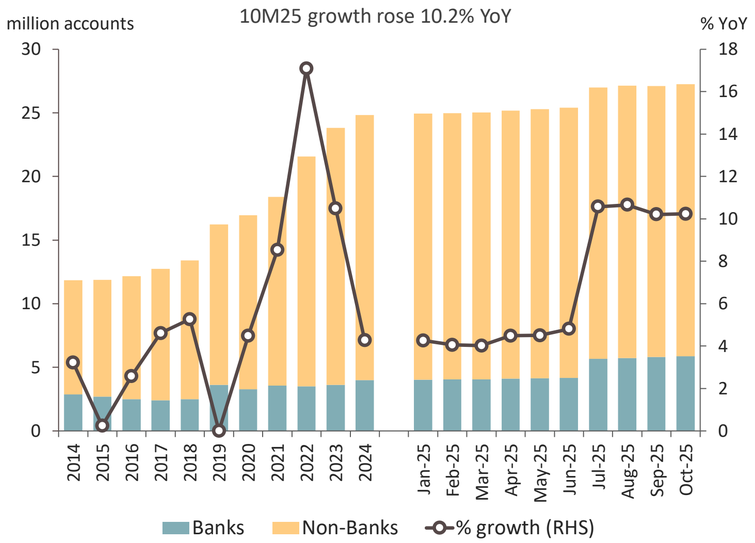
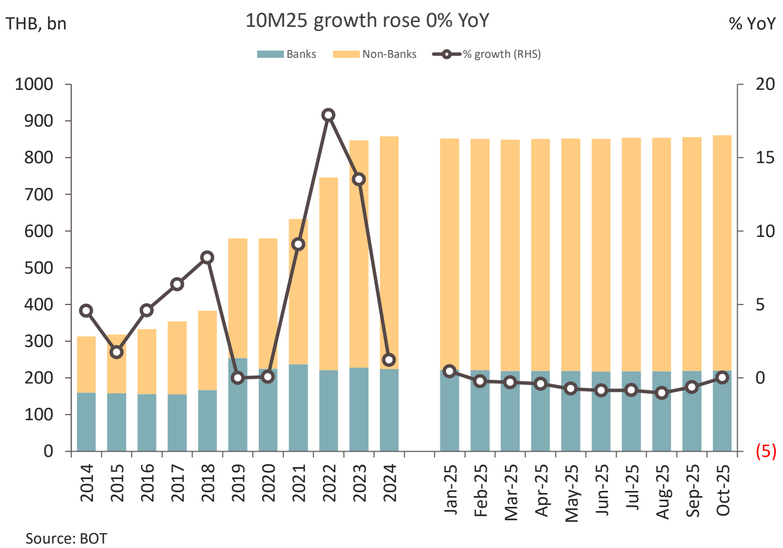
# Personal loan (สินเชื่อส่วนบุคคล)

## Number of Accounts




Source: BOT

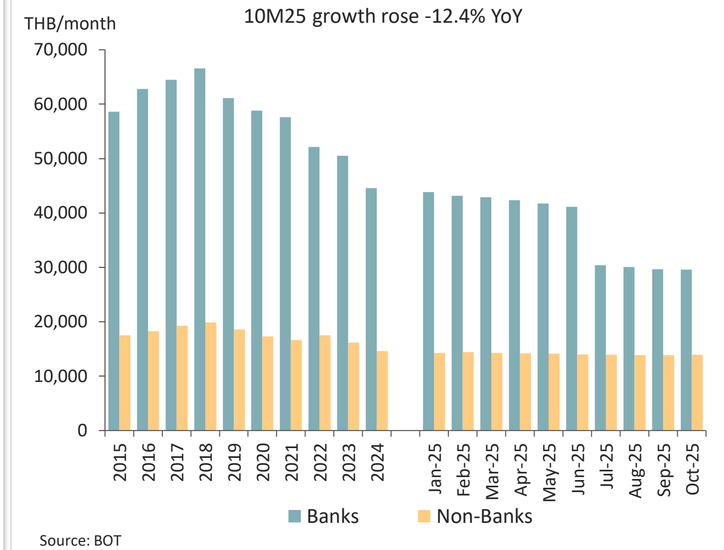
## Credit Outstanding




Source: BOT

Note: The BOT has been included some financial institutions into the system sice Feb

