



ธนาคารแห่งประเทศไทย  
BANK OF THAILAND

# **GLOPAC Fellowship Program October 2020 – January 2021**

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**Financial Consumer Protection and Market Conduct**  
**Department, Supervision Group 2**  
**The Bank of Thailand**

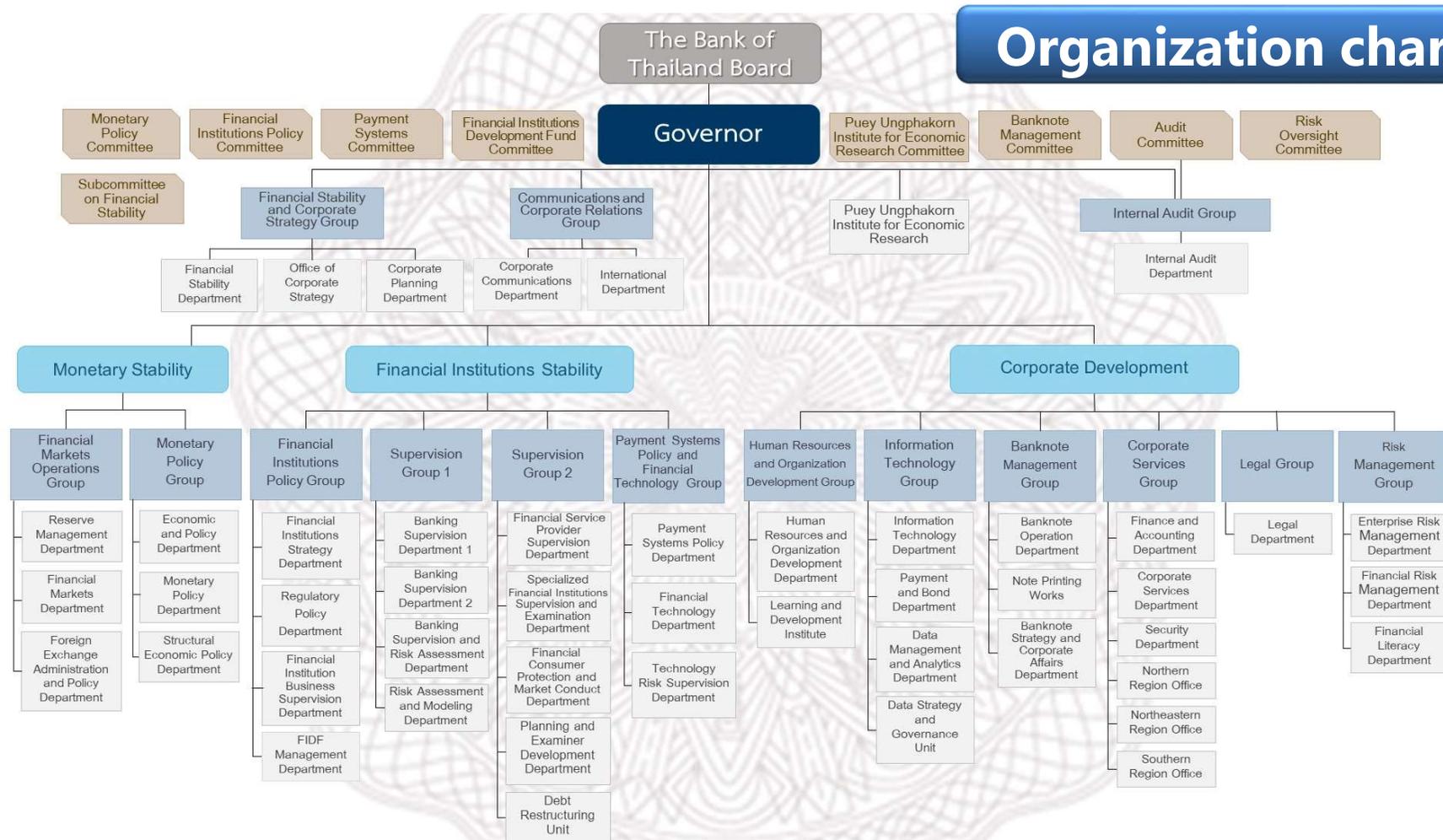


# AGENDA

## Chapter 1

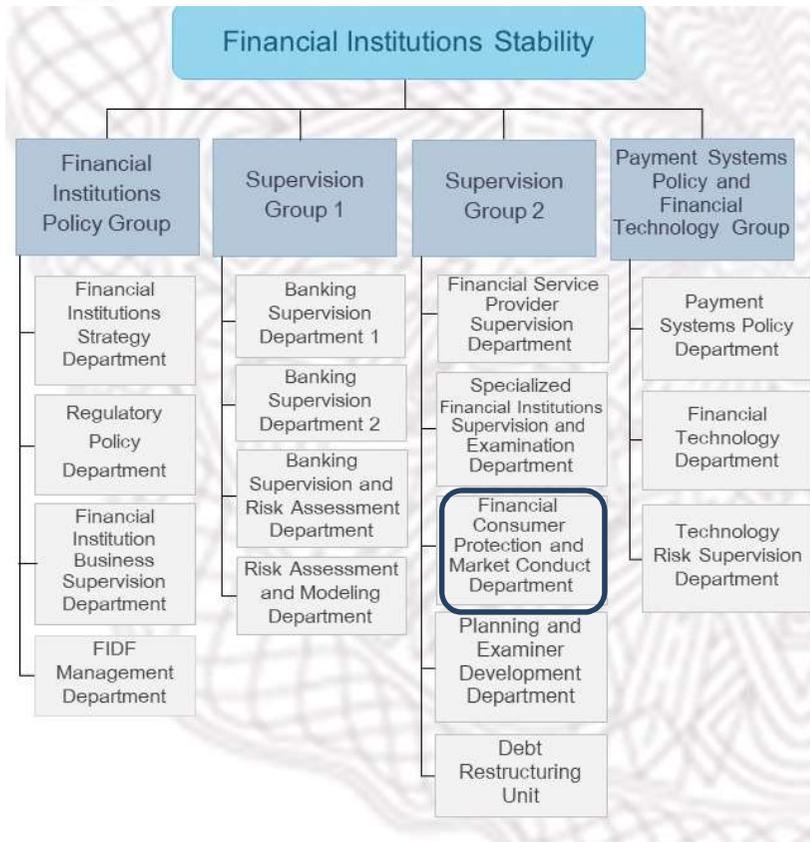
- **Organization chart**
- **Banking sector overview in Thailand**
