

# **Household Debt in Credit Bureau's View**

**Data Q3/2022**

**by  
National Credit Bureau Co., Ltd.**

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# Business Performance Highlight



## MEMBERS

**78** >>>> **125**  
Y2012 Sep 2022



## NEW LOAN

(YTD) SEP 2022  
**35.12 Million Trx**



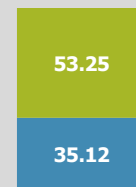
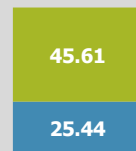
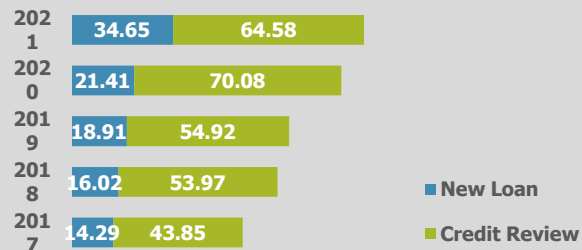
## CREDIT REVIEW

(YTD) SEP 2022  
**53.25 Million Trx**



## NUMBER OF ENQUIRIES

Y2021 VS Y2022



## DATABASE

131.51 Million Acc.

**126.94**  
Million Acc.

**4.57**  
Million Acc.

**32.27**  
Million People

**0.34**  
Million Companies

Consumer

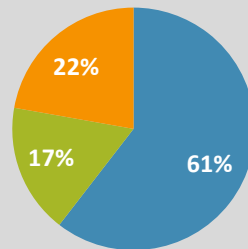
Commercial



## TOTAL POPULATION (NATIONAL STATISTICAL OFFICE)

**66.17 Million People**  
Y2021

■ Age 20-60  
■ Age>60  
■ Age<20 or N/A



## NCB CONSUMER DATA COVERAGE

**42.43 Million People**  
Y2021  
Working Age (15-59)

**75%**

Of NCB Consumer Database

# Statistics of Household debt by the Bank of Thailand (BOT)

Unit: Million Baht

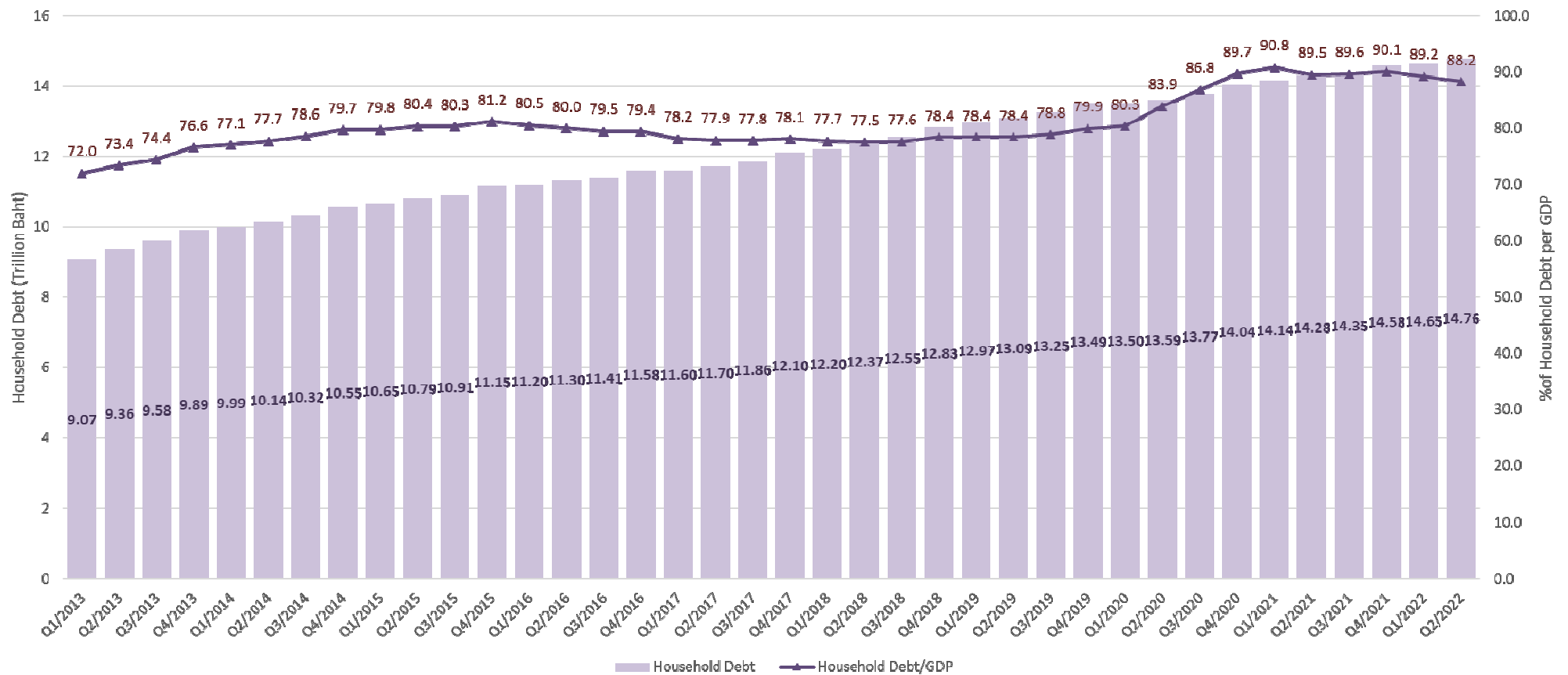
	Q2/2021	% / GDP	Q1/2022	% / GDP	Q2/2022	% / GDP	YoY Diff	%YoY
<b>Deposit-Taking Corporations</b>	12,284,072	77.1%	12,564,749	76.5%	12,642,099	75.5%	358,027	2.9%
Commercial banks ✓	6,139,486	38.5%	6,276,102	38.2%	6,311,010	37.7%	171,524	2.8%
