

## NOTATION OF THE SECTORS

<b>HH</b>	=	HOUSEHOLDS , NON-PROFIT INSTITUTIONS AND UNINCORPORATED SECTOR
<b>BINC</b>	=	INCORPORATED PRIVATE NON-FINANCIAL BUSINESS AND FINANCIAL INSTITUTIONS NOT COVERED IN FINANCIAL SECTOR
<b>GC</b>	=	CENTRAL GOVERNMENT SECTOR
<b>GL</b>	=	LOCAL GOVERNMENT SECTOR
<b>BSE</b>	=	STATE ENTERPRISES , NOT INCLUDING FINANCIAL STATE ENTERPRISES
<b>R/W</b>	=	REST OF THE WORLD
<b>BOT</b>	=	BANK OF THAILAND
<b>CB</b>	=	COMMERCIAL BANKS
<b>GSB</b>	=	GOVERNMENT SAVINGS BANK
<b>GHB</b>	=	GOVERNMENT HOUSING BANK
<b>BAAC</b>	=	BANK FOR AGRICULTURE AND AGRICULTURAL CO-OPERATIVES
<b>FC</b>	=	FINANCE COMPANIES
<b>IFCT</b>	=	INDUSTRIAL FINANCE CORPORATION OF THAILAND
<b>IC</b>	=	INSURANCE COMPANIES
<b>ACOOOP</b>	=	AGRICULTURAL CO-OPERATIVES
<b>SCOOP</b>	=	SAVINGS CO-OPERATIVES
<b>CF</b>	=	CREDIT FONCIER COMPANIES
<b>SME</b>	=	SMALL AND MEDIUM ENTERPRISE DEVELOPMENT BANK OF THAILAND
<b>SET</b>	=	THE STOCK EXCHANGE OF THAILAND
<b>PS</b>	=	PAWNSHOP
<b>EXIM</b>	=	EXPORT-IMPORT BANK OF THAILAND
<b>SFI</b>	=	SPECIAL PURPOSE FINANCIAL INSTITUTION
<b>FIN.CON.</b>	=	FINANCIAL CONSOLIDATED
<b>OF</b>	=	THE FINANCIAL SECTORS EXCLUDED , BANK OF THAILAND , COMMERCIAL BANKS , GOVERNMENT SAVINGS BANK AND FINANCE COMPANIES

TABLE 1.1 FLOW-OF-FUNDS ACCOUNTS OF THAILAND, 1998

	(MILLIONS OF BAHT)							
	HH	BINC	GC	GL	BSE	R/W	FIN.CON	TOTAL
<b>A. NON FINANCIAL ACCOUNT</b>								
1. GROSS SAVING	470,295	640,525	260,572	30,323	75,073	(595,680)	(6,710)	874,398
2. TRANSFER								
3. GROSS CAPITAL FORMATION	45,426	462,071	250,171	22,404	149,169		16,732	945,973
4. PURCHASE OF LAND (NET)	(45,226)	15,339	16,672	1,746	9,296		2,173	0
5. STATISTICAL DISCREPANCY		(149,174)					77,599	(71,575)
6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)	470,095	312,289	(6,271)	6,173	(83,392)	(595,680)	(103,214)	0
<b>B. FINANCIAL ACCOUNT</b>								
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>								
1. CURRENCY	(13,707)	(1,588)	(1,754)	9	(565)		(4)	(17,609)
2. DEPOSITS	430,533	66,913	(177,638)	6,416	(3,154)		1,607	324,677
3. PUBLIC AUTHORITY SECURITIES	55,810	11,165	883		770		375,814	444,442
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	(371)	(3,341)		832	(543)		(787)	(4,210)
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	72,717	45,772	458,155	650	63,667	(275,670)	10,140	375,431
5.1 SHORT-TERM LOANS	2,762	(449)	1,047	214			(35,931)	(32,357)
5.2 LONG-TERM LOANS	(5)	(1,394)	26,954	397	(6)		228,616	254,562
5.3 COMMERCIAL BILLS	34,199	(58,528)			(3,688)		(317,502)	(345,519)
5.4 SHARE CAPITAL	69,328	20,761	19,422	284	8,204		(64,284)	53,715
5.5 DEBENTURES	(28,129)	5,654	1,500				39,966	18,991
5.6 LIFE ASSURANCE AND PENSION FUNDS	49,101							49,101
5.7 MORTGAGES							(48,647)	(48,647)
5.8 DEBTORS	2,537	13,228	(2)		18,224		463	34,450
5.9 HIRE PURCHASE DEBTS		58,611			134		(24,535)	34,210
5.10 INTERNATIONAL RESERVE POSITION							57,623	57,623
5.11 FOREIGN DEBTS AND CLAIMS		(483)				(275,670)	138,248	(137,905)
5.12 OTHERS	(57,076)	8,372	409,234	(245)	40,799		36,123	437,207
<b>II. INCURRENCE OF LIABILITIES</b>	<b>(126,387)</b>	<b>62,908</b>	<b>416,065</b>	<b>343</b>	<b>84,556</b>	<b>195,388</b>	<b>489,858</b>	<b>1,122,731</b>
1. CURRENCY			575				(18,184)	(17,609)
2. DEPOSITS			1,607				323,070	324,677
3. PUBLIC AUTHORITY SECURITIES			395,173		1,716		47,553	444,442
4. GOVERNMENT NON-BUDGETARY ACCOUNTS			(4,210)					(4,210)
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(126,387)	62,908	22,920	343	82,840	195,388	137,419	375,431
5.1 SHORT-TERM LOANS	(87,388)	51,116	(7)	(4)	1,664		2,262	(32,357)
5.2 LONG-TERM LOANS	(88,772)	297,548	(1,943)	(1)	21,012		26,718	254,562
5.3 COMMERCIAL BILLS	(31,171)	(285,871)	(5,572)		5,394		(28,299)	(345,519)
5.4 SHARE CAPITAL		(24,925)			2,766		75,874	53,715
5.5 DEBENTURES		11,425			540		7,026	18,991
5.6 LIFE ASSURANCE AND PENSION FUNDS					(284)		49,385	49,101
5.7 MORTGAGES	(41,831)	(6,816)						(48,647)
5.8 CREDITORS	337	17,778	572		16,432		(669)	34,450
5.9 HIRE PURCHASE DEBTS	36,343	(2,133)						34,210
5.10 INTERNATIONAL RESERVE POSITION							57,623	57,623
5.11 FOREIGN DEBTS AND CLAIMS		15,262	26,568		40,976	137,765	(358,476)	(137,905)
5.12 OTHERS	86,095	(10,476)	3,302	348	(5,660)		363,598	437,207
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	671,369	56,013	(136,419)	7,564	(24,381)	(471,058)	(103,088)	0
C. SECTOR DISCREPANCY (A6.-B.III.)	(201,274)	256,276	130,148	(1,391)	(59,011)	(124,622)	(126)	0

TABLE 1.2 FLOW-OF-FUNDS ACCOUNTS OF THAILAND, 1999

(MILLIONS OF BAHT)

	HH	BINC	GC	GL	BSE	R/W	FIN.CON	TOTAL
<b>A. NON FINANCIAL ACCOUNT</b>								
1. GROSS SAVING	409,316	1,060,289	206,955	11,023	85,405	(471,691)	(375,332)	925,965
2. TRANSFER								
3. GROSS CAPITAL FORMATION	43,671	450,114	243,297	18,275	164,215		31,033	950,605
4. PURCHASE OF LAND (NET)	(34,019)	12,800	11,216	1,357	6,096		2,550	0
5. STATISTICAL DISCREPANCY		96,231					(120,871)	(24,640)
6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)	399,664	501,144	(47,558)	(8,609)	(84,906)	(471,691)	(288,044)	0
<b>B. FINANCIAL ACCOUNT</b>								
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>								
1. CURRENCY	131,256	14,447	17,823		(126)		1	163,401
2. DEPOSITS	57,189	(3,742)	(7,570)	(2,094)	11,045		17,335	72,163
3. PUBLIC AUTHORITY SECURITIES	62,737	17,489	2,136		659		208,654	291,675
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	(4,113)	(37,013)		6,661	(161)		248	(34,378)
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	84,324	(145,450)	(70,923)	(42)	(78,481)	(218,434)	(735,594)	(1,164,600)
5.1 SHORT-TERM LOANS	2,813	490	10,505	(214)			(506,784)	(493,190)
5.2 LONG-TERM LOANS	(1)	(246)	(11,400)	24	12		(325,438)	(337,049)
5.3 COMMERCIAL BILLS	(69,895)	(63,400)	(2,901)				(207,895)	(344,091)
5.4 SHARE CAPITAL	111,167	(73,593)	28,310	170	(654)		8,807	74,207
5.5 DEBENTURES	(72,640)	(8,823)	15,829				70,501	4,867
5.6 LIFE ASSURANCE AND PENSION FUNDS	79,607							79,607
5.7 MORTGAGES							(78,965)	(78,965)
5.8 DEBTORS	(150)	2,700	349		1,148		524	4,571
5.9 HIRE PURCHASE DEBTS		66,853			210		(2,998)	64,065
5.10 INTERNATIONAL RESERVE POSITION							172,695	172,695
5.11 FOREIGN DEBTS AND CLAIMS		13,140				(218,434)	65,928	(139,366)
5.12 OTHERS	33,423	(82,571)	(111,615)	(22)	(79,197)		68,031	(171,951)
<b>II. INCURRENCE OF LIABILITIES</b>								
1. CURRENCY			1,230				162,171	163,401
2. DEPOSITS			17,335				54,828	72,163
3. PUBLIC AUTHORITY SECURITIES			215,443		51,805		24,427	291,675
4. GOVERNMENT NON-BUDGETARY ACCOUNTS			(34,378)					(34,378)
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(156,239)	(817,561)	25,244	466	(5,613)	251,763	(462,660)	(1,164,600)
5.1 SHORT-TERM LOANS	(156,526)	(345,884)	(4)	(1)	365		8,860	(493,190)
5.2 LONG-TERM LOANS	(10,459)	(316,373)	1,233		(7,099)		(4,351)	(337,049)
5.3 COMMERCIAL BILLS	(36,956)	(187,916)	(16)		16,676		(135,879)	(344,091)
5.4 SHARE CAPITAL		183,132			2,908		(111,833)	74,207
5.5 DEBENTURES		2,628			830		1,409	4,867
5.6 LIFE ASSURANCE AND PENSION FUNDS					7,769		71,838	79,607
5.7 MORTGAGES	(52,231)	(26,734)						(78,965)
5.8 CREDITORS	824	2,938	(2,090)		1,774		1,125	4,571
5.9 HIRE PURCHASE DEBTS	65,569	(1,504)						64,065
5.10 INTERNATIONAL RESERVE POSITION							172,695	172,695
5.11 FOREIGN DEBTS AND CLAIMS		(77,472)	25,112		41,293	79,068	(207,367)	(139,366)
5.12 OTHERS	33,540	(50,376)	1,009	467	(70,129)		(86,462)	(171,951)
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	487,632	663,292	(283,408)	4,059	(113,256)	(470,197)	(288,122)	0
C. SECTOR DISCREPANCY (A6.-BIII.)	(87,968)	(162,148)	235,850	(12,668)	28,350	(1,494)	78	0

TABLE 1.3 FLOW-OF-FUNDS ACCOUNTS OF THAILAND, 2000

(MILLIONS OF BAHT)

	HH	BINC	GC	GL	BSE	R/W	FIN.CON	TOTAL
<b>A. NON FINANCIAL ACCOUNT</b>								
1. GROSS SAVING	347,474	1,376,460	206,331	16,493	60,241	(371,023)	(458,956)	1,177,020
2. TRANSFER								
3. GROSS CAPITAL FORMATION	54,807	623,687	181,683	22,542	188,756		52,689	1,124,164
4. PURCHASE OF LAND (NET)	(35,474)	10,994	13,817	1,267	5,703		3,693	0
5. STATISTICAL DISCREPANCY		189,578					(136,722)	52,856
6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)	328,141	552,201	10,831	(7,316)	(134,218)	(371,023)	(378,616)	0
<b>B. FINANCIAL ACCOUNT</b>								
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>								
1. CURRENCY	(57,499)	(6,580)	(21,104)	(13)	101			(85,095)
2. DEPOSITS	296,414	34,353	(6,799)	(4,887)	25,793		(23,855)	321,019
3. PUBLIC AUTHORITY SECURITIES	3,172	(19,005)	19,626		6,082		161,112	170,987
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	311	2,807		(5,051)	113		1	(1,819)
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	330,056	137,781	(140,160)	(443)	16,949	(317,001)	(509,464)	(482,282)
5.1 SHORT-TERM LOANS	(2,660)	2,208	(7,730)				(183,331)	(191,513)
5.2 LONG-TERM LOANS	(890)	2,021	(48,600)	429	176		(276,558)	(323,422)
5.3 COMMERCIAL BILLS	(11,856)	(4,611)	(6,138)				(289,837)	(312,442)
5.4 SHARE CAPITAL	175,895	(34,065)	10,361	299	(5,504)		22,092	169,078
5.5 DEBENTURES	18,920	34,231	(9,473)				(3,406)	40,272
5.6 LIFE ASSURANCE AND PENSION FUNDS	67,608							67,608
5.7 MORTGAGES							(32,709)	(32,709)
5.8 DEBTORS	(480)	(1,179)	222		14,969		145	13,677
5.9 HIRE PURCHASE DEBTS		44,540			336		8,777	53,653
5.10 INTERNATIONAL RESERVE POSITION							(58,440)	(58,440)
5.11 FOREIGN DEBTS AND CLAIMS		1,550				(317,001)	86,897	(228,554)
5.12 OTHERS	83,519	93,086	(78,802)	(1,171)	6,972		216,906	320,510
<b>II. INCURRENCE OF LIABILITIES</b>								
1. CURRENCY			1,710				(86,805)	(85,095)
2. DEPOSITS			(23,855)				344,874	321,019
3. PUBLIC AUTHORITY SECURITIES			98,564		69,521		2,902	170,987
4. GOVERNMENT NON-BUDGETARY ACCOUNTS			(1,819)					(1,819)
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	110,074	(482,682)	16,001	(497)	99,297	30,007	(254,482)	(482,282)
5.1 SHORT-TERM LOANS	(96,465)	(92,015)	(8)		(6,291)		3,266	(191,513)
5.2 LONG-TERM LOANS	30,206	(302,989)	463		(52,723)		1,621	(323,422)
5.3 COMMERCIAL BILLS	(24,142)	(268,422)	478		2,468		(22,824)	(312,442)
5.4 SHARE CAPITAL		220,155			17,660		(68,737)	169,078
5.5 DEBENTURES		14,426			31,725		(5,879)	40,272
5.6 LIFE ASSURANCE AND PENSION FUNDS					4,492		63,116	67,608
5.7 MORTGAGES	(26,200)	(6,509)						(32,709)
5.8 CREDITORS	13,418	2,232	(536)		(1,062)		(375)	13,677
5.9 HIRE PURCHASE DEBTS	53,710	(57)						53,653
5.10 INTERNATIONAL RESERVE POSITION							(58,440)	(58,440)
5.11 FOREIGN DEBTS AND CLAIMS		(119,965)	18,495		(18,095)	88,447	(197,436)	(228,554)
5.12 OTHERS	159,547	70,462	(2,891)	(497)	121,123		(27,234)	320,510
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	462,380	632,038	(239,038)	(9,897)	(119,780)	(347,008)	(378,695)	0
C. SECTOR DISCREPANCY (A6.-BIII.)	(134,239)	(79,837)	249,869	2,581	(14,438)	(24,015)	79	(0)