- **Measures during the COVID-19 period**
- **Challenging issues in Thai banking sector**

# Organization chart





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# Organization chart

# Supervision Group





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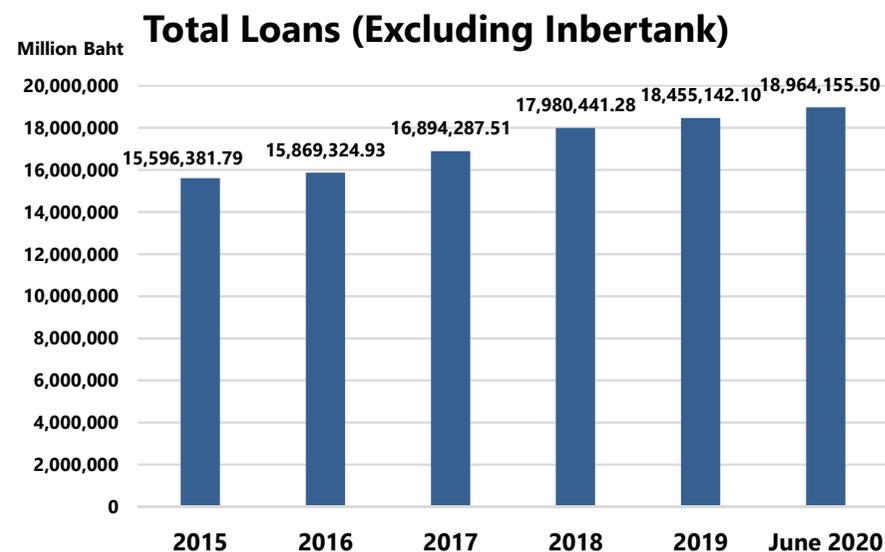
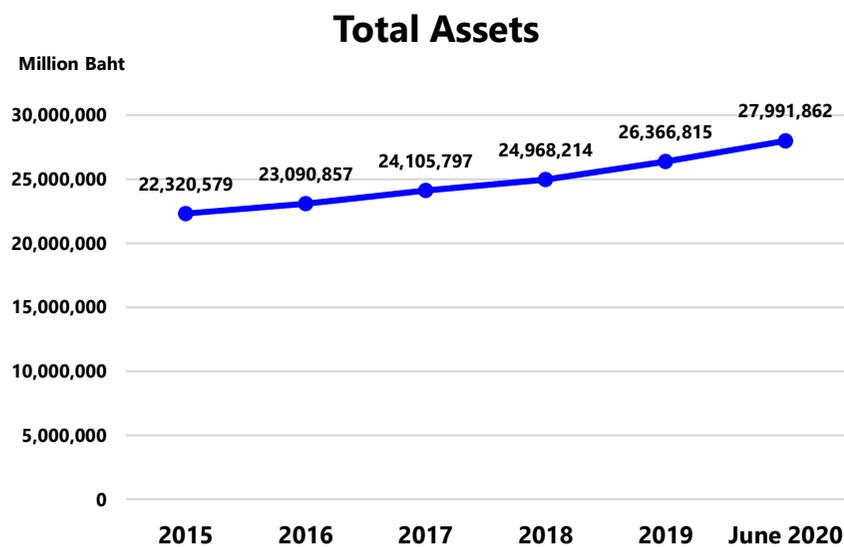
## **Financial Consumer Protection and Market Conduct Department (FCD)**

