

Thailand Focus 2025 Beyond the Challenges

“Household Debt and Financial Vulnerability”

27 August 2025

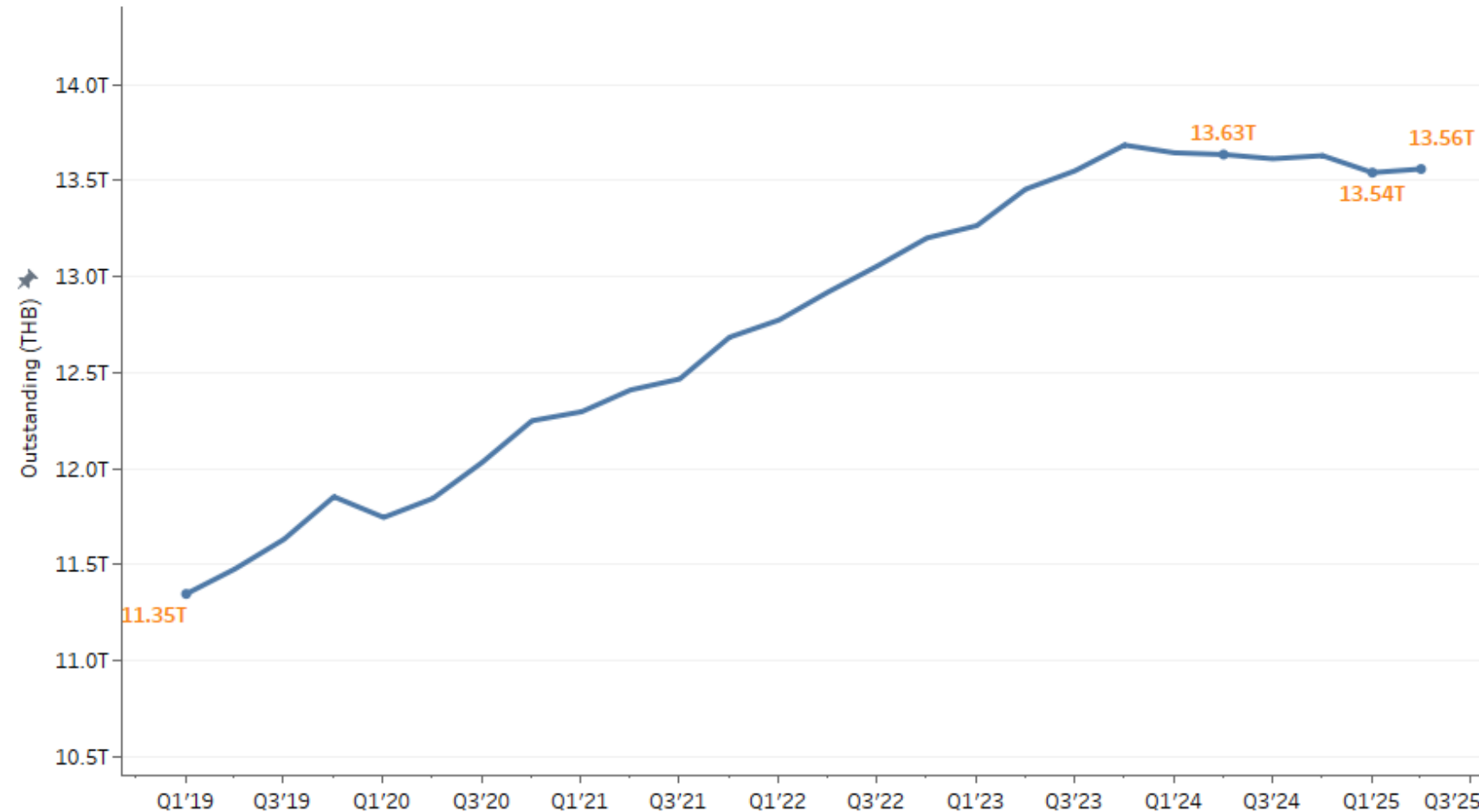


Household Debt Outstanding Q2'2025

Unit: Baht

Loan Type	Jun-25	QOQ	YOY
Housing Loan	5,159,114M	0.62%	2.30%
	38.05%		
Personal Loan	2,667,848M	1.42%	1.60%
	19.68%		
Auto Loan	2,301,130M	-2.16%	-9.29%
	16.97%		
Loan for agriculture	655,303M	-7.16%	-15.55%
	4.83%		
Commercial Loan	616,391M	-1.99%	-5.58%
	4.55%		
Credit Card	550,094M	-0.05%	-0.68%
	4.06%		
Other HP/Leasing	240,945M	0.85%	1.03%
	1.78%		
Nano-Finance	77,722M	52.16%	84.21%
	0.57%		
Others	1,290,818M	2.80%	10.70%
	9.52%		
Grand Total	13,559,365M	13,540,680M	13,634,788M
	100.00%	0.14%	-0.55%

Outstanding (THB) Trend



Account

92.57M

SM 1.73M (1.9%)

NPL 9.62M (10.4%)

Outstanding (THB)

13.56T

SM 430,475M (3.2%)

NPL 1,235,794M (9.1%)

Unit: Baht

Loan Type (NPL)	Jun-25	QOQ	YOY
Personal Loan	286,450M	6.39%	4.31%
	23.18%		
Auto Loan	268,101M	0.85%	5.35%
	21.69%		
Housing Loan	240,327M	3.59%	9.90%
	19.45%		
Commercial Loan	79,010M	2.70%	4.79%
	6.39%		
Credit Card	69,734M	0.36%	2.42%
	5.64%		
Other HP/Leasing	62,719M	-1.01%	-1.97%
	5.08%		
Loan for agriculture	29,859M	14.03%	-37.11%
	2.42%		
Nano-Finance	12,795M	17.06%	44.06%
	1.04%		
Others	186,799M	7.20%	29.62%
	15.12%		
Grand Total	1,235,794M	1,188,259M	1,155,714M
	100.00%	4.00%	6.93%

% DPD of Total Outstanding (THB)