TABLE 1.4 FLOW-OF-FUNDS ACCOUNTS OF THAILAND, 2001

(MILLIONS OF BAHT)

	HH	BINC	GC	GL	BSE	R/W	FIN.CON	TOTAL
<b>A. NON FINANCIAL ACCOUNT</b>								
1. GROSS SAVING	252,912	873,923	211,855	30,393	87,592	(272,806)	94,328	1,278,197
2. TRANSFER								
3. GROSS CAPITAL FORMATION	68,559	732,883	172,079	32,852	189,473		41,243	1,237,089
4. PURCHASE OF LAND (NET)	(29,922)	10,636	11,601	1,241	2,223		4,221	0
5. STATISTICAL DISCREPANCY		(106,807)					147,915	41,108
6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)	214,275	237,211	28,175	(3,700)	(104,104)	(272,806)	(99,051)	0
<b>B. FINANCIAL ACCOUNT</b>								
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>								
1. CURRENCY	29,736	3,140	1,394		341			34,611
2. DEPOSITS	248,174	(6,570)	7,746	17,828	1,929		3,076	272,183
3. PUBLIC AUTHORITY SECURITIES	3,890	(2,406)	7,166		36,581		75,079	120,310
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	1,264	11,379		(1,208)	177		(1,794)	9,818
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	293,741	94,017	3,366	(194)	20,005	(200,439)	(51,942)	158,554
5.1 SHORT-TERM LOANS	1,626	(2,011)	2,869				14,810	17,294
5.2 LONG-TERM LOANS	260	311	(1,415)	(881)	975		(92,213)	(92,963)
5.3 COMMERCIAL BILLS	26,610	40,195					(212,881)	(146,076)
5.4 SHARE CAPITAL	268,377	(17,437)	10,635	181	3,823		(7,322)	258,257
5.5 DEBENTURES	14,022	9,718	(216)				19,458	42,982
5.6 LIFE ASSURANCE AND PENSION FUNDS	74,158							74,158
5.7 MORTGAGES							(4,415)	(4,415)
5.8 DEBTORS	6,967	6,550	223		(6,126)		378	7,992
5.9 HIRE PURCHASE DEBTS		39,561			(273)		22,597	61,885
5.10 INTERNATIONAL RESERVE POSITION							57,566	57,566
5.11 FOREIGN DEBTS AND CLAIMS		(9,004)	1,389		18,598	(200,439)	(7,872)	(197,328)
5.12 OTHERS	(98,279)	26,134	(10,119)	506	3,008		157,952	79,202
<b>II. INCURRENCE OF LIABILITIES</b>								
1. CURRENCY			1,468				33,143	34,611
2. DEPOSITS			3,076				269,107	272,183
3. PUBLIC AUTHORITY SECURITIES			95,754		18,158		6,398	120,310
4. GOVERNMENT NON-BUDGETARY ACCOUNTS			9,818					9,818
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	186,842	(35,086)	19,872	4,605	106,737	60,677	(185,093)	158,554
5.1 SHORT-TERM LOANS	4,156	(50,100)	(2)	2	63,673		(435)	17,294
5.2 LONG-TERM LOANS	56,015	(147,407)	(848)		(2,464)		1,741	(92,963)
5.3 COMMERCIAL BILLS	(15,818)	(188,902)	8,278		(16,424)		66,790	(146,076)
5.4 SHARE CAPITAL		278,013			37,765		(57,521)	258,257
5.5 DEBENTURES		33,580			5,991		3,411	42,982
5.6 LIFE ASSURANCE AND PENSION FUNDS					660		73,498	74,158
5.7 MORTGAGES	(3,626)	(789)						(4,415)
5.8 CREDITORS	(5,148)	(583)	(17)		12,888		852	7,992
5.9 HIRE PURCHASE DEBTS	61,135	750						61,885
5.10 INTERNATIONAL RESERVE POSITION						57,566		57,566
5.11 FOREIGN DEBTS AND CLAIMS		(35,726)	16,128		(15,104)	3,111	(165,737)	(197,328)
5.12 OTHERS	90,128	76,078	(3,667)	4,603	19,752		(107,692)	79,202
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	389,963	134,646	(110,316)	11,821	(65,862)	(261,116)	(99,136)	0
C. SECTOR DISCREPANCY (A6.-BIII.)	(175,688)	102,565	138,491	(15,521)	(38,242)	(11,690)	85	0

TABLE 1.5 FLOW-OF-FUNDS ACCOUNTS OF THAILAND, 2002

(MILLIONS OF BAHT)

	HH	BINC	GC	GL	BSE	R/W	FIN.CON	TOTAL
<b>A. NON FINANCIAL ACCOUNT</b>								
1. GROSS SAVING	183,342	960,441	276,922	41,942	132,314	(302,150)	71,318	1,364,129
2. TRANSFER								
3. GROSS CAPITAL FORMATION	88,906	779,513	141,040	58,784	201,672		29,840	1,299,755
4. PURCHASE OF LAND (NET)	(28,661)	18,331	7,927	4,659	590		(2,846)	0
5. STATISTICAL DISCREPANCY		8,853					55,521	64,374
6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)	123,097	153,744	127,955	(21,501)	(69,948)	(302,150)	(11,197)	0
<b>B. FINANCIAL ACCOUNT</b>								
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>								
1. CURRENCY	48,758	5,229	(563)	(3)	(228)			53,193
2. DEPOSITS	117,373	94,035	85,779	11,264	(34,644)		2,522	276,329
3. PUBLIC AUTHORITY SECURITIES	280,523	34,522	7,113	500	46,822		150,460	519,940
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	435	3,915		(3,113)	(272)		823	1,788
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	96,250	60,130	296,362	284	24,002	(313,652)	509,265	672,641
5.1 SHORT-TERM LOANS	(9,499)	3,369	(3,076)	77			55,049	45,920
5.2 LONG-TERM LOANS	853	(2,310)	(6,717)	93	1,146		(162,256)	(169,191)
5.3 COMMERCIAL BILLS	(78,317)	(60,412)			2,250		382,716	246,237
5.4 SHARE CAPITAL	85,425	(37,762)	2,029	267	593		92,241	142,793
5.5 DEBENTURES	(2,362)	(7,767)	(1,600)				37,205	25,476
5.6 LIFE ASSURANCE AND PENSION FUNDS	98,098							98,098
5.7 MORTGAGES							61,921	61,921
5.8 DEBTORS	5,686	(5,842)	229		26,645		(86)	26,632
5.9 HIRE PURCHASE DEBTS		51,210			106		34,843	86,159
5.10 INTERNATIONAL RESERVE POSITION							180,821	180,821
5.11 FOREIGN DEBTS AND CLAIMS		11,494	201		5,587	(313,652)	(149,360)	(445,730)
5.12 OTHERS	(3,634)	108,150	305,296	(153)	(12,325)		(23,829)	373,505
<b>II. INCURRENCE OF LIABILITIES</b>								
1. CURRENCY			1,695				51,498	53,193
2. DEPOSITS			2,522				273,807	276,329
3. PUBLIC AUTHORITY SECURITIES			457,192		13,005		49,743	519,940
4. GOVERNMENT NON-BUDGETARY ACCOUNTS			1,788					1,788
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	271,854	160,766	(70,005)	651	(38,661)	48,743	299,293	672,641
5.1 SHORT-TERM LOANS	60,436	(5,923)		2	(2,513)		(6,082)	45,920
5.2 LONG-TERM LOANS	(47,023)	(89,727)	(3)	27	(18,205)		(14,260)	(169,191)
5.3 COMMERCIAL BILLS	1,008	392,816	(8,030)		(3,312)		(136,245)	246,237
5.4 SHARE CAPITAL		206,494			13,060		(76,761)	142,793
5.5 DEBENTURES		31,808			(5,750)		(582)	25,476
5.6 LIFE ASSURANCE AND PENSION FUNDS					(404)		98,502	98,098
5.7 MORTGAGES	53,888	8,033						61,921
5.8 CREDITORS	964	25,231	364		988		(915)	26,632
5.9 HIRE PURCHASE DEBTS	84,927	1,232						86,159
5.10 INTERNATIONAL RESERVE POSITION							180,821	180,821
5.11 FOREIGN DEBTS AND CLAIMS		(261,815)	(63,626)		(40,437)	(132,078)	52,226	(445,730)
5.12 OTHERS	117,654	(147,383)	1,290	622	17,912		383,410	373,505
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	271,485	37,065	(4,501)	8,281	61,336	(362,395)	(11,271)	0
C. SECTOR DISCREPANCY (A6.-BIII.)	(148,388)	116,679	132,456	(29,782)	(131,284)	60,245	74	0

TABLE 2.1 HOUSEHOLDS ( HH )

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	470,295	409,316	347,474	252,912	183,342
2. TRANSFER					
3. GROSS CAPITAL FORMATION	45,426	43,671	54,807	68,559	88,906
4. PURCHASE OF LAND (NET)	(45,226)	(34,019)	(35,474)	(29,922)	(28,661)
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>470,095</b>	<b>399,664</b>	<b>328,141</b>	<b>214,275</b>	<b>123,097</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>	<b>544,982</b>	<b>331,393</b>	<b>572,454</b>	<b>576,805</b>	<b>543,339</b>
1. CURRENCY	(13,707)	131,256	(57,499)	29,736	48,758
2. DEPOSITS	430,533	57,189	296,414	248,174	117,373
3. PUBLIC AUTHORITY SECURITIES	55,810	62,737	3,172	3,890	280,523
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	(371)	(4,113)	311	1,264	435
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	72,717	84,324	330,056	293,741	96,250
5.1 SHORT-TERM LOANS	2,762	2,813	(2,660)	1,626	(9,499)
5.2 LONG-TERM LOANS	(5)	(1)	(890)	260	853
5.3 COMMERCIAL BILLS	34,199	(69,895)	(11,856)	26,610	(78,317)
5.4 SHARE CAPITAL	69,328	111,167	175,895	268,377	85,425
5.5 DEBENTURES	(28,129)	(72,640)	18,920	14,022	(2,362)
5.6 LIFE ASSURANCE AND PENSION FUNDS	49,101	79,607	67,608	74,158	98,098
5.7 MORTGAGES					
5.8 DEBTORS	2,537	(150)	(480)	6,967	5,686
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	(57,076)	33,423	83,519	(98,279)	(3,634)
<b>II. INCURRENCE OF LIABILITIES</b>	<b>(126,387)</b>	<b>(156,239)</b>	<b>110,074</b>	<b>186,842</b>	<b>271,854</b>
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(126,387)	(156,239)	110,074	186,842	271,854
5.1 SHORT-TERM LOANS	(87,388)	(156,526)	(96,465)	4,156	60,436
5.2 LONG-TERM LOANS	(88,772)	(10,459)	30,206	56,015	(47,023)
5.3 COMMERCIAL BILLS	(31,171)	(36,956)	(24,142)	(15,818)	1,008
5.4 SHARE CAPITAL					
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES	(41,831)	(52,231)	(26,200)	(3,626)	53,888
5.8 CREDITORS	337	824	13,418	(5,148)	964
5.9 HIRE PURCHASE DEBTS	36,343	65,569	53,710	61,135	84,927
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	86,095	33,540	159,547	90,128	117,654
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>671,369</b>	<b>487,632</b>	<b>462,380</b>	<b>389,963</b>	<b>271,485</b>
<b>C. SECTOR DISCREPANCY (A6.-BIII.)</b>	<b>(201,274)</b>	<b>(87,968)</b>	<b>(134,239)</b>	<b>(175,688)</b>	<b>(148,388)</b>

TABLE 2.2 INCORPORATED BUSINESS ( BINC )