FCD is responsible for formulating regulations and guidelines as well as supervising financial institutions, both on-site and off-site, on market conduct issues. FCD also formulates and enforces market conduct notifications in order to improve quality of end-to-end-process of risk management, the disclosure of product information and the quality of services provided to ensure better decisions of customers and to encourage fair competition in the Thai financial system. Additionally, FCD is responsible for operation of "Debt Clinic" which aims to help people to restructure their debt burden and encourage good financial discipline while also giving advice on financial issues and handling complaints on financial services provided under BOT regulations. Along with this the FCD collaborates with other regulators for effective market conduct supervision.



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## Banking sector overview in Thailand

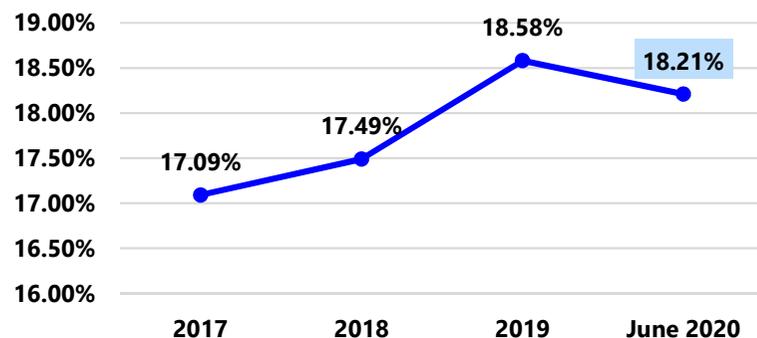




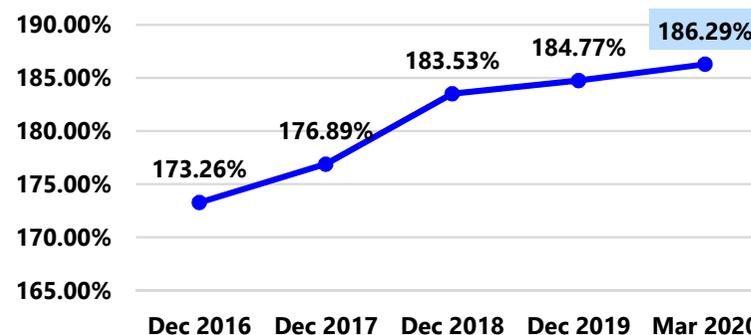
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## Banking sector overview in Thailand