Depository specialized financial institutions ✓	4,003,986	25.1%	4,112,800	25.0%	4,139,428	24.7%	135,442	3.4%
Saving cooperatives ✓	2,132,469	13.4%	2,170,735	13.2%	2,187,024	13.1%	54,555	2.6%
Others	8,131	0.1%	5,111	0.0%	4,637	0.0%	(3,494)	-43.0%
<b>Other Financial Corporations</b>	1,987,670	12.5%	2,080,480	12.7%	2,122,145	12.7%	134,475	6.8%
Credit card, leasing, and personal loan companies ✓	1,500,753	9.4%	1,568,627	9.5%	1,622,381	9.7%	121,628	8.1%
Insurance companies ✓	183,245	1.2%	177,836	1.1%	174,444	1.0%	(8,801)	-4.8%
Securities companies	98,155	0.6%	116,778	0.7%	114,427	0.7%	16,272	16.6%
Asset management corporations	90,347	0.6%	99,455	0.6%	89,423	0.5%	(924)	-1.0%
Pawnshops	77,590	0.5%	77,319	0.5%	80,030	0.5%	2,440	3.1%
Others	37,580	0.2%	40,465	0.2%	41,440	0.2%	3,860	10.3%
<b>Total loan for household sector*</b>	<b>14,271,742</b>	<b>89.6%</b>	<b>14,645,228</b>	<b>89.2%</b>	<b>14,764,244</b>	<b>88.2%</b>	<b>492,502</b>	<b>3.5%</b>
<b>Gross domestic product at current price**</b>	<b>15,931,677</b>		<b>16,427,379</b>		<b>16,747,739</b>		<b>816,062</b>	<b>5.1%</b>
<b>NCB Database ✓</b>	<b>12,408,685</b>		<b>12,773,655</b>		<b>12,918,355</b>		<b>509,670</b>	<b>4.1%</b>
<b>Share of NCB Database to Total loan for HH sector</b>	<b>86.9%</b>		<b>87.2%</b>		<b>87.5%</b>			

