOTAL)

(MILLIONS OF BAHT)

	2009	2010	2011	2012	2013
A. NON FINANCIAL ACCOUNT					
1. GROSS SAVING	2,083,445	2,862,407	3,305,073	3,730,174	3,680,553
2. GROSS CAPITAL FORMATION	1,993,202	2,740,586	3,029,284	3,488,112	3,546,391
3. PURCHASE OF LAND (NET)					
4. STATISTICAL DISCREPANCY	90,243	121,821	275,789	242,062	134,162
5. TOTAL SURPLUS OR DEFICIT (-) (1-2-3-4)	0	0	0	0	0
B. FINANCIAL ACCOUNT					
1. MONETARY GOLD AND SDRs	47,003	20,143	83,093	12	22
2. CURRENCY AND DEPOSITS	473,778	983,710	1,073,757	2,619,559	1,412,759
2.1 CURRENCY	88,182	88,098	90,984	114,819	57,103
2.2 TRANSFERABLE DEPOSITS	192,574	240,634	55,402	195,730	142,233
2.3 OTHER DEPOSITS	193,022	654,978	927,371	2,309,010	1,213,423
3. SECURITIES OTHER THAN SHARES	2,049,346	1,530,640	464,408	-200,318	95,141
3.1 SHORT-TERM	189,912	43,845	364,751	-471,783	-66,155
- COMMERCIAL BILLS	72,380	177,629	435,568	-471,783	-135,643
- GOVERNMENT TREASURY BILLS	117,532	-133,784	-70,817	0	69,488
3.2 LONG-TERM	1,859,434	1,486,795	99,657	271,465	161,296
- GOVERNMENT BONDS	234,859	350,479	57,090	265,741	254,984
- GOVERNMENT PROMISSORY NOTES	3,031	-39,869	166,887	159,950	-117,209
- DEBENTURES	213,794	28,325	53,580	78,478	113,895
- OTHER	1,407,750	1,147,860	-177,900	-232,704	-90,374
4. LOANS	551,938	1,589,189	1,579,848	2,683,643	2,080,646
4.1 MORTGAGES	162,046	175,242	149,177	232,505	246,460
4.2 HIRE PURCHASE DEBTS	138,929	200,470	201,081	300,738	296,908
4.3 LOANS	250,963	1,213,477	1,229,590	2,150,400	1,537,278
5. SHARES AND OTHER EQUITY	585,100	1,206,858	1,178,057	1,450,647	1,966,817
6. INSURANCE TECHNICAL RESERVES	173,346	200,554	147,371	83,939	50,121
7. OTHER ACCOUNTS RECEIVABLE/PAYABLE	109,585	879,395	1,285,690	-223,196	412,139
TOTAL	3,990,096	6,410,489	5,812,224	6,414,286	6,017,645

TABLE 3.2 TOTAL FUNDS RAISED BY REAL SECTORS

(MILLIONS OF BAHT)

	2009	2010	2011	2012	2013
NON-FINANCIAL CORPORATION	488,480	1,367,380	1,276,998	1,582,464	1,834,938
CURRENCY AND DEPOSITS					
SECURITIES OTHER THAN SHARES	408,294	135,487	50,305	283,056	144,905
LOANS	-349,599	360,691	536,072	729,298	429,042
SHARES AND OTHER EQUITY	359,917	612,276	691,260	521,181	1,120,042
INSURANCE TECHNICAL RESERVES	-1,969	-193	455	10,984	-916
OTHER ACCOUNTS PAYABLE	71,837	259,119	-1,094	37,945	141,865
GENERAL GOVERNMENT	446,340	186,076	146,484	531,046	326,399
CURRENCY AND DEPOSITS	2,011	2,673	3,605	3,911	3,458
SECURITIES OTHER THAN SHARES	355,422	176,826	153,160	425,691	207,263
LOANS	83,186	166,628	58,055	103,314	62,751
OTHER ACCOUNTS PAYABLE	5,721	-160,051	-68,336	-1,870	52,927
HOUSEHOLDS & NPISHs	689,474	1,134,567	1,304,153	1,218,984	1,522,479
SECURITIES OTHER THAN SHARES	-746	-485	-244	4,797	883
LOANS	650,493	854,149	830,557	1,394,581	1,159,880
OTHER ACCOUNTS PAYABLE	39,727	280,903	473,840	-180,394	361,716
REST OF THE WORLD	1,076,269	1,245,083	667,337	507,946	434,767
MONETARY GOLD AND SDRs	47,003	20,143	83,093	12	22
CURRENCY AND DEPOSITS	-186,547	-18,940	20,188	120,443	109,998
SECURITIES OTHER THAN SHARES	1,122,373	898,842	57,291	-69,637	59,887
LOANS	18,226	8,912	95,373	82,109	112,886
SHARES AND OTHER EQUITY	160,052	214,787	362,828	422,357	231,117
OTHER ACCOUNTS PAYABLE	-84,838	121,339	48,564	-47,338	-79,143
TOTAL	2,700,563	3,933,106	3,394,972	3,840,440	4,118,583