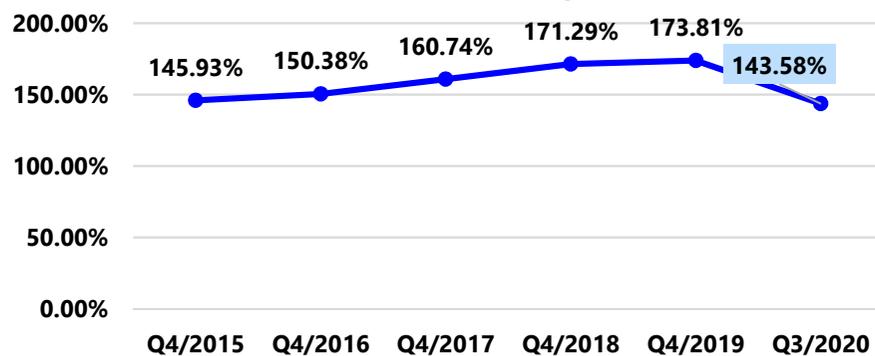
### BIS Ratio



### LCR

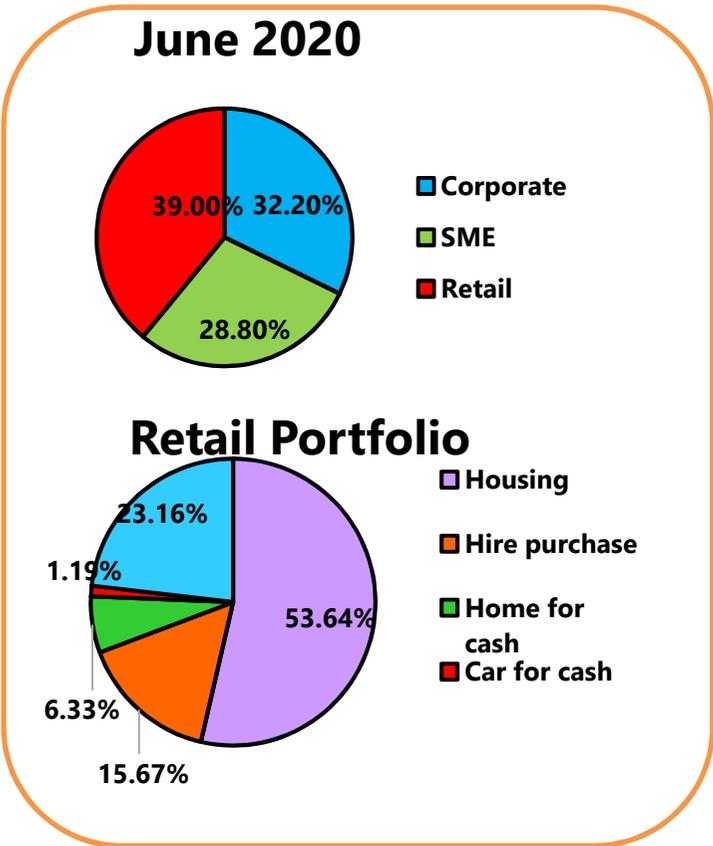
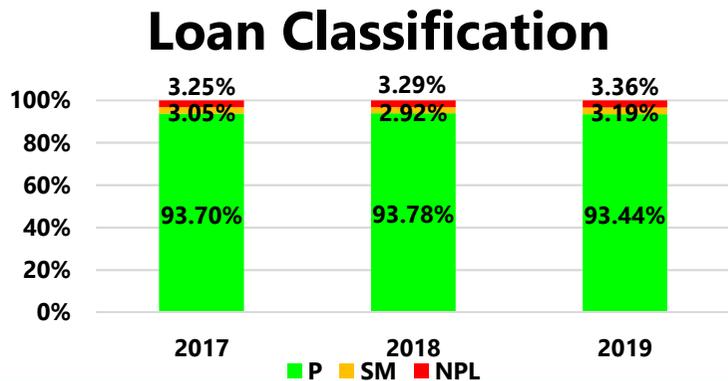
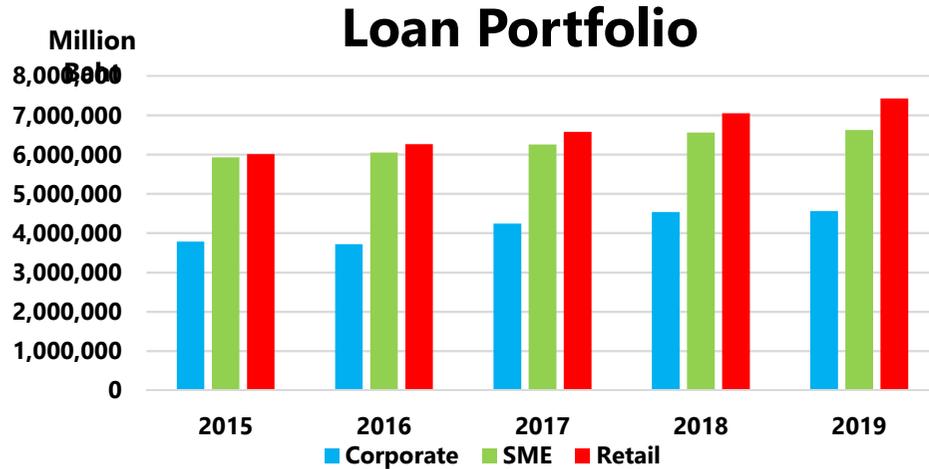


### %NPL Coverage Ratio





# Banking sector overview in Thailand





## Measures during the COVID-19 period

- Debt clinic
- Relief measures for retail debtors
- Soft loan for SMEs
- Debt consolidation for retail debtors
- DR BIZ program for SMEs





## Challenging issues in Thai banking sector

- ✓ Household and business debt resolution
- ✓ Financial stability to support economic recovery after the COVID-19 period
- ✓ Macroeconomic stability
- ✓ Increase public confidence in the banking sector





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**Thank you**