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	640,525	1,060,289	1,376,460	873,923	960,441
2. TRANSFER					
3. GROSS CAPITAL FORMATION	462,071	450,114	623,687	732,883	779,513
4. PURCHASE OF LAND (NET)	15,339	12,800	10,994	10,636	18,331
5. STATISTICAL DISCREPANCY	(149,174)	96,231	189,578	(106,807)	8,853
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>312,289</b>	<b>501,144</b>	<b>552,201</b>	<b>237,211</b>	<b>153,744</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	(1,588)	14,447	(6,580)	3,140	5,229
2. DEPOSITS	66,913	(3,742)	34,353	(6,570)	94,035
3. PUBLIC AUTHORITY SECURITIES	11,165	17,489	(19,005)	(2,406)	34,522
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	(3,341)	(37,013)	2,807	11,379	3,915
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	45,772	(145,450)	137,781	94,017	60,130
5.1 SHORT-TERM LOANS	(449)	490	2,208	(2,011)	3,369
5.2 LONG-TERM LOANS	(1,394)	(246)	2,021	311	(2,310)
5.3 COMMERCIAL BILLS	(58,528)	(63,400)	(4,611)	40,195	(60,412)
5.4 SHARE CAPITAL	20,761	(73,593)	(34,065)	(17,437)	(37,762)
5.5 DEBENTURES	5,654	(8,823)	34,231	9,718	(7,767)
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS	13,228	2,700	(1,179)	6,550	(5,842)
5.9 HIRE PURCHASE DEBTS	58,611	66,853	44,540	39,561	51,210
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	(483)	13,140	1,550	(9,004)	11,494
5.12 OTHERS	8,372	(82,571)	93,086	26,134	108,150
<b>II. INCURRENCE OF LIABILITIES</b>	<b>62,908</b>	<b>(817,561)</b>	<b>(482,682)</b>	<b>(35,086)</b>	<b>160,766</b>
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	62,908	(817,561)	(482,682)	(35,086)	160,766
5.1 SHORT-TERM LOANS	51,116	(345,884)	(92,015)	(50,100)	(5,923)
5.2 LONG-TERM LOANS	297,548	(316,373)	(302,989)	(147,407)	(89,727)
5.3 COMMERCIAL BILLS	(285,871)	(187,916)	(268,422)	(188,902)	392,816
5.4 SHARE CAPITAL	(24,925)	183,132	220,155	278,013	206,494
5.5 DEBENTURES	11,425	2,628	14,426	33,580	31,808
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES	(6,816)	(26,734)	(6,509)	(789)	8,033
5.8 CREDITORS	17,778	2,938	2,232	(583)	25,231
5.9 HIRE PURCHASE DEBTS	(2,133)	(1,504)	(57)	750	1,232
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	15,262	(77,472)	(119,965)	(35,726)	(261,815)
5.12 OTHERS	(10,476)	(50,376)	70,462	76,078	(147,383)
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>56,013</b>	<b>663,292</b>	<b>632,038</b>	<b>134,646</b>	<b>37,065</b>
<b>C. SECTOR DISCREPANCY (A6.-BIII.)</b>	<b>256,276</b>	<b>(162,148)</b>	<b>(79,837)</b>	<b>102,565</b>	<b>116,679</b>



TABLE 2.3 CENTRAL GOVERNMENT ( GC )

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	260,572	206,955	206,331	211,855	276,922
2. TRANSFER					
3. GROSS CAPITAL FORMATION	250,171	243,297	181,683	172,079	141,040
4. PURCHASE OF LAND (NET)	16,672	11,216	13,817	11,601	7,927
5. STATISTICAL DISCREPANCY					
6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)	(6,271)	(47,558)	10,831	28,175	127,955
<b>B. FINANCIAL ACCOUNT</b>					
I. ACQUISITION OF FINANCIAL ASSETS	279,646	(58,534)	(148,437)	19,672	388,691
1. CURRENCY	(1,754)	17,823	(21,104)	1,394	(563)
2. DEPOSITS	(177,638)	(7,570)	(6,799)	7,746	85,779
3. PUBLIC AUTHORITY SECURITIES	883	2,136	19,626	7,166	7,113
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	458,155	(70,923)	(140,160)	3,366	296,362
5.1 SHORT-TERM LOANS	1,047	10,505	(7,730)	2,869	(3,076)
5.2 LONG-TERM LOANS	26,954	(11,400)	(48,600)	(1,415)	(6,717)
5.3 COMMERCIAL BILLS		(2,901)	(6,138)		
5.4 SHARE CAPITAL	19,422	28,310	10,361	10,635	2,029
5.5 DEBENTURES	1,500	15,829	(9,473)	(216)	(1,600)
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS	(2)	349	222	223	229
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS				1,389	201
5.12 OTHERS	409,234	(111,615)	(78,802)	(10,119)	305,296
II. INCURRENCE OF LIABILITIES	416,065	224,874	90,601	129,988	393,192
1. CURRENCY	575	1,230	1,710	1,468	1,695
2. DEPOSITS	1,607	17,335	(23,855)	3,076	2,522
3. PUBLIC AUTHORITY SECURITIES	395,173	215,443	98,564	95,754	457,192
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	(4,210)	(34,378)	(1,819)	9,818	1,788
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	22,920	25,244	16,001	19,872	(70,005)
5.1 SHORT-TERM LOANS	(7)	(4)	(8)	(2)	
5.2 LONG-TERM LOANS	(1,943)	1,233	463	(848)	(3)
5.3 COMMERCIAL BILLS	(5,572)	(16)	478	8,278	(8,030)
5.4 SHARE CAPITAL					
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS	572	(2,090)	(536)	(17)	364
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	26,568	25,112	18,495	16,128	(63,626)
5.12 OTHERS	3,302	1,009	(2,891)	(3,667)	1,290
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	(136,419)	(283,408)	(239,038)	(110,316)	(4,501)
C. SECTOR DISCREPANCY (A6.-B.III.)	130,148	235,850	249,869	138,491	132,456

TABLE 2.4 LOCAL GOVERNMENT ( GL )

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	30,323	11,023	16,493	30,393	41,942
2. TRANSFER					
3. GROSS CAPITAL FORMATION	22,404	18,275	22,542	32,852	58,784
4. PURCHASE OF LAND (NET)	1,746	1,357	1,267	1,241	4,659
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>6,173</b>	<b>(8,609)</b>	<b>(7,316)</b>	<b>(3,700)</b>	<b>(21,501)</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>	<b>7,907</b>	<b>4,525</b>	<b>(10,394)</b>	<b>16,426</b>	<b>8,932</b>
1. CURRENCY	9		(13)		(3)
2. DEPOSITS	6,416	(2,094)	(4,887)	17,828	11,264
3. PUBLIC AUTHORITY SECURITIES					500
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	832	6,661	(5,051)	(1,208)	(3,113)
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	650	(42)	(443)	(194)	284
5.1 SHORT-TERM LOANS	214	(214)			77
5.2 LONG-TERM LOANS	397	24	429	(881)	93
5.3 COMMERCIAL BILLS					
5.4 SHARE CAPITAL	284	170	299	181	267
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	(245)	(22)	(1,171)	506	(153)
<b>II. INCURRENCE OF LIABILITIES</b>	<b>343</b>	<b>466</b>	<b>(497)</b>	<b>4,605</b>	<b>651</b>
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	343	466	(497)	4,605	651
5.1 SHORT-TERM LOANS	(4)	(1)		2	2
5.2 LONG-TERM LOANS	(1)				27
5.3 COMMERCIAL BILLS					
5.4 SHARE CAPITAL					
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	348	467	(497)	4,603	622
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>7,564</b>	<b>4,059</b>	<b>(9,897)</b>	<b>11,821</b>	<b>8,281</b>
<b>C. SECTOR DISCREPANCY (A6.-BIII.)</b>	<b>(1,391)</b>	<b>(12,668)</b>	<b>2,581</b>	<b>(15,521)</b>	<b>(29,782)</b>

TABLE 2.5 STATE ENTERPRISES ( BSE )

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	75,073	85,405	60,241	87,592	132,314
2. TRANSFER					
3. GROSS CAPITAL FORMATION	149,169	164,215	188,756	189,473	201,672
4. PURCHASE OF LAND (NET)	9,296	6,096	5,703	2,223	590
5. STATISTICAL DISCREPANCY					
6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)	(83,392)	(84,906)	(134,218)	(104,104)	(69,948)
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	(565)	(126)	101	341	(228)
2. DEPOSITS	(3,154)	11,045	25,793	1,929	(34,644)
3. PUBLIC AUTHORITY SECURITIES	770	659	6,082	36,581	46,822
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	(543)	(161)	113	177	(272)
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	63,667	(78,481)	16,949	20,005	24,002
5.1 SHORT-TERM LOANS					
5.2 LONG-TERM LOANS	(6)	12	176	975	1,146
5.3 COMMERCIAL BILLS	(3,688)				2,250
5.4 SHARE CAPITAL	8,204	(654)	(5,504)	3,823	593
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS	18,224	1,148	14,969	(6,126)	26,645
5.9 HIRE PURCHASE DEBTS	134	210	336	(273)	106
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS				18,598	5,587
5.12 OTHERS	40,799	(79,197)	6,972	3,008	(12,325)
<b>II. INCURRENCE OF LIABILITIES</b>					
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES	1,716	51,805	69,521	18,158	13,005
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	82,840	(5,613)	99,297	106,737	(38,661)
5.1 SHORT-TERM LOANS	1,664	365	(6,291)	63,673	(2,513)
5.2 LONG-TERM LOANS	21,012	(7,099)	(52,723)	(2,464)	(18,205)
5.3 COMMERCIAL BILLS	5,394	16,676	2,468	(16,424)	(3,312)
5.4 SHARE CAPITAL	2,766	2,908	17,660	37,765	13,060
5.5 DEBENTURES	540	830	31,725	5,991	(5,750)
5.6 LIFE ASSURANCE AND PENSION FUNDS	(284)	7,769	4,492	660	(404)
5.7 MORTGAGES					
5.8 CREDITORS	16,432	1,774	(1,062)	12,888	988
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	40,976	41,293	(18,095)	(15,104)	(40,437)
5.12 OTHERS	(5,660)	(70,129)	121,123	19,752	17,912
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	(24,381)	(113,256)	(119,780)	(65,862)	61,336
C. SECTOR DISCREPANCY (A6.-BIII.)	(59,011)	28,350	(14,438)	(38,242)	(131,284)

TABLE 2.6 REST OF THE WORLD ( R/W )

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	(595,680)	(471,691)	(371,023)	(272,806)	(302,150)
2. TRANSFER					
3. GROSS CAPITAL FORMATION					
4. PURCHASE OF LAND (NET)					
5. STATISTICAL DISCREPANCY					
6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)	(595,680)	(471,691)	(371,023)	(272,806)	(302,150)
<b>B. FINANCIAL ACCOUNT</b>					
I. ACQUISITION OF FINANCIAL ASSETS	(275,670)	(218,434)	(317,001)	(200,439)	(313,652)
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(275,670)	(218,434)	(317,001)	(200,439)	(313,652)
5.1 INTERNATIONAL RESERVE POSITION					
5.2 FOREIGN DEBTS AND CLAIMS	(275,670)	(218,434)	(317,001)	(200,439)	(313,652)
5.2.1 LOANS	(421,495)	(453,689)	(372,560)	(361,571)	(442,065)
5.2.2 DIRECT INVESTMENT	304,998	235,104	136,786	173,210	41,552
5.2.3 PORTFOLIO	12,592	(14,203)	(21,041)	(24,107)	(31,295)
5.2.4 TRADE CREDIT	(19,687)	22,590	(31,790)	(22,936)	9,837
5.2.5 CURRENCY AND DEPOSITS	(165,868)	(5,264)	(12,138)	64,590	122,464
5.2.6 OTHER	13,790	(2,972)	(16,258)	(29,625)	(14,145)
II. INCURRENCE OF LIABILITIES	195,388	251,763	30,007	60,677	48,743
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	195,388	251,763	30,007	60,677	48,743
5.1 INTERNATIONAL RESERVE POSITION	57,623	172,695	(58,440)	57,566	180,821
5.2 FOREIGN DEBTS AND CLAIMS	137,765	79,068	88,447	3,111	(132,078)
5.2.1 LOANS	(2,402)	(23,999)	7,941	(26,408)	1,656
5.2.2 DIRECT INVESTMENT	4,836	12,916	(795)	15,260	4,538
5.2.3 PORTFOLIO	(3,180)	(5,634)	8,131	15,927	39,242
5.2.4 TRADE CREDIT					
5.2.5 CURRENCY AND DEPOSITS	134,890	91,852	79,755	10,017	(182,187)
5.2.6 OTHER	3,621	3,933	(6,585)	(11,685)	4,673
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	(471,058)	(470,197)	(347,008)	(261,116)	(362,395)
C. SECTOR DISCREPANCY (A6.-BIII.)	(124,622)	(1,494)	(24,015)	(11,690)	60,245