\*Retrieved data from the Bank of Thailand on 4 October 2022

\*\*Retrieved data from NESDC on 4 October 2022

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# Household Debt / GDP



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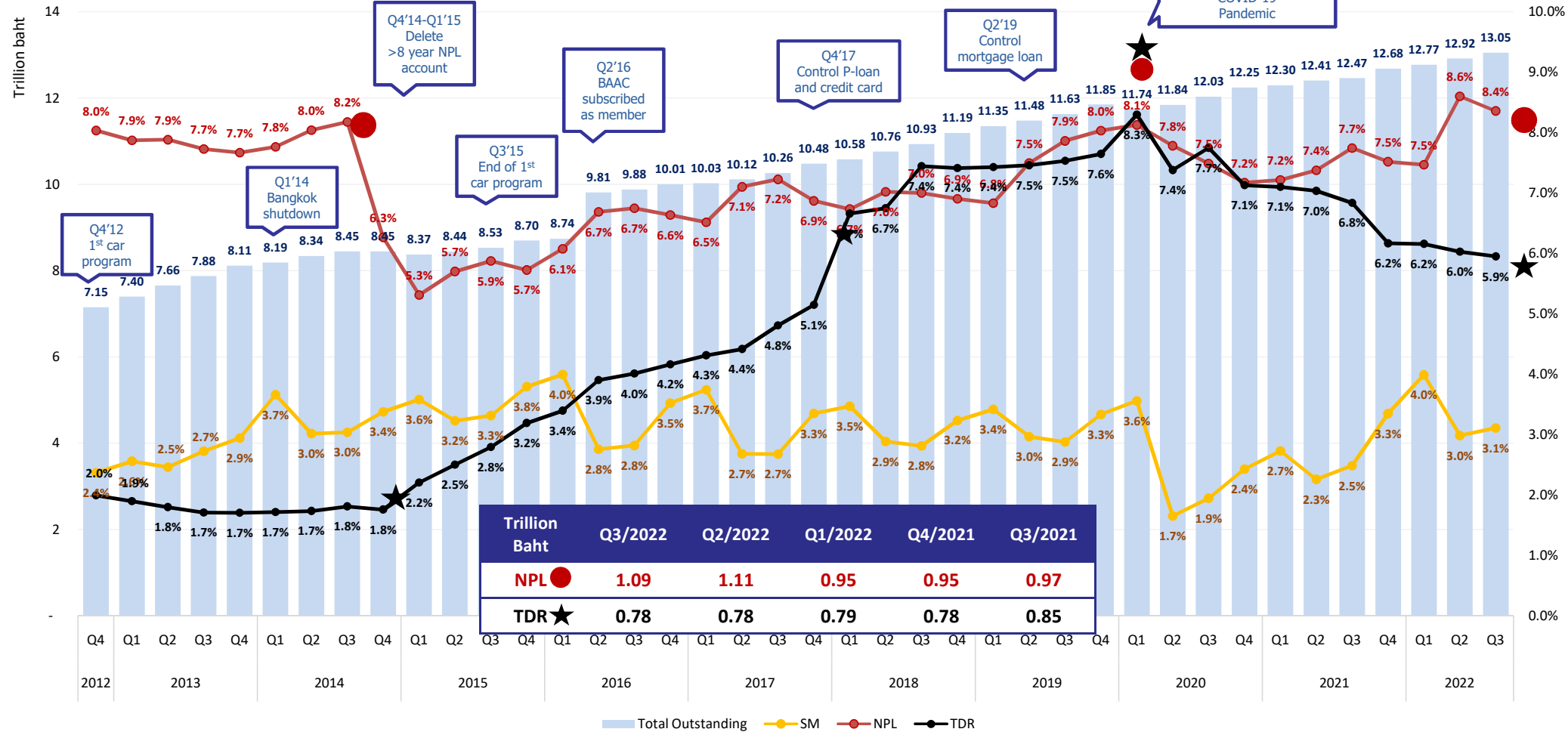
## Outstanding - by Product Type (Data Submission from members)

Product Type	Unit : Baht		
	Q3-2021	Q3-2022	%growth
Credit Card	483,792,811,588	529,423,203,450	9.4%
Personal Loan	2,443,110,060,997	2,509,089,129,302	2.7%
Auto Loan	2,453,579,185,369	2,563,893,919,402	4.5%
Housing Loan	4,474,935,104,794	4,704,195,068,116	5.1%
OD	337,634,935,056	336,534,779,301	-0.3%
Others	1,327,157,957,067	1,466,095,225,385	10.5%
Loan for agriculture	945,781,686,374	944,613,843,685	-0.1%
<b>Total</b>	<b>12,465,991,741,245</b>	<b>13,053,845,168,641</b>	<b>4.7%</b>