TABLE 3.3 FUNDS RAISED BY REAL SECTORS OF WHICH FROM FINANCIAL SECTORS

(MILLIONS OF BAHT)

	2009	2010	2011	2012	2013
NON-FINANCIAL CORPORATION	-155,899	452,046	594,807	989,759	584,047
SECURITIES OTHER THAN SHARES	9,453	21,180	100,733	180,332	26,054
LOANS	-312,467	321,498	525,080	613,295	285,908
SHARES AND OTHER EQUITY	37,969	79,126	22,484	60,215	116,408
OTHER ACCOUNTS PAYABLE	109,146	30,242	-53,490	135,917	155,677
GENERAL GOVERNMENT	434,530	269,479	220,269	471,911	86,410
CURRENCY AND DEPOSITS					
SECURITIES OTHER THAN SHARES	347,569	99,397	155,406	373,246	58,363
LOANS	86,954	169,003	64,376	99,169	27,912
OTHER ACCOUNTS PAYABLE	7	1,079	487	-504	135
HOUSEHOLDS & NPISHs	561,823	1,059,971	1,220,975	1,129,034	1,235,694
SECURITIES OTHER THAN SHARES	-746	-485	-244	4,797	883
LOANS	510,640	767,616	743,130	1,301,855	932,024
OTHER ACCOUNTS PAYABLE	51,929	292,840	478,089	-177,618	302,787
REST OF THE WORLD	643,936	914,950	442,500	181,544	288,087
MONETARY AND GOLD SDRs	47,003	20,143	83,093	12	22
CURRENCY AND DEPOSITS	-251,520	-93,202	28,797	496,355	67,074
SECURITIES OTHER THAN SHARES	887,554	1,028,080	73,483	-490,462	184,671
LOANS	4,965	4,299	102,312	78,127	127,026
SHARES AND OTHER EQUITY	28,399	7,468	141,212	96,806	5,479
OTHER ACCOUNTS PAYABLE	-72,465	-51,838	13,603	706	-96,185
TOTAL	1,484,390	2,696,446	2,478,551	2,772,248	2,194,238

TABLE 3.4 INTRA REAL SECTORS TRANSACTIONS

(MILLIONS OF BAHT)

	2009	2010	2011	2012	2013
NON-FINANCIAL CORPORATION	644,379	915,334	682,191	592,705	1,250,891
CURRENCY AND DEPOSITS					
SECURITIES OTHER THAN SHARES	398,841	114,307	-50,428	102,724	118,851
LOANS	-37,132	39,193	10,992	116,003	143,134
SHARES AND OTHER EQUITY	321,948	533,150	668,776	460,966	1,003,634
INSURANCE TECHNICAL RESERVES	-1,969	-193	455	10,984	-916
OTHER ACCOUNTS PAYABLE	-37,309	228,877	52,396	-97,972	-13,812
GENERAL GOVERNMENT	11,810	-83,403	-73,785	59,135	239,989
CURRENCY AND DEPOSITS	2,011	2,673	3,605	3,911	3,458
SECURITIES OTHER THAN SHARES	7,853	77,429	-2,246	52,445	148,900
LOANS	-3,768	-2,375	-6,321	4,145	34,839
OTHER ACCOUNTS PAYABLE	5,714	-161,130	-68,823	-1,366	52,792
HOUSEHOLDS & NPISHs	127,651	74,596	83,178	89,950	286,785
SECURITIES OTHER THAN SHARES					
LOANS	139,853	86,533	87,427	92,726	227,856
OTHER ACCOUNTS PAYABLE	-12,202	-11,937	-4,249	-2,776	58,929
REST OF THE WORLD	432,333	330,133	224,837	326,402	146,680
MONETARY GOLD AND SDRs					
CURRENCY AND DEPOSITS	64,973	74,262	-8,609	-375,912	42,924
SECURITIES OTHER THAN SHARES	234,819	-129,238	-16,192	420,825	-124,784
LOANS	13,261	4,613	-6,939	3,982	-14,140
SHARES AND OTHER EQUITY	131,653	207,319	221,616	325,551	225,638
OTHER ACCOUNTS PAYABLE	-12,373	173,177	34,961	-48,044	17,042
TOTAL	1,216,173	1,236,660	916,421	1,068,192	1,924,345