TABLE 2.7 FINANCIAL SECTORS

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	(6,710)	(375,332)	(458,956)	94,328	71,318
2. TRANSFER					
3. GROSS CAPITAL FORMATION	16,732	31,033	52,689	41,243	29,840
4. PURCHASE OF LAND (NET)	2,173	2,550	3,693	4,221	(2,846)
5. STATISTICAL DISCREPANCY	77,599	(120,871)	(136,722)	147,915	55,521
6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)	(103,214)	(288,044)	(378,616)	(99,051)	(11,197)
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	662,461	(780,032)	(420,947)	(104,521)	418,622
2. DEPOSITS	(6,538)	47,219	(27,181)	2,740	17,429
3. PUBLIC AUTHORITY SECURITIES	(32,761)	(151,031)	(26,099)	(14,249)	(12,954)
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	346,376	207,221	140,421	179,918	122,528
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(787)	248	1	(1,794)	823
5.1 SHORT-TERM LOANS	356,171	(883,689)	(508,089)	(271,136)	290,796
5.2 LONG-TERM LOANS	70,712	(846,629)	(126,369)	(51,877)	7,321
5.3 COMMERCIAL BILLS	66,644	(205,936)	(118,697)	(217,856)	(182,747)
5.4 SHARE CAPITAL	(147,002)	(296,838)	(405,271)	(224,731)	413,065
5.5 DEBENTURES	175,423	164,467	(73,328)	(142,832)	76,986
5.6 LIFE ASSURANCE AND PENSION FUNDS	38,343	75,502	715	10,146	40,491
5.7 MORTGAGES	(48,647)	(78,965)	(32,709)	(4,415)	61,921
5.8 DEBTORS	463	524	145	378	(86)
5.9 HIRE PURCHASE DEBTS	(24,535)	(2,998)	8,777	22,597	34,843
5.10 INTERNATIONAL RESERVE POSITION	57,623	172,695	(58,440)	57,566	180,821
5.11 FOREIGN DEBTS AND CLAIMS	138,248	65,928	86,897	(7,872)	(149,360)
5.12 OTHERS	28,899	68,561	210,191	287,760	(192,459)
<b>II. INCURRENCE OF LIABILITIES</b>					
1. CURRENCY	765,549	(491,910)	(42,252)	(5,385)	429,893
2. DEPOSITS	(24,718)	209,389	(113,986)	35,883	68,927
3. PUBLIC AUTHORITY SECURITIES	288,702	(113,538)	342,630	251,782	258,331
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	18,115	22,994	(17,789)	111,237	21,811
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	483,450	(610,755)	(253,107)	(404,287)	80,824
5.1 SHORT-TERM LOANS	108,905	(330,985)	60,228	(67,122)	(53,810)
5.2 LONG-TERM LOANS	(135,254)	115,151	159,482	(123,902)	(34,751)
5.3 COMMERCIAL BILLS	142,201	(224,822)	(138,258)	54,940	(105,896)
5.4 SHARE CAPITAL	315,581	43,827	(164,157)	(193,031)	(92,016)
5.5 DEBENTURES	5,403	6,410	(1,758)	(5,901)	2,704
5.6 LIFE ASSURANCE AND PENSION FUNDS	49,385	71,838	63,116	73,498	98,502
5.7 MORTGAGES					
5.8 CREDITORS	(669)	1,125	(375)	852	(915)
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	(358,476)	(207,367)	(197,436)	(165,737)	52,226
5.12 OTHERS	356,374	(85,932)	(33,949)	22,116	214,780
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>					
	(103,088)	(288,122)	(378,695)	(99,136)	(11,271)
<b>C. SECTOR DISCREPANCY (A6.-BIII.)</b>					
	(126)	78	79	85	74

TABLE 2.8 BANK OF THAILAND ( BOT )

	( MILLIONS OF BAHT )				
	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	(7,761)	3,826	(36,010)	8,264	13,129
2. TRANSFER					
3. GROSS CAPITAL FORMATION	331	(114)	(3)	264	454
4. PURCHASE OF LAND (NET)					
5. STATISTICAL DISCREPANCY	38,931	(87,794)	(153,311)	100,156	35,089
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>(47,023)</b>	<b>91,734</b>	<b>117,304</b>	<b>(92,156)</b>	<b>(22,414)</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	(4)	1			
2. DEPOSITS	(113,585)	(37,932)	(30,032)	(1,120)	1,077
3. PUBLIC AUTHORITY SECURITIES	140,274	(60,542)	(24,317)	18,168	(29,545)
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	366,184	180,303	(45,638)	(189,048)	474,409
5.1 SHORT-TERM LOANS	(42,410)	32,981	(26,755)	(12,792)	6,176
5.2 LONG-TERM LOANS	(93,811)	(45,061)	121,704	(103,050)	81,150
5.3 COMMERCIAL BILLS	173,455	(122,654)	(69,352)	5,169	20,708
5.4 SHARE CAPITAL	238,492	136,719	(102,334)	(137,770)	(41,135)
5.5 DEBENTURES		4,800			
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION	57,623	172,695	(58,440)	57,566	180,821
5.11 FOREIGN DEBTS AND CLAIMS				17,730	(1,524)
5.12 OTHERS	32,835	823	89,539	(15,901)	228,213
<b>II. INCURRENCE OF LIABILITIES</b>	<b>439,892</b>	<b>(9,904)</b>	<b>(217,292)</b>	<b>(79,844)</b>	<b>468,355</b>
1. CURRENCY	(24,718)	209,389	(113,986)	35,883	68,927
2. DEPOSITS	(161,184)	(79,181)	(18,080)	(15,630)	71,653
3. PUBLIC AUTHORITY SECURITIES	(18,308)	(15,420)	(9,139)	110,375	(6,855)
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	644,102	(124,692)	(76,087)	(210,472)	334,630
5.1 SHORT-TERM LOANS	211,084	(368,752)	45,001	2,955	(26,546)
5.2 LONG-TERM LOANS	(32,824)	131,682	(6,646)	(98,436)	(58,946)
5.3 COMMERCIAL BILLS	(214)			(292)	
5.4 SHARE CAPITAL					
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	159,270	148,828	(6,701)	(18,052)	172,115
5.12 OTHERS	306,786	(36,450)	(107,741)	(96,647)	248,007
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>(47,023)</b>	<b>91,734</b>	<b>117,305</b>	<b>(92,156)</b>	<b>(22,414)</b>
<b>C. SECTOR DISCREPANCY (A6.-B.III.)</b>	<b>0</b>	<b>0</b>	<b>(1)</b>	<b>0</b>	<b>0</b>

TABLE 2.9 COMMERCIAL BANKS ( CB )

( MILLIONS OF BAHT )

	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	142,363	(163,147)	(360,129)	22,896	111,761
2. TRANSFER					
3. GROSS CAPITAL FORMATION	11,943	31,062	52,033	37,475	20,027
4. PURCHASE OF LAND (NET)	1,798	2,248	3,224	3,827	(3,163)
5. STATISTICAL DISCREPANCY	38,668	(33,077)	16,589	47,759	20,432
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>89,954</b>	<b>(163,380)</b>	<b>(431,975)</b>	<b>(66,165)</b>	<b>74,465</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	(6,719)	38,683	(25,606)	1,914	16,040
2. DEPOSITS	945	(28,099)	(618)	(5,594)	4,302
3. PUBLIC AUTHORITY SECURITIES	129,409	105,139	68,072	90,191	85,670
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	12,815	(424,627)	(482,493)	(218,506)	(21,034)
5.1 SHORT-TERM LOANS	(37,447)	(434,327)	(110,555)	(200,056)	(35,444)
5.2 LONG-TERM LOANS	121,164	(146,171)	(253,981)	(112,236)	(102,053)
5.3 COMMERCIAL BILLS	(161,129)	(38,931)	(315,173)	(165,902)	405,226
5.4 SHARE CAPITAL	(2)	285			(20)
5.5 DEBENTURES	10,663	60,766	(2,429)	12,665	37,864
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES	(37,512)	(31,888)	(24,836)	(5,140)	44,340
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	126,158	62,841	88,033	(22,974)	(142,010)
5.12 OTHERS	(9,080)	102,798	136,448	275,137	(228,937)
<b>II. INCURRENCE OF LIABILITIES</b>	<b>46,496</b>	<b>(145,524)</b>	<b>(8,670)</b>	<b>(65,830)</b>	<b>10,513</b>
1. CURRENCY					
2. DEPOSITS	310,408	(76,133)	239,217	182,920	77,723
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(263,912)	(69,391)	(247,887)	(248,750)	(67,210)
5.1 SHORT-TERM LOANS	(58,585)	28,433	(19,864)	(12,008)	6,598
5.2 LONG-TERM LOANS	(892)	(46,090)	(2,009)	(467)	(40)
5.3 COMMERCIAL BILLS	5,929	22,762	(4,964)	27,239	45,302
5.4 SHARE CAPITAL	231,799	262,999	(193,575)	(232,520)	(67,389)
5.5 DEBENTURES			164	(755)	2,417
5.6 LIFE ASSURANCE AND PENSION FUNDS	(596)	(29)	507	869	(1,220)
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	(390,783)	(336,460)	(176,100)	(112,652)	(68,547)
5.12 OTHERS	(50,784)	(1,006)	147,954	81,544	15,669
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>89,954</b>	<b>(163,380)</b>	<b>(431,975)</b>	<b>(66,165)</b>	<b>74,465</b>
<b>C. SECTOR DISCREPANCY (A6.-B.III.)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

TABLE 2.10 GOVERNMENT SAVINGS BANK ( GSB )

( MILLIONS OF BAHT )

	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	6,653	4,198	8,037	8,330	10,131
2. TRANSFER					
3. GROSS CAPITAL FORMATION	893	653	1,001	591	642
4. PURCHASE OF LAND (NET)		45	255	14	43
5. STATISTICAL DISCREPANCY					
6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)	5,760	3,500	6,781	7,725	9,446
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	217	1,100	(426)	390	1,020
2. DEPOSITS	(537)	(13,385)	(9,618)	(18,142)	(7,697)
3. PUBLIC AUTHORITY SECURITIES	22,562	115,880	35,321	(4,658)	27,700
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	71,575	(56,098)	27,656	93,865	25,977
5.1 SHORT-TERM LOANS	46,030	(63,552)	25,395	103,468	45,817
5.2 LONG-TERM LOANS	19,961	(4,913)	(2,091)	(9,964)	(18,739)
5.3 COMMERCIAL BILLS	2,087	8,083	5,757	(6,122)	887
5.4 SHARE CAPITAL	814	3,642	746	130	(2,949)
5.5 DEBENTURES	1,581	(860)	(581)	5,143	456
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					8
5.12 OTHERS	1,102	1,502	(1,570)	1,210	497
II. INCURRENCE OF LIABILITIES	88,057	43,997	46,152	63,730	37,561
1. CURRENCY					
2. DEPOSITS	51,271	19,131	35,349	41,118	(781)
3. PUBLIC AUTHORITY SECURITIES	35,923	24,554	9,385	19,800	39,690
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	863	312	1,418	2,812	(1,348)
5.1 SHORT-TERM LOANS					
5.2 LONG-TERM LOANS					
5.3 COMMERCIAL BILLS	260	277	(217)	(199)	(1,964)
5.4 SHARE CAPITAL					
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS	(30)	264	(442)	271	(82)
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	633	(229)	2,077	2,740	698
III. FINANCIAL SURPLUS OR DEFICIT (I-II)	5,760	3,500	6,781	7,725	9,439
C. SECTOR DISCREPANCY (A6.-B.III.)	0	0	0	0	7



TABLE 2.11 FINANCE COMPANIES ( FC )

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	(192,917)	(227,208)	(73,683)	5,299	26,438
2. TRANSFER					
3. GROSS CAPITAL FORMATION	(4,336)	(6,422)	(3,423)	(6,156)	23
4. PURCHASE OF LAND (NET)					
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>(188,581)</b>	<b>(220,786)</b>	<b>(70,260)</b>	<b>11,455</b>	<b>26,415</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	(46)	4,297	(4)	2	(1)
2. DEPOSITS	32,020	(31,414)	18,411	(11,182)	(35,915)
3. PUBLIC AUTHORITY SECURITIES	(17,840)	(16,552)	6,453	1,204	(9,431)
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(179,857)	(703,733)	(92,832)	(69,029)	(237,456)
5.1 SHORT-TERM LOANS	95,023	(362,443)	(42,062)	30,024	(17,687)
5.2 LONG-TERM LOANS	(23,931)	(44,773)	(49,790)	(92,244)	(145,578)
5.3 COMMERCIAL BILLS	(156,719)	(193,332)	(7,608)	(2,972)	(46,449)
5.4 SHARE CAPITAL	(64,816)	(13,460)	15,761	782	1,939
5.5 DEBENTURES	19,869	(625)	430	(4,111)	2,378
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES	(29,399)	(32,405)	(7,226)	(2,889)	(3,623)
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS	(24,506)	(3,019)	8,523	21,988	34,221
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	963	(453)	1,205	(1,123)	(95)
5.12 OTHERS	3,659	(53,223)	(12,065)	(18,484)	(62,562)
<b>II. INCURRENCE OF LIABILITIES</b>	<b>22,858</b>	<b>(526,616)</b>	<b>2,288</b>	<b>(90,460)</b>	<b>(309,218)</b>
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	22,858	(526,616)	2,288	(90,460)	(309,218)
5.1 SHORT-TERM LOANS	(36,310)	9,271	39,454	(55,564)	(43,566)
5.2 LONG-TERM LOANS	(113,889)	41,401	160,620	(28,396)	22,626
5.3 COMMERCIAL BILLS	125,215	(242,354)	(144,830)	(17,384)	(159,660)
5.4 SHARE CAPITAL	46,422	(258,797)	6,819	(3,487)	(52,158)
5.5 DEBENTURES	520	(9,470)	(10)		634
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	(87,730)	(16,727)	2,422	(2,858)	(25,314)
5.12 OTHERS	88,630	(49,940)	(62,187)	17,229	(51,780)
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>(188,581)</b>	<b>(220,786)</b>	<b>(70,260)</b>	<b>11,455</b>	<b>26,415</b>
<b>C. SECTOR DISCREPANCY (A6.-B.III.)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

TABLE 2.12 BANK FOR AGRICULTURE AND AGRICULTURAL CO - OPERATIVES ( BAAC )