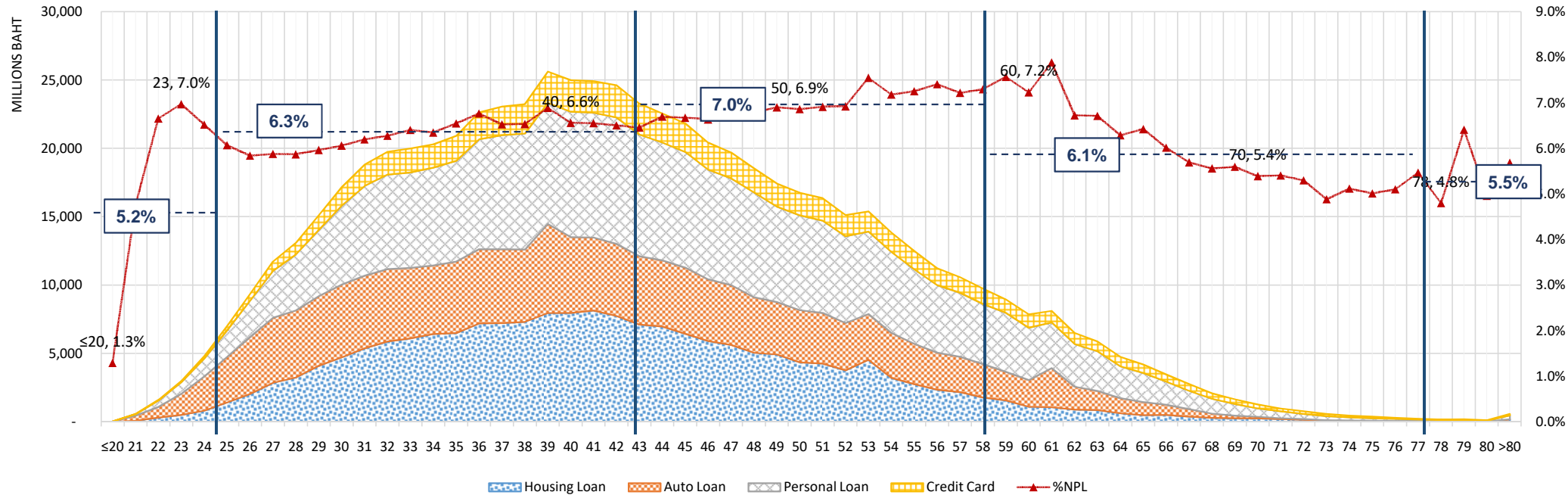
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## Delinquency Rate per Total Consumer Database (Baht)



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## NPL of Household Debt by Product by Age :: Q3/2022



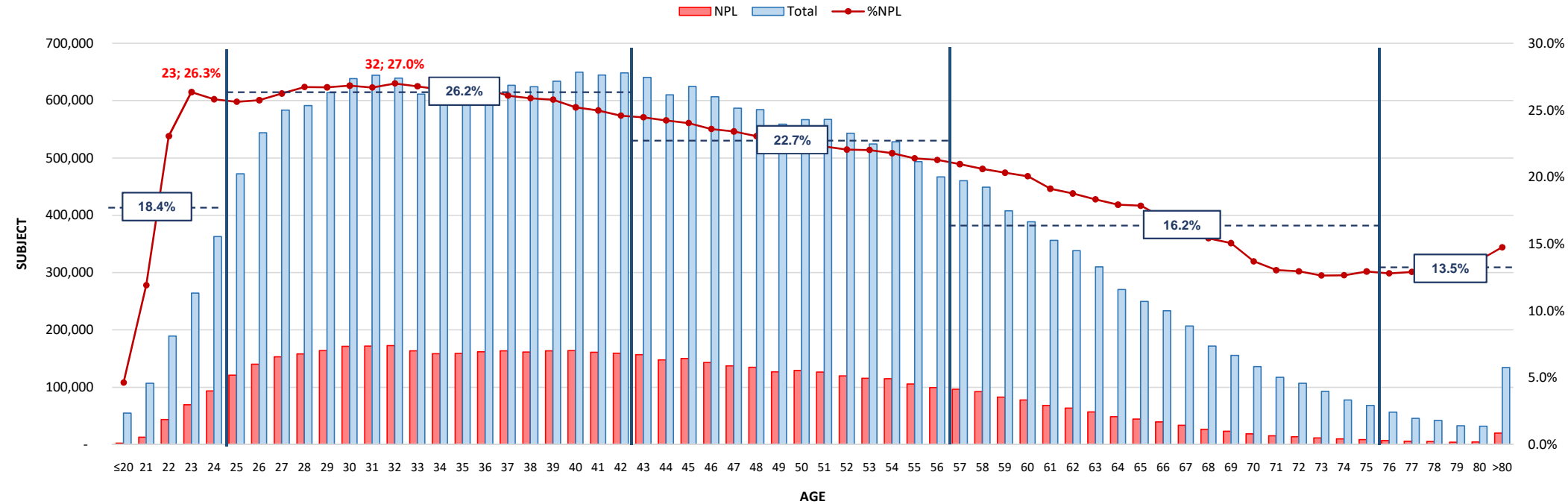
เส้นสีแดงคือ อัตราส่วนที่แสดงระหว่างมูลค่าหนี้บ้าน-บัตรเครดิต-รถยนต์-สินเชื่อส่วนบุคคล ที่เป็น NPL / มูลค่าหนี้บ้าน-บัตรเครดิต-รถยนต์-สินเชื่อส่วนบุคคล ทั้งหมดที่มีอยู่ในช่วงอายุเดียวกัน