TABLE 3.5 SOURCE OF FUNDS OF FINANCIAL SECTORS (CONSOLIDATED)

(MILLIONS OF BAHT)

	2009	2010	2011	2012	2013
NON-FINANCIAL CORPORATION	331,005	629,653	563,737	694,164	406,448
CURRENCY AND DEPOSITS	65,679	257,916	276,252	986,403	409,032
SECURITIES OTHER THAN SHARES	129,466	186,261	32,049	-372,729	-171,723
LOANS	45,034	-28,019	15,139	-51,172	12,871
SHARES AND OTHER EQUITY	33,176	186,927	1,293		148,043
INSURANCE TECHNICAL RESERVES				132,024	8,175
OTHER ACCOUNTS RECEIVABLE	57,650	26,568	239,004	-362	50
GENERAL GOVERNMENT	154,218	237,913	-32,938	152,045	176,976
CURRENCY AND DEPOSITS	149,651	201,807	-103,119	114,012	186,727
SECURITIES OTHER THAN SHARES	-3,812	14,481	42,025	40,165	-4,604
LOANS	7,216	-5,260	8,162	-9,875	-1,353
SHARES AND OTHER EQUITY	-8,309	32,476	21,582		
INSURANCE TECHNICAL RESERVES					
OTHER ACCOUNTS RECEIVABLE	9,472	-5,591	-1,588	7,743	-3,794
HOUSEHOLDS & NPISHs	675,034	1,258,448	1,824,572	1,286,702	1,127,335
CURRENCY AND DEPOSITS	437,431	520,014	878,702	1,366,705	712,665
SECURITIES OTHER THAN SHARES	35,393	57,343	93,915	-362,446	-101,607
LOANS	2,260	-2,586	10,100	-8,732	879
SHARES AND OTHER EQUITY	-2,924	95,544	76,056	391,704	395,608
INSURANCE TECHNICAL RESERVES	175,315	200,747	146,916	-59,069	42,862
OTHER ACCOUNTS RECEIVABLE	27,559	387,386	618,883	-41,460	76,928
REST OF THE WORLD	129,276	351,369	61,881	440,935	188,303
MONETARY GOLD AND SDRs					
CURRENCY AND DEPOSITS	5,553	20,240	-1,871	28,085	-9,121
SECURITIES OTHER THAN SHARES	2,956	61,885	38,108	-149,215	-39,863
LOANS	95,122	234,674	26,390	444,120	303,690
SHARES AND OTHER EQUITY	43,188	64,848	25,038	115,405	72,007
OTHER ACCOUNTS RECEIVABLE	-17,543	-30,278	-25,784	2,540	-138,410
TOTAL	1,289,533	2,477,383	2,417,252	2,573,846	1,899,062

TABLE 3.6 INTRA FINANCIAL SECTORS TRANSACTIONS

(MILLIONS OF BAHT)

	2009	2010	2011	2012	2013
CENTRAL BANK	478,484	623,191	234,370	206,663	-51,906
CURRENCY AND DEPOSITS	-22,755	163,343	-59,122	-26,339	35,772
SECURITIES OTHER THAN SHARES	288,588	485,463	405,186	280,968	-107,704
LOANS	212,658	-25,659	-112,038	-47,966	19,424
SHARES AND OTHER EQUITY					
INSURANCE TECHNICAL RESERVES					
OTHER ACCOUNTS PAYABLE	-7	44	344		602
OTHER DEPOSITORY CORPORATIONS	50,696	200,513	266,653	440,757	20,171
CURRENCY AND DEPOSITS	47,833	92,153	30,981	276,686	126,724
SECURITIES OTHER THAN SHARES	-37,815	60,052	218,045	-225,006	66,835
LOANS	5,863	-4,819	12,305	179,315	-16,001
SHARES AND OTHER EQUITY	33,065	49,851	25	206,028	-156,990
INSURANCE TECHNICAL RESERVES					
OTHER ACCOUNTS PAYABLE	1,750	3,276	5,297	3,734	-397
OTHER FINANCIAL CORPORATIONS	105,357	53,347	54,122	151,847	46,232
CURRENCY AND DEPOSITS					
SECURITIES OTHER THAN SHARES	-11,700	-49,162	-2,484	12,534	6,917
LOANS	95,267	74,369	55,119	121,610	93,620
SHARES AND OTHER EQUITY	17,033	29,363	-4,096	27,233	-55,787
INSURANCE TECHNICAL RESERVES					
OTHER ACCOUNTS PAYABLE	4,757	-1,223	5,583	-9,530	1,482
TOTAL FUNDS RAISED	634,537	877,051	555,145	799,267	14,497