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	6,055	7,422	(6,890)	26,054	13,270
2. TRANSFER					
3. GROSS CAPITAL FORMATION	572	113	429	520	316
4. PURCHASE OF LAND (NET)			5	9	5
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>5,483</b>	<b>7,309</b>	<b>(7,324)</b>	<b>25,525</b>	<b>12,949</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	59	2,339	(1,664)	52	71
2. DEPOSITS	9,408	(7,239)	(2,887)	327	(283)
3. PUBLIC AUTHORITY SECURITIES			9,250	(14,797)	1,913
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	26,862	11,585	19,168	84,391	21,461
5.1 SHORT-TERM LOANS	11,997	(15,885)	8,203	37,255	(2,564)
5.2 LONG-TERM LOANS	9,369	15,618	18,400	34,141	13,656
5.3 COMMERCIAL BILLS	25	(2)	(10)	(113)	
5.4 SHARE CAPITAL	(135)				
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	5,606	11,854	(7,425)	13,108	10,369
<b>II. INCURRENCE OF LIABILITIES</b>	<b>30,846</b>	<b>(624)</b>	<b>31,191</b>	<b>44,448</b>	<b>10,213</b>
1. CURRENCY					
2. DEPOSITS	25,265	5,507	38,310	45,887	32,370
3. PUBLIC AUTHORITY SECURITIES	(5,500)	(4,000)	(8,500)	(5,000)	(7,000)
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	11,081	(2,131)	1,381	3,561	(15,157)
5.1 SHORT-TERM LOANS					
5.2 LONG-TERM LOANS	9,823	1,684	(290)	778	(10,802)
5.3 COMMERCIAL BILLS		(3,000)		(1,000)	
5.4 SHARE CAPITAL	4,416	6,845	1,672	2,511	313
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS		299	(55)	(76)	20
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	(1,880)	(402)	(730)	(5,512)	(7,509)
5.12 OTHERS	(1,278)	(7,557)	784	6,860	2,821
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>5,483</b>	<b>7,309</b>	<b>(7,324)</b>	<b>25,525</b>	<b>12,949</b>
<b>C. SECTOR DISCREPANCY (A6.-BIII.)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

TABLE 2.13 INDUSTRIAL FINANCE CORPORATION OF THAILAND ( IFCT )

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	1,935	(1,759)	(1,215)	(412)	(64)
2. TRANSFER					
3. GROSS CAPITAL FORMATION	316	640	176	186	92
4. PURCHASE OF LAND (NET)		(16)	2	1	
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>1,619</b>	<b>(2,383)</b>	<b>(1,393)</b>	<b>(599)</b>	<b>(156)</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY					
2. DEPOSITS	120	455	99	(52)	849
3. PUBLIC AUTHORITY SECURITIES	14,932	(6,867)	(4,773)	957	6,534
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(29,798)	(2,214)	14,878	12,977	(3,599)
5.1 SHORT-TERM LOANS	(5,801)	(78)			
5.2 LONG-TERM LOANS	(1,201)	9,331	21,844	10,868	4,235
5.3 COMMERCIAL BILLS	(19,079)	(8,895)	(3,916)	(2,824)	(3,041)
5.4 SHARE CAPITAL	(4,029)	971	149	760	1,934
5.5 DEBENTURES	656	56	(4,697)		
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS	(29)				
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	(2,208)	(5,287)	992	2,138	(5,627)
5.12 OTHERS	1,893	1,688	506	2,035	(1,100)
<b>II. INCURRENCE OF LIABILITIES</b>	<b>(16,361)</b>	<b>(6,237)</b>	<b>11,636</b>	<b>14,540</b>	<b>3,943</b>
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(16,361)	(6,237)	11,636	14,540	3,943
5.1 SHORT-TERM LOANS	(8,652)	(2,539)	(2,183)	22	132
5.2 LONG-TERM LOANS	7,847	(2,728)	9,258	5,842	(4,824)
5.3 COMMERCIAL BILLS	13,088	(19,673)	14,042	28,275	21,794
5.4 SHARE CAPITAL	70	3,070	644		(24)
5.5 DEBENTURES	4,883	14,880	(1,912)	(5,146)	(347)
5.6 LIFE ASSURANCE AND PENSION FUNDS	(46)				
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	(32,593)	(153)	(8,673)	(14,362)	(12,531)
5.12 OTHERS	(958)	906	460	(91)	(257)
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>1,615</b>	<b>(2,389)</b>	<b>(1,432)</b>	<b>(658)</b>	<b>(159)</b>
<b>C. SECTOR DISCREPANCY (A6.-B.III.)</b>	<b>4</b>	<b>6</b>	<b>39</b>	<b>59</b>	<b>3</b>

TABLE 2.14 INSURANCE COMPANIES ( IC )

(MILLIONS OF BAHT)

	1998	1999	2000R	2001R	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	17,656	(7,163)	(3,585)	13,522	9,907
2. TRANSFER					
3. GROSS CAPITAL FORMATION	2,149	428	(1,182)	(498)	(242)
4. PURCHASE OF LAND (NET)					
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>15,507</b>	<b>(7,591)</b>	<b>(2,403)</b>	<b>14,020</b>	<b>10,149</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	(69)	540	614	318	203
2. DEPOSITS	11,717	(69,599)	(217)	33,472	25,202
3. PUBLIC AUTHORITY SECURITIES	39,644	70,510	52,671	90,813	49,761
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	21,071	71,381	8,590	(21,527)	41,819
5.1 SHORT-TERM LOANS	208	2,764	(6)	1,192	1,490
5.2 LONG-TERM LOANS	4,387	(806)	(1,236)	(2,018)	(526)
5.3 COMMERCIAL BILLS	19,089	16,698	(1,313)	(26,934)	12,299
5.4 SHARE CAPITAL	5,096	36,267	8,117	(8,371)	15,762
5.5 DEBENTURES	5,574	10,772	7,651	(2,273)	13
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES	(58)	(320)			
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS		21	254	609	622
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	3,228	523	(3,513)	4,605	(220)
5.12 OTHERS	(16,453)	5,462	(1,364)	11,663	12,379
<b>II. INCURRENCE OF LIABILITIES</b>	<b>56,856</b>	<b>80,423</b>	<b>64,061</b>	<b>89,056</b>	<b>106,836</b>
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	56,856	80,423	64,061	89,056	106,836
5.1 SHORT-TERM LOANS	(364)	359	(739)	1,332	(1,170)
5.2 LONG-TERM LOANS	(1)		168	63	(181)
5.3 COMMERCIAL BILLS	32	(32)	15	(15)	
5.4 SHARE CAPITAL	1,353	716	4,107	2,340	2,303
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS	50,057	71,304	63,106	72,434	99,784
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	(315)	495	(1,071)	3,173	1,261
5.12 OTHERS	6,094	7,581	(1,525)	9,729	4,839
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>15,507</b>	<b>(7,591)</b>	<b>(2,403)</b>	<b>14,020</b>	<b>10,149</b>
<b>C. SECTOR DISCREPANCY (A6.-B.III.)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

TABLE 2.15 AGRICULTURAL CO - OPERATIVES ( ACOOP )

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	1,585	1,234	933	1,994	903
2. TRANSFER					
3. GROSS CAPITAL FORMATION	818	1,187	(131)	1,159	(358)
4. PURCHASE OF LAND (NET)	297	169	78	295	242
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>470</b>	<b>(122)</b>	<b>986</b>	<b>540</b>	<b>1,019</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY					
2. DEPOSITS	341	378	1,092	1,716	958
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	(787)	248	1	(1,794)	823
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	6,847	4,512	2,315	8,546	926
5.1 SHORT-TERM LOANS	4,040	3,759	1,042	5,820	1,051
5.2 LONG-TERM LOANS					
5.3 COMMERCIAL BILLS					
5.4 SHARE CAPITAL	41	27	(34)	41	3
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS	463	523	146	378	(87)
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	2,303	203	1,161	2,307	(41)
<b>II. INCURRENCE OF LIABILITIES</b>	<b>5,931</b>	<b>5,269</b>	<b>2,423</b>	<b>7,928</b>	<b>1,688</b>
1. CURRENCY					
2. DEPOSITS	781	1,256	2,897	4,528	2,608
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	5,150	4,013	(474)	3,400	(920)
5.1 SHORT-TERM LOANS	1,328	3,081	(364)	935	(1,013)
5.2 LONG-TERM LOANS	845	(1,164)	(824)	(112)	(656)
5.3 COMMERCIAL BILLS					
5.4 SHARE CAPITAL	1,332	1,469	681	2,461	933
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS	875	1,014	(680)	(31)	(495)
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	770	(387)	713	147	311
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>470</b>	<b>(131)</b>	<b>985</b>	<b>540</b>	<b>1,019</b>
<b>C. SECTOR DISCREPANCY (A6.-BIII.)</b>	<b>0</b>	<b>9</b>	<b>1</b>	<b>0</b>	<b>0</b>

TABLE 2.16 SAVINGS CO - OPERATIVES (SCOOP)

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	5,775	5,340	4,167	2,115	3,144
2. TRANSFER					
3. GROSS CAPITAL FORMATION	434	31	320	44	(147)
4. PURCHASE OF LAND (NET)	75	40	104	62	18
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>5,266</b>	<b>5,269</b>	<b>3,743</b>	<b>2,009</b>	<b>3,273</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY					
2. DEPOSITS	6,700	32,232	10,560	(9,191)	(6,748)
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	23,072	17,214	19,943	56,600	44,928
5.1 SHORT-TERM LOANS	208	105	657	863	861
5.2 LONG-TERM LOANS	28,882	9,362	25,713	54,152	31,917
5.3 COMMERCIAL BILLS	(5,679)	6,992	(6,940)	667	11,324
5.4 SHARE CAPITAL					
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS		1	(1)		1
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	(339)	754	514	918	825
<b>II. INCURRENCE OF LIABILITIES</b>	<b>24,506</b>	<b>44,177</b>	<b>26,760</b>	<b>45,400</b>	<b>34,907</b>
1. CURRENCY					
2. DEPOSITS	12,417	35,218	17,674	12,258	12,398
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	12,089	8,959	9,086	33,142	22,509
5.1 SHORT-TERM LOANS	222	(2,570)	(5,614)	432	2,131
5.2 LONG-TERM LOANS	(3,114)	815	(340)	(1,346)	(732)
5.3 COMMERCIAL BILLS					
5.4 SHARE CAPITAL	16,386	9,701	15,069	32,829	23,283
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS	(1,544)	111	305	883	(420)
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	139	902	(334)	344	(1,753)
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>5,266</b>	<b>5,269</b>	<b>3,743</b>	<b>2,009</b>	<b>3,273</b>
<b>C. SECTOR DISCREPANCY (A6.-B.III.)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

TABLE 2.17 GOVERNMENT HOUSING BANK ( GHB )

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	3,494	2,890	4,061	3,595	3,263
2. TRANSFER					
3. GROSS CAPITAL FORMATION	3,245	3,049	2,963	3,456	1,974
4. PURCHASE OF LAND (NET)	(2)	71	31	1	(3)
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>251</b>	<b>(230)</b>	<b>1,067</b>	<b>138</b>	<b>1,292</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	40	258	(106)	(4)	21
2. DEPOSITS	5,306	(7,774)	(858)	465	3,580
3. PUBLIC AUTHORITY SECURITIES	15,500	(20)	(2,779)	(2,643)	(9,883)
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	44,414	(16,317)	9,719	(20,748)	31,714
5.1 SHORT-TERM LOANS	20,455	(9,093)	14,136	(15,028)	9,567
5.2 LONG-TERM LOANS					
5.3 COMMERCIAL BILLS	2,006	100	(100)	3	(4)
5.4 SHARE CAPITAL		1	4		
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES	18,855	(12,826)	(1,011)	3,269	20,619
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS		7,770	(1,001)	(6,769)	
5.12 OTHERS	3,098	(2,269)	(2,309)	(2,223)	1,532
<b>II. INCURRENCE OF LIABILITIES</b>	<b>64,878</b>	<b>(23,560)</b>	<b>4,949</b>	<b>(23,042)</b>	<b>24,204</b>
1. CURRENCY					
2. DEPOSITS	48,995	(19,969)	26,897	(20,417)	58,514
3. PUBLIC AUTHORITY SECURITIES	6,000	12,770	(15,000)	(14,000)	(8,000)
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	9,883	(16,361)	(6,948)	11,375	(26,310)
5.1 SHORT-TERM LOANS					
5.2 LONG-TERM LOANS	5,000	(5,000)			
5.3 COMMERCIAL BILLS	(2,273)	(16,636)	(2,850)	22,481	(26,088)
5.4 SHARE CAPITAL	7,000	7,700			
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	(122)	(913)	(3,322)	(10,600)	(232)
5.12 OTHERS	278	(1,512)	(776)	(506)	10
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>382</b>	<b>(293)</b>	<b>1,027</b>	<b>112</b>	<b>1,228</b>
<b>C. SECTOR DISCREPANCY (A6.-B.III.)</b>	<b>(131)</b>	<b>63</b>	<b>40</b>	<b>26</b>	<b>64</b>

TABLE 2.18 CREDIT FONCIER COMPANIES ( CF )

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	256	(335)	(37)	50	122
2. TRANSFER					
3. GROSS CAPITAL FORMATION	2	(62)	174	(40)	27
4. PURCHASE OF LAND (NET)					
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>254</b>	<b>(273)</b>	<b>(211)</b>	<b>90</b>	<b>95</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	(99)	(2,652)	183	265	755
2. DEPOSITS	635	(466)	23	(93)	270
3. PUBLIC AUTHORITY SECURITIES	35	(37)	98	201	(236)
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(769)	(2,149)	62	157	721
5.1 SHORT-TERM LOANS	(204)	78	9	(53)	(84)
5.2 LONG-TERM LOANS					
5.3 COMMERCIAL BILLS				(1)	
5.4 SHARE CAPITAL	(21)	(8)	31	28	5
5.5 DEBENTURES		(7)	(2)	(13)	15
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES	(533)	(1,876)	(336)	601	805
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	(11)	(336)	360	(405)	(20)
<b>II. INCURRENCE OF LIABILITIES</b>	<b>(353)</b>	<b>(2,379)</b>	<b>394</b>	<b>175</b>	<b>660</b>
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(353)	(2,379)	394	175	660
5.1 SHORT-TERM LOANS	382	(420)	185	(670)	1,064
5.2 LONG-TERM LOANS	(1,394)	(246)	(243)	553	(288)
5.3 COMMERCIAL BILLS	(403)	(139)	461	356	199
5.4 SHARE CAPITAL	(6)	(199)	(24)	(25)	(320)
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	1,068	(1,375)	15	(39)	5
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>254</b>	<b>(273)</b>	<b>(211)</b>	<b>90</b>	<b>95</b>
<b>C. SECTOR DISCREPANCY (A6.-B.III.)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