40; 6.6% หมายถึง มูลค่าหนี้บ้าน-บัตรเครดิต-รถยนต์-สินเชื่อส่วนบุคคล ของคนอายุ 40 ปี ที่เป็น NPL อย่างน้อยหนึ่งบัญชี หากด้วยมูลค่าหนี้บ้าน-บัตรเครดิต-รถยนต์-สินเชื่อส่วนบุคคล ทั้งหมดที่มีอยู่ในช่วงอายุเดียวกัน หรือมูลค่าหนี้บ้าน-บัตรเครดิต-รถยนต์-สินเชื่อส่วนบุคคล ในคนอายุ 40 ปี จำนวน 100 บาท จะมี 6.6 บาทที่เป็น NPL

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### Q3/2022 :: NPL (Max DPD) of Data Subject

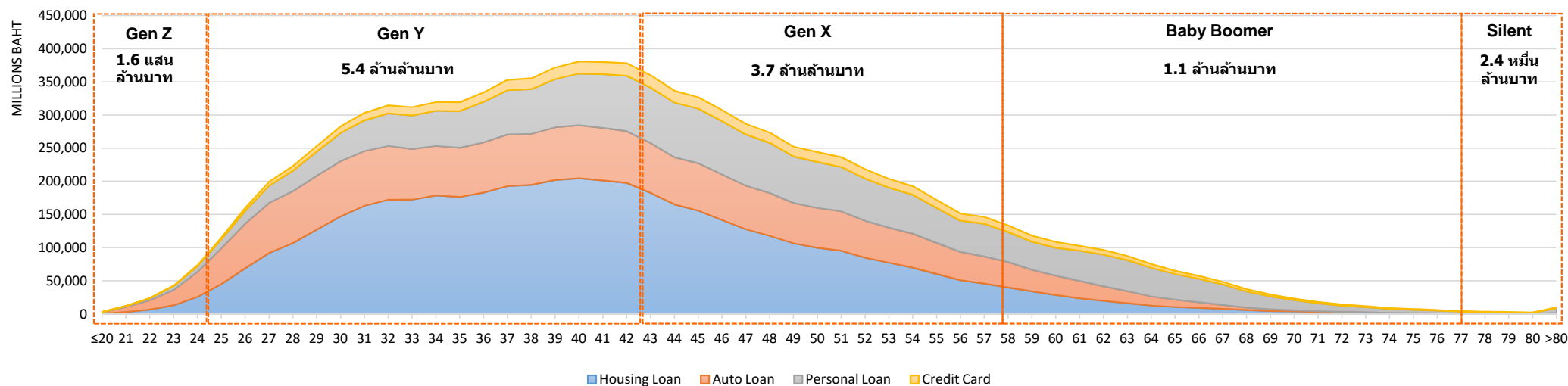


เส้นสีแดงคือ อัตราส่วนจำนวนลูกค้ำที่เป็น NPL อย่างน้อยหนึ่งบัญชี / จำนวนลูกค้ำทั้งหมดที่อยู่ในช่วงอายุเดียวกัน