TABLE 3.7 FOREIGN DEBTS AND CLAIMS (NET)

(MILLIONS OF BAHT)

	2009	2010	2011	2012	2013
NON-FINANCIAL CORPORATION	-392,011	338,797	28,407	-36,437	-41,311
CURRENCY AND DEPOSITS	-64,992	-74,379	8,731	375,739	-42,689
SECURITIES OTHER THAN SHARES	-203,199	228,425	-42,264	-405,643	128,589
LOANS	-56,845	34,570	15,874	100,464	119,756
SHARES AND OTHER EQUITY	50,382	114,858	59,208	-25,524	-107,685
OTHER ACCOUNTS PAYABLE	-117,357	35,323	-13,142	-81,473	-139,282
GENERAL GOVERNMENT	-11,763	4,892	111,866	203,743	130,555
CURRENCY AND DEPOSITS	19	117	-122	173	-235
SECURITIES OTHER THAN SHARES	-2,648	8,708	110,490	207,063	88,680
LOANS	-4,140	-2,948	-6,321	3,833	34,431
SHARES AND OTHER EQUITY	295	3,013	15	-13	
OTHER ACCOUNTS PAYABLE	-5,289	-3,998	7,804	-7,313	7,679
CENTRAL BANK	-732,508	-848,883	85,483	90,329	-143,420
CURRENCY AND DEPOSITS	116,456	73,907	139,373	-329,605	116,122
SECURITIES OTHER THAN SHARES	-897,338	-929,015	-52,637	436,624	-249,386
LOANS			-1,139	-753	-339
SHARES AND OTHER EQUITY	49	192	-73	-17,418	-675
OTHER ACCOUNTS PAYABLE	48,325	6,033	-41	1,481	-9,142
OTHER DEPOSITORY CORPORATION	265,467	287,969	-277,787	504,756	-44,106
CURRENCY AND DEPOSITS	140,617	39,535	-119,578	76,753	-130,798
SECURITIES OTHER THAN SHARES	4,547	-27,671	-18,894	34,589	-29,108
LOANS	91,429	233,024	-88,193	324,916	122,075
SHARES AND OTHER EQUITY	22,084	33,054	-15,057	76,978	7,683
OTHER ACCOUNTS PAYABLE	6,790		-36,065	-8,480	-13,958
OTHER FINANCIAL CORPORATION	-616	17,476	-105,222	-335,682	87,764
CURRENCY AND DEPOSITS			-50,463	-215,418	-61,519
SECURITIES OTHER THAN SHARES	8,193	-9,509	36,156	-129,966	24,128
LOANS	-1,272	-2,649	13,410	41,830	54,928
SHARES AND OTHER EQUITY	-7,344	24,134	-101,044	-40,961	59,520
OTHER ACCOUNTS PAYABLE	-193	5,500	-3,281	8,833	10,707
TOTAL FUNDS RAISED & SHARE CAPITAL	-871,431	-199,749	-157,253	426,709	-10,518

เอกสารเผยแพร่

ฉบับที่	ชื่อหนังสือ	ข้อมูลปี	ปีที่พิมพ์
1	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2515	2520
2	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2510 - 2515	2523
3	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2510 - 2521	2525
4	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2520 - 2523	2526
5	บทวิเคราะห์บัญชีเศรษฐกิจเงินทุน		2527
6	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2524 - 2526	2529
7	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2527 - 2533	2536
8	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2532 - 2536	2539
9	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2534 - 2538	2540
10	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2535 - 2539	2541
11	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2536 - 2540	2543
12	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2537 - 2541	2544
13	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2538 - 2542	2545
14	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2539 - 2543	2546
15	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2540 - 2544	2547
16	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2542 - 2546	2548
17	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2543 - 2547	2549
18	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2544 - 2548	2550
19	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2544 - 2549	2551
20	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2546 - 2550	2552
21	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2547 - 2551	2553
22	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2548 - 2552	2554
23	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2549 - 2553	2555
24	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2550 - 2554	2556
25	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2551 - 2555	2557
26	บัญชีเศรษฐกิจเงินทุนของประเทศไทย	2552 - 2556	2558

Contact Persons

บัญชีเศรษฐกิจเงินทุนของประเทศไทย สามารถดูได้ที่ Website: www.nesdb.go.th

You can download the Flow-of-Funds Accounts of Thailand in website: www.nesdb.go.th

หากต้องการรายละเอียดเพิ่มเติม หรือมีปัญหาใดๆ สอบถามได้ที่ E-mails หรือเบอร์โทรศัพท์ด้านล่าง

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