TABLE 2.19 SMALL AND MEDIUM ENTERPRISE DEVELOPMENT BANK OF THAILAND ( SME )<sup>1/</sup>

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	66	(14)	(5)	64	137
2. TRANSFER					
3. GROSS CAPITAL FORMATION	3	15	10	19	32
4. PURCHASE OF LAND (NET)					
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>63</b>	<b>(29)</b>	<b>(15)</b>	<b>45</b>	<b>105</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY					2
2. DEPOSITS	80	1,273	(1,131)	(264)	622
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	895	(71)	605	2,848	5,987
5.1 SHORT-TERM LOANS				200	(200)
5.2 LONG-TERM LOANS	856	79	606	2,637	5,966
5.3 COMMERCIAL BILLS	3	(165)			(80)
5.4 SHARE CAPITAL					276
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	36	15	(1)	11	25
<b>II. INCURRENCE OF LIABILITIES</b>	<b>912</b>	<b>1,231</b>	<b>(511)</b>	<b>2,539</b>	<b>6,506</b>
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	912	1,231	(511)	2,539	6,506
5.1 SHORT-TERM LOANS					6,560
5.2 LONG-TERM LOANS	350	(738)	(12)	17	(2)
5.3 COMMERCIAL BILLS					
5.4 SHARE CAPITAL		1,000		1,500	194
5.5 DEBENTURES		1,000			
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	500		(500)	1,000	(500)
5.12 OTHERS	62	(31)	1	22	254
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>63</b>	<b>(29)</b>	<b>(15)</b>	<b>45</b>	<b>105</b>
<b>C. SECTOR DISCREPANCY (A6.-BIII.)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Note <sup>1/</sup> Changed from Small Industrial Finance Corporation ( SIFC ) since December 19,2002

TABLE 2.20 THE STOCK EXCHANGE OF THAILAND ( SET )

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	1,270	980	771	570	612
2. TRANSFER					
3. GROSS CAPITAL FORMATION	200	16	54	(9)	52
4. PURCHASE OF LAND (NET)					(2)
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>1,070</b>	<b>964</b>	<b>717</b>	<b>579</b>	<b>562</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	963	942	714	607	570
2. DEPOSITS	1,734	(463)	(381)	(679)	(511)
3. PUBLIC AUTHORITY SECURITIES	683	504	16	(340)	475
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(1,454)	901	1,079	1,626	606
5.1 SHORT-TERM LOANS	(1)				
5.2 LONG-TERM LOANS	(187)			(2)	4
5.3 COMMERCIAL BILLS	(1,056)	954	829	28	(1,393)
5.4 SHARE CAPITAL	(15)	21	42	1,377	2,420
5.5 DEBENTURES			141	90	(133)
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	(195)	(74)	67	133	(292)
<b>II. INCURRENCE OF LIABILITIES</b>	<b>(106)</b>	<b>(22)</b>	<b>(3)</b>	<b>28</b>	<b>8</b>
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(106)	(22)	(3)	28	8
5.1 SHORT-TERM LOANS					
5.2 LONG-TERM LOANS					
5.3 COMMERCIAL BILLS					
5.4 SHARE CAPITAL					
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	(106)	(22)	(3)	28	8
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>1,069</b>	<b>964</b>	<b>717</b>	<b>579</b>	<b>562</b>
<b>C. SECTOR DISCREPANCY (A6.-B.III.)</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

TABLE 2.21 PAWNSHOP ( PS )

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	317	95	161	102	123
2. TRANSFER					
3. GROSS CAPITAL FORMATION	25	42	60	18	59
4. PURCHASE OF LAND (NET)	5	(7)	(6)	12	14
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>287</b>	<b>60</b>	<b>107</b>	<b>72</b>	<b>50</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY	(16)	1	11	68	73
2. DEPOSITS	(17)	397	496	561	428
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	2,284	(98)	83	(276)	1,091
5.1 SHORT-TERM LOANS					
5.2 LONG-TERM LOANS					
5.3 COMMERCIAL BILLS	(25)	(3)			
5.4 SHARE CAPITAL					
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	2,309	(95)	83	(276)	1,091
<b>II. INCURRENCE OF LIABILITIES</b>	<b>1,964</b>	<b>240</b>	<b>483</b>	<b>281</b>	<b>1,542</b>
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	1,964	240	483	281	1,542
5.1 SHORT-TERM LOANS	(305)	(200)	(508)	(23)	335
5.2 LONG-TERM LOANS	402	1	422	(249)	116
5.3 COMMERCIAL BILLS	567	15			
5.4 SHARE CAPITAL	309	323	482	360	769
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	991	101	87	193	322
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>287</b>	<b>60</b>	<b>107</b>	<b>72</b>	<b>50</b>
<b>C. SECTOR DISCREPANCY (A6.-B.III.)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

TABLE 2.22 EXPORT - IMPORT BANK OF THAILAND ( EXIM )

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	1,580	(1,356)	1,298	2,953	(46)
2. TRANSFER					
3. GROSS CAPITAL FORMATION	89	379	231	(286)	(89)
4. PURCHASE OF LAND (NET)					
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>1,491</b>	<b>(1,735)</b>	<b>1,067</b>	<b>3,239</b>	<b>43</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY					
2. DEPOSITS	2,193	(1,483)	(341)	105	(3,189)
3. PUBLIC AUTHORITY SECURITIES	1,078	(694)	409	191	(849)
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(8,869)	1,195	5,808	(6,927)	(3)
5.1 SHORT-TERM LOANS	(21,492)	(936)	3,671	(4,629)	(2,166)
5.2 LONG-TERM LOANS	1,421	1,425	135	(138)	2,386
5.3 COMMERCIAL BILLS	(804)	101	459	(137)	(230)
5.4 SHARE CAPITAL			21	(1)	15
5.5 DEBENTURES		600		(600)	
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	10,107	534	1,181	(1,479)	108
5.12 OTHERS	1,899	(529)	341	57	(116)
<b>II. INCURRENCE OF LIABILITIES</b>	<b>(7,089)</b>	<b>753</b>	<b>4,809</b>	<b>(9,870)</b>	<b>(4,084)</b>
1. CURRENCY					
2. DEPOSITS	749	633	366	1,118	3,846
3. PUBLIC AUTHORITY SECURITIES		5,000	5,000		4,000
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(7,838)	(4,880)	(557)	(10,988)	(11,930)
5.1 SHORT-TERM LOANS	105	1,862	2,640	(2,623)	2,465
5.2 LONG-TERM LOANS	(7,407)	(4,466)	(622)	(2,149)	(7,878)
5.3 COMMERCIAL BILLS					100
5.4 SHARE CAPITAL	4,000				
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	(4,823)	(2,035)	(2,761)	(5,874)	(6,517)
5.12 OTHERS	287	(241)	186	(342)	(100)
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>1,491</b>	<b>(1,735)</b>	<b>1,067</b>	<b>3,239</b>	<b>43</b>
<b>C. SECTOR DISCREPANCY (A6.-B.III.)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

TABLE 2.23 SPECIAL PURPOSE FINANCIAL INSTITUTION ( SFI)

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001R	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	4,963	(335)	3,170	(1,068)	(121,512)
2. TRANSFER					
3. GROSS CAPITAL FORMATION	48	16	(23)	4,500	6,978
4. PURCHASE OF LAND (NET)					
5. STATISTICAL DISCREPANCY					
<b>6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)</b>	<b>4,915</b>	<b>(351)</b>	<b>3,193</b>	<b>(5,568)</b>	<b>(128,490)</b>
<b>B. FINANCIAL ACCOUNT</b>					
<b>I. ACQUISITION OF FINANCIAL ASSETS</b>					
1. CURRENCY					
2. DEPOSITS	10,179	12,088	(10,697)	(4,578)	4,101
3. PUBLIC AUTHORITY SECURITIES	99	(100)		631	419
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	899	34,527	2,968	(6,085)	(96,751)
5.1 SHORT-TERM LOANS	106	(2)	(104)	1,859	504
5.2 LONG-TERM LOANS	(266)	(27)	(1)	(2)	(55,165)
5.3 COMMERCIAL BILLS	824	34,216	(7,904)	(25,593)	13,818
5.4 SHARE CAPITAL	(2)	2	4,169	192	98,736
5.5 DEBENTURES			202	(755)	(102)
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES		350	700	(256)	(220)
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	237	(12)	5,906	18,470	(154,322)
<b>II. INCURRENCE OF LIABILITIES</b>	<b>6,262</b>	<b>46,866</b>	<b>(10,922)</b>	<b>(4,464)</b>	<b>36,259</b>
1. CURRENCY					
2. DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES		90	465	62	(24)
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	6,262	46,776	(11,387)	(4,526)	36,283
5.1 SHORT-TERM LOANS		490	2,220	(1,910)	(800)
5.2 LONG-TERM LOANS					26,856
5.3 COMMERCIAL BILLS		33,958	85	(4,521)	14,421
5.4 SHARE CAPITAL	2,500	9,000	(32)	1,000	80
5.5 DEBENTURES					
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 CREDITORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	3,762	3,328	(13,660)	905	(4,274)
<b>III. FINANCIAL SURPLUS OR DEFICIT (I-II)</b>	<b>4,915</b>	<b>(351)</b>	<b>3,193</b>	<b>(5,568)</b>	<b>(128,490)</b>
<b>C. SECTOR DISCREPANCY (A6.-B.III.)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
<b>A. NON FINANCIAL ACCOUNT</b>					
1. GROSS SAVING	874,398	925,965	1,177,020	1,278,197	1,364,129
2. TRANSFER					
3. GROSS CAPITAL FORMATION	945,973	950,605	1,124,164	1,237,089	1,299,755
4. PURCHASE OF LAND (NET)					
5. STATISTICAL DISCREPANCY	(71,575)	(24,640)	52,856	41,108	64,374
6. TOTAL SURPLUS OR DEFICIT (-) (1+2-3-4-5)	0	0	0	0	0
<b>B. FINANCIAL ACCOUNT</b>					
1. CURRENCY	1,122,731	(671,739)	(77,190)	595,476	1,523,891
2. DEPOSITS	(17,609)	163,401	(85,095)	34,611	53,193
3. PUBLIC AUTHORITY SECURITIES	324,677	72,163	321,019	272,183	276,329
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	444,442	291,675	170,987	120,310	519,940
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	(4,210)	(34,378)	(1,819)	9,818	1,788
5.1 SHORT-TERM LOANS	375,431	(1,164,600)	(482,282)	158,554	672,641
5.2 LONG-TERM LOANS	(32,357)	(493,190)	(191,513)	17,294	45,920
5.3 COMMERCIAL BILLS	254,562	(337,049)	(323,422)	(92,963)	(169,191)
5.4 SHARE CAPITAL	(345,519)	(344,091)	(312,442)	(146,076)	246,237
5.5 DEBENTURES	53,715	74,207	169,078	258,257	142,793
5.6 LIFE ASSURANCE AND PENSION FUNDS	18,991	4,867	40,272	42,982	25,476
5.7 MORTGAGES	49,101	79,607	67,608	74,158	98,098
5.8 DEBTORS	(48,647)	(78,965)	(32,709)	(4,415)	61,921
5.9 HIRE PURCHASE DEBTS	34,450	4,571	13,677	7,992	26,632
5.10 INTERNATIONAL RESERVE POSITION	34,210	64,065	53,653	61,885	86,159
5.11 FOREIGN DEBTS AND CLAIMS	57,623	172,695	(58,440)	57,566	180,821
5.12 OTHERS	(137,905)	(139,366)	(228,554)	(197,328)	(445,730)
	437,207	(171,951)	320,510	79,202	373,505