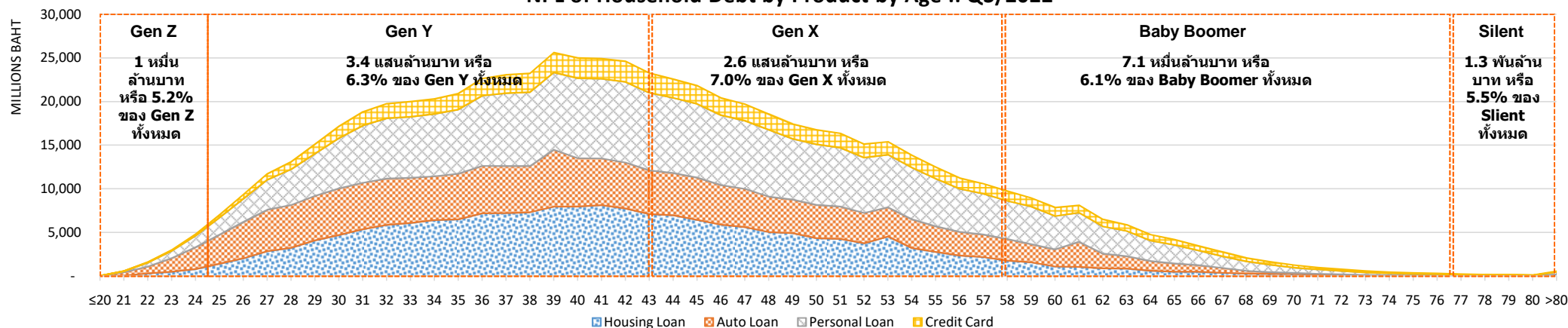
32; 27% หมายถึง ลูกค้ำอายุ 32 ปีที่เป็น NPL อย่างน้อยหนึ่งบัญชี หากด้วยจำนวนลูกค้ำทั้งหมดในอายุเดียวกัน จะมีอยู่ 27% ที่เป็น NPL หรือ ลูกค้ำอายุ 32 ปี 100 คน จะมี 27 คนที่เป็น NPL อย่างน้อย 1 บัญชี ณ Q3/2022

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Household Debt by Product by Age :: Q3/2022



NPL of Household Debt by Product by Age :: Q3/2022



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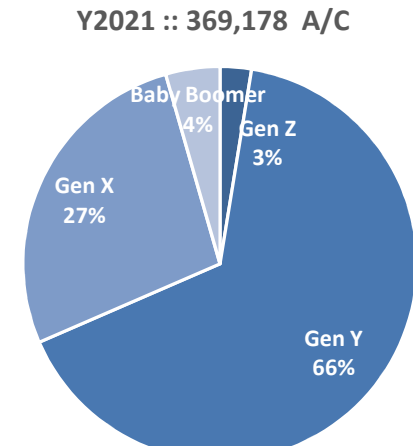
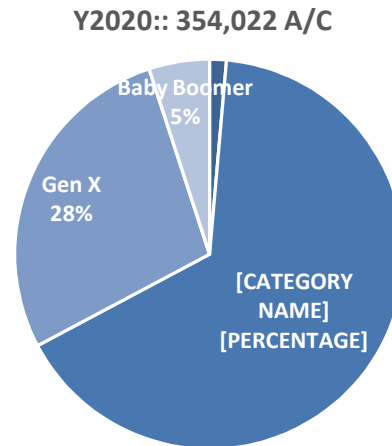
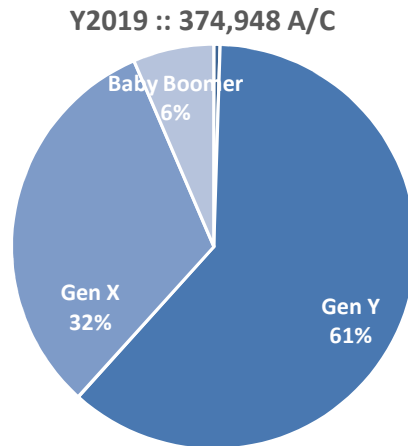
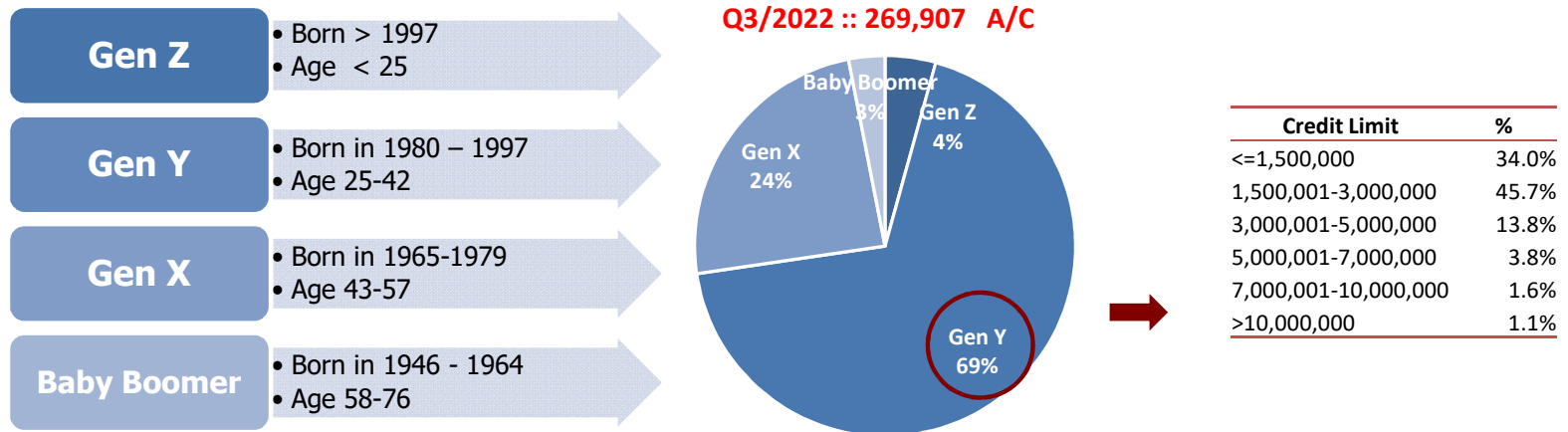