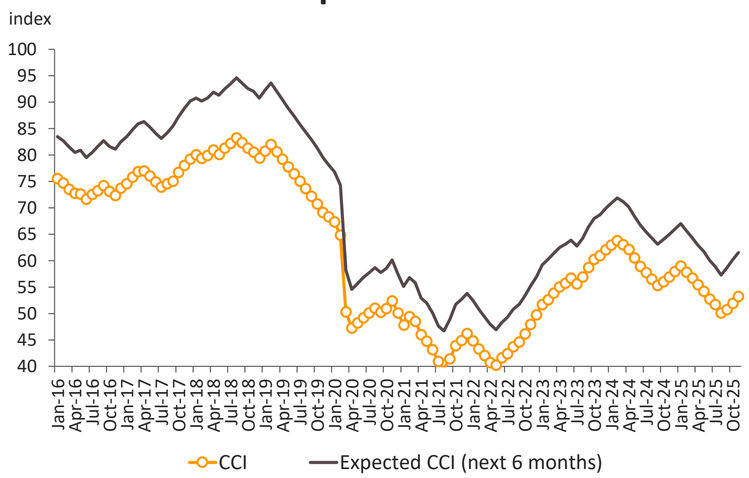
## Outstanding per Account




Source: BOT

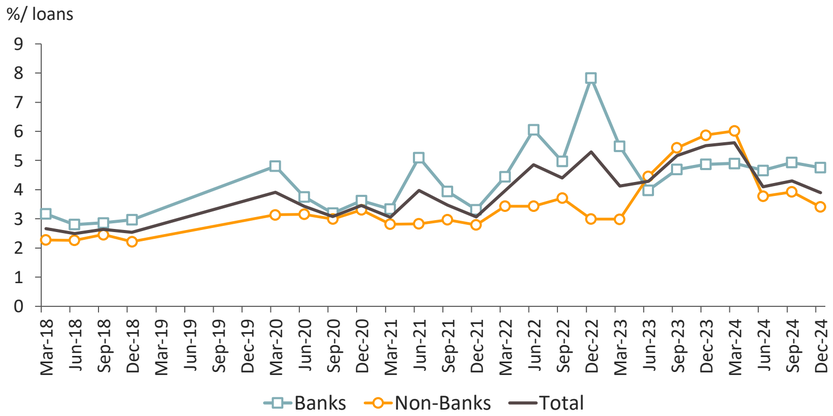
Note *The BOT has included the car for cash into the personal loan series since Feb

## Consumer Confidence Index (CCI) & Expected CCI




Source: UTCC

## NPLs




Note: 1) From March 2016 onwards, some non-banks have written-off NPLs from portfolios, which resulted in a decrease of total outstanding more than 3 months. 2) NPLs from uncollateralized personal loans, hire purchases, and leasing loans on goods of which the licensed lenders are usually not in the business of selling. ( Excluding loans for hire purchases and leasing of automobiles and motorcycles, loans for education, loans for working abroad, loans for medical care and loans pertaining to employee benefits under an agreement between the employers and the lenders.)
Source: BOT

## %NPLs of Personal Loan

| | Banks | Non-Banks | Total |
|---|---|---|---|
| 2021 | 3.31 | 2.79 | 3.07 |
| 2022 | 7.83 | 2.99 | 5.29 |
| 2023 | 4.87 | 5.87 | 5.51 |
| 2024 | 4.76 | 3.41 | 3.90 |
| 1Q25 | 4.34 | 3.34 | 3.71 |
| 2Q25 | 4.15 | 3.06 | 3.45 |
| 3Q25 | 4.11 | 3.17 | 3.52 |
| 4Q25 | | | |

Note: "Banks" include Thai commercial banks and Foreign bank branches. Non-banks refer to personal loan companies that obtain the supervised personal loan business license from the Ministry of Finance.
Source: BOT

# Personal loan (สินเชื่อส่วนบุคคล)

## Number of Accounts and Credit Outstanding Classified by Issuer

| | 2021 | 2022 | 2023 | 2024 | As of Oct | | % YoY |
|---|---|---|---|---|---|---|---|
| | | | | | 2024 | 2025 | |
| **Number of accounts** (a/c) | **18,409,594** | **21,557,289** | **23,819,529** | **24,836,834** | **24,716,245** | **27,247,229** | **10.2** |
| Commercial Banks | 3,570,167 | 3,516,709 | 3,634,818 | 3,985,283 | 3,932,632 | 5,862,542 | 49.1 |
| Non-banks | 14,839,427 | 18,040,580 | 20,184,711 | 20,851,551 | 20,783,613 | 21,384,687 | 2.9 |
| **Credit outstanding** (THB, m) | **633,153** | **746,474** | **847,493** | **857,965** | **860,813** | **860,955** | **0.0** |
| Commercial Banks | 237,237 | 221,028 | 228,223 | 224,249 | 226,421 | 220,088 | -2.8 |
| Non-banks | 395,916 | 525,446 | 619,270 | 633,716 | 634,392 | 640,866 | 1.0 |
| **Outstanding / account** (THB) | **34,393** | **34,627** | **35,580** | **19,433** | **19,738** | **17,287** | **-12.4** |
| Commercial Banks | 66,450 | 62,851 | 62,788 | 44,569 | 45,705 | 29,616 | -35.2 |
| Non-bank | 26,680 | 29,126 | 30,680 | 14,628 | 14,825 | 13,907 | -6.2 |

Source: BOT

## Outstanding per Account

(unit: THB)

| | 2022 | 2023 | 2024 | 2025 | % YoY |
|---|---|---|---|---|---|
| Jan | 24,449 | 23,077 | 21,199 | 19,061 | -10.1 |
| Feb | 24,369 | 23,064 | 21,018 | 19,076 | -9.2 |
| Mar | 24,341 | 22,916 | 20,856 | 18,898 | -9.4 |
| Apr | 24,242 | 22,955 | 20,766 | 18,789 | -9.5 |
| May | 24,198 | 22,944 | 20,565 | 18,660 | -9.3 |
| Jun | 24,168 | 22,856 | 20,378 | 18,477 | -9.3 |
| Jul | 23,190 | 22,815 | 20,203 | 17,410 | -13.8 |
| Aug | 23,177 | 22,733 | 20,055 | 17,280 | -13.8 |
| Sep | 22,956 | 22,595 | 19,910 | 17,284 | -13.2 |
| Oct | 22,997 | 22,498 | 19,738 | 17,287 | -12.4 |
| Nov | 23,328 | 21,568 | 19,677 | | |
| Dec | 23,146 | 21,424 | 19,433 | | |
| **Avg** | **23,713** | **22,620** | **20,316** | **18,222** | |
| **% YoY** | **-4.9** | **-4.6** | **-10.2** | **-11.0** | |

Source: BOT