TABLE 3.2 TOTAL FUNDS RAISED BY NON-FINANCIAL SECTORS

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
TOTAL FUNDS RAISED (EXC.SHARE CAPITAL)	655,032	(636,545)	(321,494)	156,143	629,996
PRIVATE SECTOR	(38,554)	(1,156,932)	(592,763)	(126,257)	226,126
HOUSEHOLD	(126,387)	(156,239)	110,074	186,842	271,854
- SHORT-TERM LOANS	(87,388)	(156,526)	(96,465)	4,156	60,436
- LONG-TERM LOANS	(88,772)	(10,459)	30,206	56,015	(47,023)
- COMMERCIAL BILLS	(31,171)	(36,956)	(24,142)	(15,818)	1,008
- MORTGAGES	(41,831)	(52,231)	(26,200)	(3,626)	53,888
- HIRE PURCHASE DEBTS	36,343	65,569	53,710	61,135	84,927
- FOREIGN DEBTS AND CLAIMS					
- OTHERS	86,432	34,364	172,965	84,980	118,618
BUSINESS	87,833	(1,000,693)	(702,837)	(313,099)	(45,728)
- SHORT-TERM LOANS	51,116	(345,884)	(92,015)	(50,100)	(5,923)
- LONG-TERM LOANS	297,548	(316,373)	(302,989)	(147,407)	(89,727)
- COMMERCIAL BILLS	(285,871)	(187,916)	(268,422)	(188,902)	392,816
- DEBENTURES	11,425	2,628	14,426	33,580	31,808
- MORTGAGES	(6,816)	(26,734)	(6,509)	(789)	8,033
- FOREIGN DEBTS AND CLAIMS	15,262	(77,472)	(119,965)	(35,726)	(261,815)
- OTHERS	5,169	(48,942)	72,637	76,245	(120,920)
GENERAL GOVERNMENT SECTOR	416,408	225,340	90,104	134,593	393,843
- CURRENCY	575	1,230	1,710	1,468	1,695
- DEPOSITS	1,607	17,335	(23,855)	3,076	2,522
- PUBLIC AUTHORITY SECURITIES	395,173	215,443	98,564	95,754	457,192
- GOV'T NON-BUDGETARY ACCOUNTS	(4,210)	(34,378)	(1,819)	9,818	1,788
- FOREIGN DEBTS AND CLAIMS	26,568	25,112	18,495	16,128	(63,626)
- OTHERS	(3,305)	598	(2,991)	8,349	(5,728)
STATE ENTERPRISES SECTOR	81,790	43,284	151,158	87,130	(38,716)
- PUBLIC AUTHORITY SECURITIES	1,716	51,805	69,521	18,158	13,005
- SHORT-TERM LOANS	1,664	365	(6,291)	63,673	(2,513)
- LONG-TERM LOANS	21,012	(7,099)	(52,723)	(2,464)	(18,205)
- COMMERCIAL BILLS	5,394	16,676	2,468	(16,424)	(3,312)
- LIFE ASS. AND PENSION FUNDS	(284)	7,769	4,492	660	(404)
- FOREIGN DEBTS AND CLAIMS	40,976	41,293	(18,095)	(15,104)	(40,437)
- OTHERS	11,312	(67,525)	151,786	38,631	13,150
REST OF THE WORLD	195,388	251,763	30,007	60,677	48,743
- INTERNATIONAL RESERVE POSITION	57,623	172,695	(58,440)	57,566	180,821
- FOREIGN DEBTS AND CLAIMS	137,765	79,068	88,447	3,111	(132,078)
SHARE CAPITAL	(22,159)	186,040	237,815	315,778	219,554
BUSINESS SECTOR	(24,925)	183,132	220,155	278,013	206,494
STATE ENTERPRISES SECTOR	2,766	2,908	17,660	37,765	13,060
TOTAL FUNDS RAISED & SHARE CAPITAL	632,873	(450,505)	(83,679)	471,921	849,550

TABLE 3.3 FUNDS RAISED BY NON-FINANCIAL SECTORS OF WHICH FROM FINANCIAL SECTORS

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
TOTAL FUNDS RAISED (EXC.SHARE CAPITAL)	451,054	(518,163)	(394,298)	31,741	570,829
PRIVATE SECTOR	(140,051)	(1,001,991)	(559,456)	(146,526)	426,061
HOUSEHOLD	(204,365)	(225,964)	48,689	152,756	222,374
- SHORT-TERM LOANS	(87,388)	(156,526)	(96,465)	4,156	60,436
- LONG-TERM LOANS	(88,766)	(10,456)	30,055	56,057	(47,040)
- COMMERCIAL BILLS	(31,171)	(36,956)	(24,142)	(15,818)	1,008
- MORTGAGES	(41,831)	(52,231)	(26,200)	(3,626)	53,888
- CREDITORS	463	524	145	378	(86)
- HIRE PURCHASE DEBTS	(22,402)	(1,494)	8,834	21,847	33,611
- OTHERS	66,730	31,175	156,462	89,762	120,557
BUSINESS	64,314	(776,027)	(608,145)	(299,282)	203,687
- SHORT-TERM LOANS	51,116	(345,884)	(92,015)	(50,100)	(5,923)
- LONG-TERM LOANS	297,548	(316,388)	(303,014)	(148,424)	(90,856)
- COMMERCIAL BILLS	(285,871)	(187,916)	(268,422)	(188,902)	392,816
- DEBENTURES	39,966	70,501	(3,406)	19,458	34,433
- MORTGAGES	(6,816)	(26,734)	(6,509)	(789)	8,033
- HIRE PURCHASE DEBTS	(2,133)	(1,504)	(57)	750	1,232
- OTHERS	(29,496)	31,898	65,278	68,725	(136,048)
GENERAL GOVERNMENT SECTOR	371,763	190,248	76,983	58,825	155,514
- CURRENCY	(4)	1			
- DEPOSITS	1,607	17,335	(23,855)	3,076	2,522
- PUBLIC AUTHORITY SECURITIES	377,651	170,758	100,121	50,420	160,957
- GOV'T NON-BUDGETARY ACCOUNTS	(787)	248	1	(1,794)	823
- SHORT-TERM LOANS	(11)	(5)	(8)		2
- LONG-TERM LOANS	(1,944)	1,233	463	(848)	24
- COMMERCIAL BILLS	(5,572)	(16)	478	8,278	(8,030)
- OTHERS	823	694	(217)	(307)	(784)
STATE ENTERPRISES SECTOR	23,471	54,957	59,718	69,748	(42,207)
- PUBLIC AUTHORITY SECURITIES	(1,837)	37,896	60,991	24,659	(10,497)
- SHORT-TERM LOANS	352	(4,369)	5,157	60,754	534
- LONG-TERM LOANS	21,778	173	(4,062)	1,002	(24,384)
- COMMERCIAL BILLS	5,112	16,993	2,249	(16,439)	(3,078)
- OTHERS	(1,934)	4,264	(4,617)	(228)	(4,782)
REST OF THE WORLD	195,871	238,623	28,457	49,694	31,461
- INTERNATIONAL RESERVE POSITION	57,623	172,695	(58,440)	57,566	180,821
- FOREIGN DEBTS AND CLAIMS	138,248	65,928	86,897	(7,872)	(149,360)
SHARE CAPITAL	(64,284)	8,807	22,092	(7,322)	92,241
STATE ENTERPRISES SECTOR					(1,855)
BUSINESS SECTOR	(64,284)	8,807	22,092	(7,322)	94,096
TOTAL FUNDS RAISED & SHARE CAPITAL	386,770	(509,356)	(372,206)	24,419	663,070



TABLE 3.4 SOURCE OF FUNDS OF FINANCIAL SECTORS (CONSOLIDATED)

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
TOTAL FUNDS RAISED (EXC.SHARE CAPITAL)	413,984	(109,401)	75,226	181,076	751,102
PRIVATE SECTOR	517,054	167,985	405,220	317,444	361,448
HOUSEHOLD	479,321	239,060	363,027	278,446	209,259
- CURRENCY	(14,286)	130,027	(59,209)	28,268	47,063
- DEPOSITS	430,533	57,189	296,414	248,174	117,373
- PUBLIC AUTHORITY SECURITIES	37,403	24,385	8,518	6,412	39,735
- SHORT-TERM LOANS	2,762	2,813	(2,660)	1,626	(9,499)
- LONG-TERM LOANS					
- COMMERCIAL BILLS	34,199	(69,895)	(11,856)	26,610	(78,317)
- DEBENTURE	412	(4,767)	1,088	(100)	263
- LIFE ASSURANCE AND PENSION FUNDS	49,385	71,838	63,116	73,498	98,502
- OTHERS	(61,087)	27,470	67,616	(106,042)	(5,861)
BUSINESS	37,733	(71,075)	42,193	38,998	152,189
- CURRENCY	(1,588)	14,447	(6,580)	3,140	5,229
- DEPOSITS	66,913	(3,742)	34,353	(6,570)	94,035
- SHORT-TERM LOANS	(449)	490	2,208	(2,011)	3,369
- LONG-TERM LOANS	(1,394)	(246)	2,021	311	(2,310)
- COMMERCIAL BILLS	(58,810)	(63,083)	(4,830)	40,180	(60,178)
- DEBENTURES	5,114	(9,653)	2,506	3,727	755
- OTHERS	27,947	(9,288)	12,515	221	111,289
GENERAL GOVERNMENT SECTOR	262,357	(82,076)	(159,145)	27,824	370,204
- CURRENCY	(1,745)	17,823	(21,117)	1,394	(566)
- DEPOSITS	(171,222)	(9,664)	(11,686)	25,574	97,043
- SHORT-TERM LOANS	(51)	5,557	3,718	(50)	48
- LONG-TERM LOANS	28,112	(4,105)	(400)	1,430	(11,950)
- COMMERCIAL BILLS		(2,901)	(6,138)		
- OTHERS	407,263	(88,786)	(123,522)	(524)	285,629
STATE ENTERPRISES SECTOR	(6,951)	12,057	26,587	1,545	(32,776)
- CURRENCY	(565)	(126)	101	341	(228)
- DEPOSITS	(3,154)	11,045	25,793	1,929	(34,644)
- PUBLIC AUTHORITY SECURITIES	770	659			(23)
- SHORT-TERM LOANS					
- LONG-TERM LOANS					
- COMMERCIAL BILLS	(3,688)				2,250
- OTHERS	(314)	479	693	(725)	(131)
REST OF THE WORLD	(358,476)	(207,367)	(197,436)	(165,737)	52,226
- INTERNATIONAL RESERVE POSITION					
- FOREIGN DEBTS AND CLAIMS	(358,476)	(207,367)	(197,436)	(165,737)	52,226
SHARE CAPITAL	75,874	(111,833)	(68,737)	(57,521)	(76,761)
HOUSEHOLD SECTOR	38,173	(63,812)	(27,672)	(13,135)	(26,309)
BUSINESS SECTOR	20,501	(73,702)	(43,036)	(48,578)	(51,381)
GENERAL GOVERNMENT SECTOR	17,200	25,681	1,971	4,192	1,000
STATE ENTERPRISES SECTOR					(71)
TOTAL FUNDS RAISED & SHARE CAPITAL	489,858	(221,234)	6,489	123,555	674,341

TABLE 3.5 INTRA REAL SECTORS TRANSACTIONS

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
1. CURRENCY	579	1,229	1,710	1,468	1,695
2. DEPOSITS					
2.1 DEMAND DEPOSITS					
2.2 SAVINGS AND TIME DEPOSITS					
3. PUBLIC AUTHORITY SECURITIES	21,075	58,594	6,973	38,833	319,737
3.1 GOVERNMENT BONDS	17,522	38,612	(11,225)	4,588	306,179
3.2 TREASURY BILLS		6,073	9,668	39,305	(8,503)
3.3 STATE ENTERPRISES BONDS	3,553	13,909	8,530	(6,501)	23,502
3.4 PROMISSORY NOTES				1,441	(1,441)
4. GOVERNMENT NON-BUDGETARY ACCOUNTS	(3,423)	(34,626)	(1,820)	11,612	965
5. CREDIT AND CAPITAL MARKET INSTRUMENTS	227,872	33,654	281,664	395,589	(135,917)
5.1 SHORT-TERM LOANS	1,312	4,734	(11,448)	2,919	(3,047)
5.2 LONG-TERM LOANS	(772)	(7,260)	(48,485)	(2,491)	7,325
5.3 COMMERCIAL BILLS	282	(317)	219	15	(234)
5.4 SHARE CAPITAL	42,125	177,233	215,723	323,100	127,313
5.5 DEBENTURES	(28,001)	(67,043)	49,557	20,113	(11,147)
5.6 LIFE ASSURANCE AND PENSION FUNDS	(284)	7,769	4,492	660	(404)
5.7 MORTGAGES					
5.8 DEBTORS	34,656	2,922	13,907	6,762	27,633
5.9 HIRE PURCHASE DEBTS	58,745	67,063	44,876	39,288	51,316
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS	82,323	2,073	(118,015)	(23,719)	(348,596)
5.12 OTHERS	37,486	(153,520)	130,838	28,942	13,924
TOTAL	246,103	58,851	288,527	447,502	186,480

TABLE 3.6 INTRA FINANCIAL SECTORS TRANSACTIONS

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
1. CURRENCY	(6,534)	47,218	(27,181)	2,740	17,429
2. DEPOSITS	(34,368)	(168,366)	(2,244)	(17,325)	(15,476)
2.1 DEMAND DEPOSITS	(46,937)	(102,529)	15,796	(17,869)	(40,325)
2.2 SAVINGS AND TIME DEPOSITS	12,569	(65,837)	(18,040)	544	24,849
3. PUBLIC AUTHORITY SECURITIES	(29,438)	(1,433)	(20,691)	104,839	(27,932)
3.1 GOVERNMENT BONDS					
3.2 TREASURY BILLS					
3.3 STATE ENTERPRISES BONDS***	(29,438)	(1,433)	(20,691)	104,839	(27,932)
3.4 PROMISSORY NOTES					
4. GOVERNMENT NON-BUDGETARY ACCOUNTS					
5. CREDIT AND CAPITAL MARKET INSTRUMEN	346,031	(148,095)	1,375	(219,194)	(218,469)
5.1 SHORT-TERM LOANS	106,643	(339,845)	56,962	(66,687)	(47,728)
5.2 LONG-TERM LOANS	(161,972)	119,502	157,861	(125,643)	(20,491)
5.3 COMMERCIAL BILLS	170,500	(88,943)	(115,434)	(11,850)	30,349
5.4 SHARE CAPITAL	239,707	155,660	(95,420)	(135,510)	(15,255)
5.5 DEBENTURES	(1,623)	5,001	4,121	(9,312)	3,286
5.6 LIFE ASSURANCE AND PENSION FUNDS					
5.7 MORTGAGES					
5.8 DEBTORS					
5.9 HIRE PURCHASE DEBTS					
5.10 INTERNATIONAL RESERVE POSITION					
5.11 FOREIGN DEBTS AND CLAIMS					
5.12 OTHERS	(7,224)	530	(6,715)	129,808	(168,630)
TOTAL	275,691	(270,676)	(48,741)	(128,940)	(244,448)