# Housing Loan

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## "Housing loan" New Open Accounts from Consumer system database of Credit Bureau

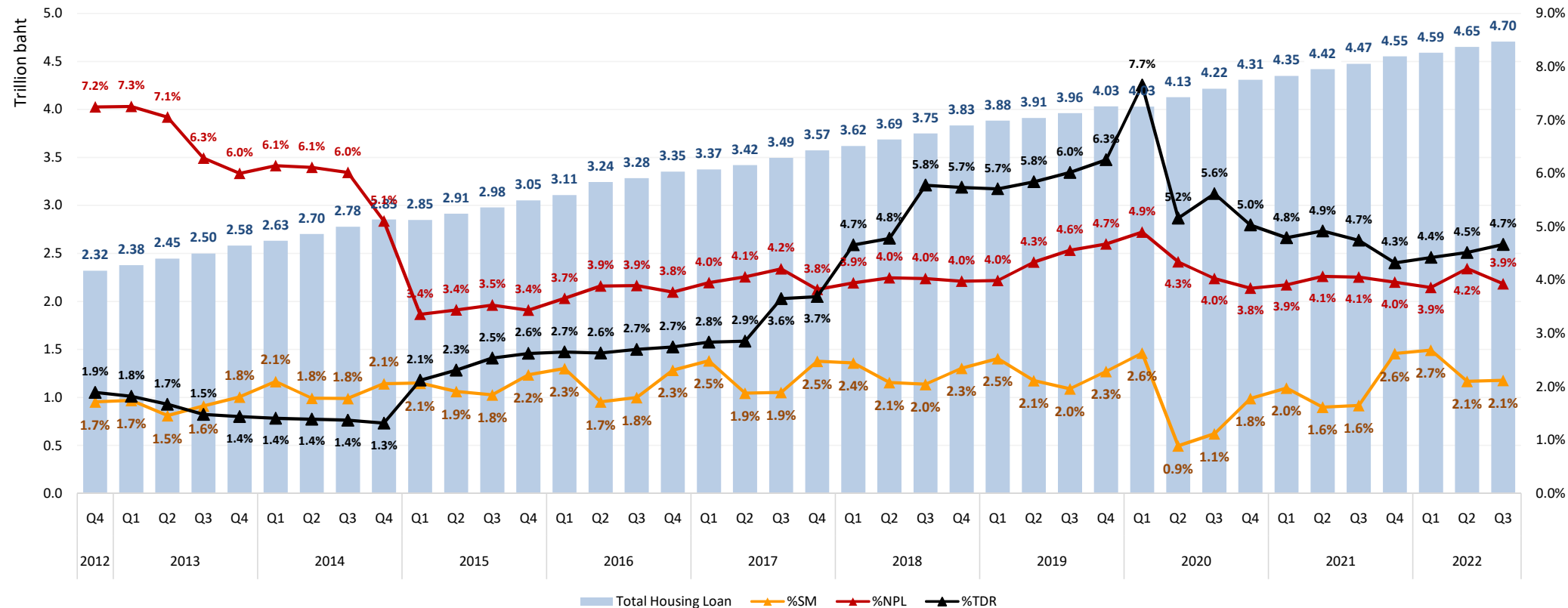


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# Housing loan: Total Portfolio **4.70 Trillion baht** from Consumer system database of Credit Bureau