\*\*\* BOT BONDS, GSB BONDS, GHB BONDS, BAAC BONDS, EXIM BONDS AND SFI BONDS

TABLE 3.7 CURRENCY

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
PRIVATE SECTORS :	(15,295)	145,703	(64,079)	32,876	53,987
HOUSEHOLD	(13,707)	131,256	(57,499)	29,736	48,758
BUSINESS	(1,588)	14,447	(6,580)	3,140	5,229
GENERAL GOVERNMENT SECTOR	(1,745)	17,823	(21,117)	1,394	(566)
STATE ENTERPRISES SECTOR	(565)	(126)	101	341	(228)
REST OF THE WORLD SECTOR					
FINANCIAL SECTORS :	(6,538)	47,219	(27,181)	2,740	17,429
BANK :	(6,407)	42,381	(27,802)	2,352	17,152
BANK OF THAILAND	(4)	1			
COMMERCIAL BANKS	(6,719)	38,683	(25,606)	1,914	16,040
GOVERNMENT SAVINGS BANK	217	1,100	(426)	390	1,020
BANK FOR AGRICULTURE	59	2,339	(1,664)	52	71
GOVERNMENT HOUSING BANK	40	258	(106)	(4)	21
NON-BANK :	(131)	4,838	621	388	277
FINANCE COMPANIES	(46)	4,297	(4)	2	(1)
IFCT					
INSURANCE COMPANIES	(69)	540	614	318	203
OTHERS	(16)	1	11	68	75
TOTAL	(24,143)	210,619	(112,276)	37,351	70,622

TABLE 3.8 DEMAND DEPOSITS AT COMMERCIAL BANKS

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
PRIVATE SECTORS :	5,350	7,635	14,583	22,549	25,936
HOUSEHOLD	5,207	(3,534)	5,290	6,228	4,802
BUSINESS	143	11,169	9,293	16,321	21,134
GENERAL GOVERNMENT SECTOR	4,313	(1,692)	(1,532)	776	297
STATE ENTERPRISES SECTOR	3,263	(4,745)	(546)	(223)	(320)
REST OF THE WORLD SECTOR					
FINANCIAL SECTORS :	(72,404)	(51,878)	19,205	(10,293)	(44,934)
BANK :	(105,881)	(59,060)	(15,865)	(3,171)	(3,563)
BANK OF THAILAND	(115,192)	(55,267)	(6,177)	(4,196)	(1,445)
COMMERCIAL BANKS					
GOVERNMENT SAVINGS BANK	5,671	1,648	(8,452)	995	(1,848)
BANK FOR AGRICULTURE	3,640	(4,131)	(595)	1	(286)
GOVERNMENT HOUSING BANK		(1,310)	(641)	29	47
EXIM BANK					(31)
NON-BANK :	33,477	7,182	35,070	(7,122)	(41,371)
FINANCE COMPANIES	26,400	(25,796)	23,813	(8,902)	(35,664)
IFCT	47	376	(222)	(22)	
INSURANCE COMPANIES	(11)	(10)	(186)	64	27
OTHERS	7,041	32,612	11,665	1,738	(5,734)
TOTAL	(59,478)	(50,680)	31,710	12,809	(19,021)

TABLE 3.9 SAVINGS AND TIME DEPOSITS AT COMMERCIAL BANKS

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
PRIVATE SECTORS :	320,212	(2,372)	221,335	160,478	105,831
HOUSEHOLD	255,649	4,451	195,756	182,111	42,803
BUSINESS	64,563	(6,823)	25,579	(21,633)	63,028
GENERAL GOVERNMENT SECTOR	34,707	10,407	(5,032)	16,759	32,560
STATE ENTERPRISES SECTOR	353	32,935	9,596	(6,503)	(34,843)
REST OF THE WORLD SECTOR					
FINANCIAL SECTORS :	14,614	(66,423)	(18,392)	(623)	(6,804)
BANK :	(10,588)	(9,734)	(1,271)	(19,030)	(8,620)
BANK OF THAILAND					
COMMERCIAL BANKS					
GOVERNMENT SAVINGS BANK	(12,203)	(8,440)	(988)	(19,070)	(5,391)
BANK FOR AGRICULTURE					
GOVERNMENT HOUSING BANK	(85)		1		
EXIM BANK	1,700	(1,294)	(284)	40	(3,229)
NON-BANK :	25,202	(56,689)	(17,121)	18,407	1,816
FINANCE COMPANIES			(5,203)	(620)	(27,730)
IFCT	45	101	(212)	(45)	89
INSURANCE COMPANIES	12,540	(69,540)	4	33,408	25,170
OTHERS	12,617	12,750	(11,710)	(14,336)	4,287
TOTAL	369,886	(25,453)	207,507	170,111	96,744

TABLE 3.10 SAVINGS AND TIME DEPOSITS AT GOVERNMENT SAVINGS BANK

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
PRIVATE SECTORS :	89,201	17,384	32,335	41,328	(754)
HOUSEHOLD	90,795	26,194	33,312	42,090	(802)
BUSINESS	(1,594)	(8,810)	(977)	(762)	48
GENERAL GOVERNMENT SECTOR	(37,456)	3,083	1,009	4,763	694
STATE ENTERPRISES SECTOR	(590)	(1,130)	1,754	(5,199)	(760)
REST OF THE WORLD SECTOR					
FINANCIAL SECTORS :	(2)	(32)	4	7	13
BANK :		(56)	(3)	(3)	(1)
BANK OF THAILAND					
COMMERCIAL BANKS		(56)	(3)	(3)	(1)
GOVERNMENT SAVINGS BANK					
BANK FOR AGRICULTURE					
GOVERNMENT HOUSING BANK					
EXIM BANK					
NON-BANK :	(2)	24	7	10	14
FINANCE COMPANIES					
IFCT					
INSURANCE COMPANIES	(2)	24			
OTHERS			7	10	14
TOTAL	51,153	19,305	35,102	40,899	(807)

TABLE 3.11 GOVERNMENT BONDS AND NOTES

(MILLIONS OF BAHT)

	1998	1999	2000	2001	2002
PRIVATE SECTORS:	17,522	44,685	(7,639)	8,753	248,890
HOUSEHOLD	17,522	38,612	(11,225)	4,588	240,556
BUSINESS		6,073	3,586	4,165	8,334
GENERAL GOVERNMENT SECTOR					500
STATE ENTERPRISES SECTOR			6,082	36,581	46,845
REST OF THE WORLD SECTOR					
FINANCIAL SECTORS:	377,651	170,758	100,121	50,420	160,957
BANK :	308,476	137,621	68,891	(38,854)	92,291
BANK OF THAILAND	136,718	(49,531)	8,279	9,638	(14,989)
COMMERCIAL BANKS	146,641	93,311	57,075	24,562	88,751
GOVERNMENT SAVINGS BANK	25,117	93,861	(2,934)	(55,614)	26,499
BANK FOR AGRICULTURE			9,250	(14,797)	1,913
GOVERNMENT HOUSING BANK		(20)	(2,779)	(2,643)	(9,883)
NON-BANK :	69,175	33,137	31,230	89,274	68,666
FINANCE COMPANIES	6,709	(13,468)	(924)	(18,105)	5,311
IFCT	14,932	(6,867)	(4,773)	957	6,534
INSURANCE COMPANIES	31,617	53,421	36,413	104,974	57,036
OTHERS	15,917	51	514	1,448	(215)
TOTAL	395,173	215,443	98,564	95,754	457,192



TABLE 3.12 SHORT - TERM LOANS OF COMMERCIAL BANKS

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
PRIVATE SECTORS :	(98,726)	(171,260)	(190,527)	(82,922)	19,740
HOUSEHOLD	(80,591)	(96,271)	(111,442)	(34,786)	13,671
BUSINESS	(18,135)	(74,989)	(79,085)	(48,136)	6,069
GENERAL GOVERNMENT SECTOR	(11)	(5)	(8)		2
STATE ENTERPRISES SECTOR	219	430	(448)	(686)	62
REST OF THE WORLD SECTOR					
FINANCIAL SECTORS :	61,071	(263,492)	80,428	(116,448)	(55,248)
BANK :	101,700	(261,548)	41,223	(60,855)	(23,757)
BANK OF THAILAND	102,145	(261,560)	41,823	(60,155)	(23,757)
COMMERCIAL BANKS					
GOVERNMENT SAVINGS BANK					
BANK FOR AGRICULTURE					
GOVERNMENT HOUSING BANK					
EXIM BANK	(445)	12	(600)	(700)	
NON-BANK :	(40,629)	(1,944)	39,205	(55,593)	(31,491)
FINANCE COMPANIES	(32,470)	3,046	46,174	(56,548)	(34,470)
IFCT	(8,652)	(5,820)			
INSURANCE COMPANIES	(364)	359	(739)	1,332	2
OTHERS	857	471	(6,230)	(377)	2,977
TOTAL	(37,447)	(434,327)	(110,555)	(200,056)	(35,444)

TABLE 3.13 LONG-TERM LOANS OF COMMERCIAL BANKS

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
PRIVATE SECTORS :	189,126	(162,657)	(297,189)	(198,348)	(54,463)
HOUSEHOLD	(128,026)	(17,418)	2,468	(34,730)	(21,954)
BUSINESS	317,152	(145,239)	(299,657)	(163,618)	(32,509)
GENERAL GOVERNMENT SECTOR	(1,944)	1,233	(337)	(848)	24
STATE ENTERPRISES SECTOR	1,099	2,012	(2,721)	9,803	(5,909)
REST OF THE WORLD SECTOR					
FINANCIAL SECTORS :	(67,117)	13,241	46,266	77,157	(41,705)
BANK :	(32,824)	(23,060)			
BANK OF THAILAND	(32,824)	(23,060)			
COMMERCIAL BANKS					
GOVERNMENT SAVINGS BANK					
BANK FOR AGRICULTURE					
GOVERNMENT HOUSING BANK					
EXIM BANK					
NON-BANK :	(34,293)	36,301	46,266	77,157	(41,705)
FINANCE COMPANIES	(31,178)	35,486	46,439	78,440	(41,006)
IFCT					
INSURANCE COMPANIES	(1)		168	63	(181)
OTHERS	(3,114)	815	(341)	(1,346)	(518)
<b>TOTAL</b>	<b>121,164</b>	<b>(146,171)</b>	<b>(253,981)</b>	<b>(112,236)</b>	<b>(102,053)</b>

TABLE 3.14 COMMERCIAL BILLS OF COMMERCIAL BANKS

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
PRIVATE SECTORS :	(173,753)	10,711	(304,721)	(180,949)	414,528
HOUSEHOLD	(26,071)	441	(17,478)	(15,312)	13,469
BUSINESS	(147,682)	10,270	(287,243)	(165,637)	401,059
GENERAL GOVERNMENT SECTOR	(5,572)	(16)	478	8,278	(8,030)
STATE ENTERPRISES SECTOR	450	8,537	(5,009)	3,996	(1,200)
REST OF THE WORLD SECTOR					
FINANCIAL SECTORS :	17,746	(58,163)	(5,921)	2,773	(72)
BANK :	1,506	(2,430)	(231)	2,788	(3,272)
BANK OF THAILAND					
COMMERCIAL BANKS					
GOVERNMENT SAVINGS BANK					
BANK FOR AGRICULTURE					
GOVERNMENT HOUSING BANK	1,506	(2,430)	(231)	2,788	(3,272)
EXIM BANK					
NON-BANK :	16,240	(55,733)	(5,690)	(15)	3,200
FINANCE COMPANIES	3,715	(45,969)			
IFCT	12,493	(9,732)	(5,705)		
INSURANCE COMPANIES	32	(32)	15	(15)	
OTHERS					3,200
TOTAL	(161,129)	(38,931)	(315,173)	(165,902)	405,226

TABLE 3.15 FOREIGN DEBTS AND CLAIMS (NET)

	(MILLIONS OF BAHT)				
	1998	1999	2000	2001	2002
PRIVATE SECTORS:	15,745	(90,612)	(121,515)	(26,722)	(273,309)
HOUSEHOLD					
BUSINESS	15,745	(90,612)	(121,515)	(26,722)	(273,309)
GENERAL GOVERNMENT SECTOR	26,568	25,112	18,495	14,739	(63,827)
STATE ENTERPRISES SECTOR	40,976	41,293	(18,095)	(33,702)	(46,024)
REST OF THE WORLD SECTOR					
FINANCIAL SECTORS:	(496,724)	(273,295)	(284,333)	(157,865)	201,586
BANK :	(374,603)	(262,127)	(277,827)	(139,198)	232,728
BANK OF THAILAND	159,270	148,828	(6,701)	(35,782)	173,639
COMMERCIAL BANKS	(516,941)	(399,301)	(264,133)	(89,678)	73,463
GOVERNMENT SAVINGS BANK					(8)
BANK FOR AGRICULTURE	(1,880)	(402)	(730)	(5,512)	(7,509)
GOVERNMENT HOUSING BANK	(122)	(8,683)	(2,321)	(3,831)	(232)
EXIM BANK	(14,930)	(2,569)	(3,942)	(4,395)	(6,625)
NON-BANK :	(122,121)	(11,168)	(6,506)	(18,667)	(31,142)
FINANCE COMPANIES	(88,693)	(16,274)	1,217	(1,735)	(25,219)
IFCT	(30,385)	5,134	(9,665)	(16,500)	(6,904)
INSURANCE COMPANIES	(3,543)	(28)	2,442	(1,432)	1,481
OTHERS	500		(500)	1,000	(500)
TOTAL	(413,435)	(297,502)	(405,448)	(203,550)	(181,574)