## Housing Loan Portfolio and Delinquency Rate (Outstanding)

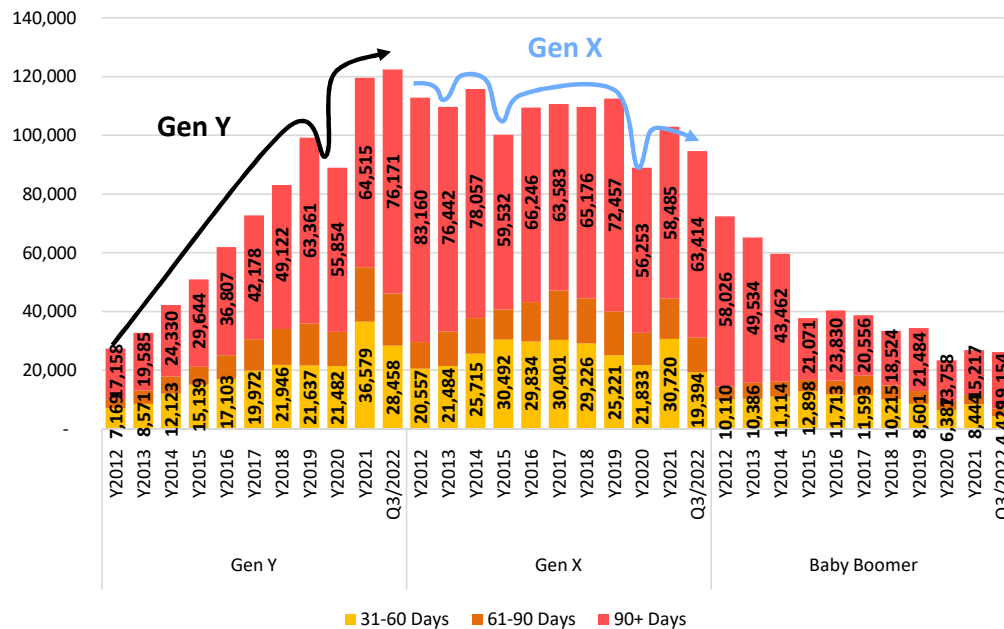


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# Housing loan Information from Consumer system database of Credit Bureau

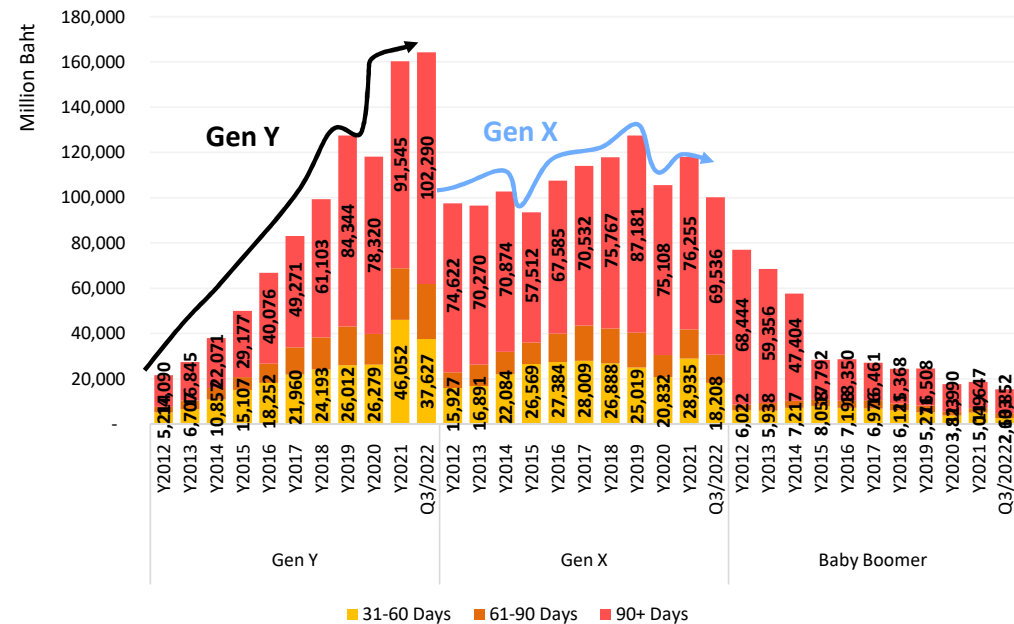
Delinquent Housing Loan Account Group by Generation  
Y2012- Q3/2022



31-60 Days 61-90 Days 90+ Days

Account

Delinquent Housing Loan Amount (baht) Group by Generation  
Y2012- Q3/2022



31-60 Days 61-90 Days 90+ Days

Baht

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ขอขอบคุณทุกท่าน  
Thank you



เครดิตบูโร

