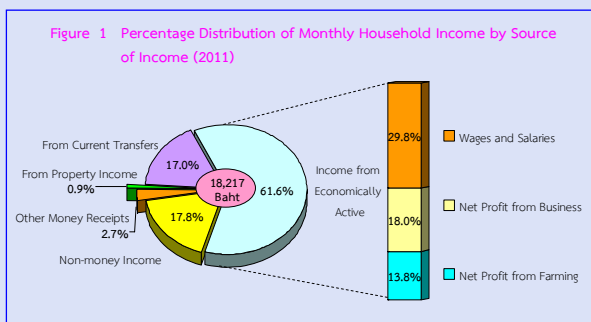


EXECUTIVE SUMMARY

The National Statistical Office has carried out the 2011 Household Socio-economic Survey from January to December 2011. The survey covered household samples in both municipal and non-municipal area in every province. The sample size for this survey was approximately 52,000 households, of this 12,870 households were in the Northeastern region. The survey collected detailed information on income, expenditure, debt and asset of households as well as their housing characteristics. In the survey, expenditure data referred to expenditure for necessary items for daily life, which excluded saving and capital formation expenditures such as purchase or hire-purchase of house and land. The result of the 2011 SES is as following.

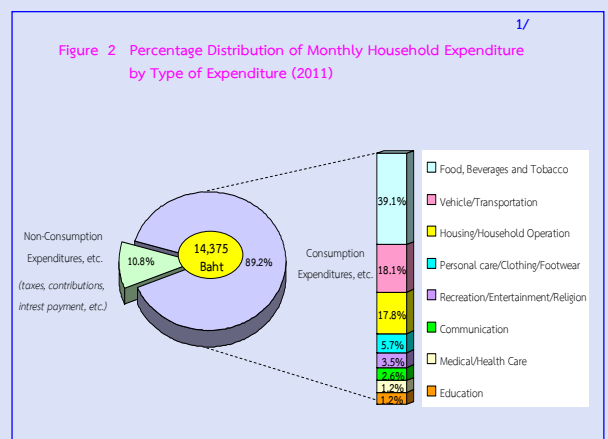
1. Household Income (2011)

The result of the 2011 survey showed that households in this region earned on average 18,217 baht per month. The major source of earnings (61.6%) was from economically activities such as wages and salaries (29.8%), followed by net profit from non-farm business (18.0%), and the net profit from farming (13.8%). Income from economically inactive was mainly from assistance from other persons outside the household or from the government (17.0%), followed by income from asset and property rental such as interest receipt (0.9%). The other source of earning (non-money income) was from assistance in terms of welfare/goods and services (17.8%).



2. Household Expenditure (2011)

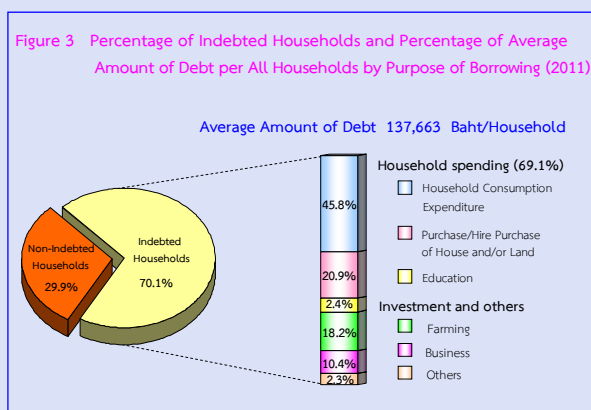
During the 2011 survey, household in the Northeastern region spent on average 14,375 baht per month, or approximately 78.9 percent of their income. By this amount, 89.2 percent was spent on household consumption, 39.1 percent of household consumption was spent on food, beverages and tobacco, of which 0.5 percent was equally spent on alcoholic beverages and tobacco products. Following the expense on food, beverages and tobacco were for housing and household operation, furnitures and equipment (17.8%), vehicle and transportation (18.1%), personal care/clothing/footwear (5.7%), recreation/ entertainment/ religion (3.5%), communication (2.6%), and 1.2 percent were equally spent on medical and health care and education. Finally, the rest of 10.8 percent was spent on non-consumption expenditure such as taxes, gift, insurances, lottery and gambling, and interest payment.



1/ expenditure on necessary items for daily life, which excluded saving and capital formation expenditures such as purchase or hire-purchase of house and land, etc.

3. Household Debt (2011)

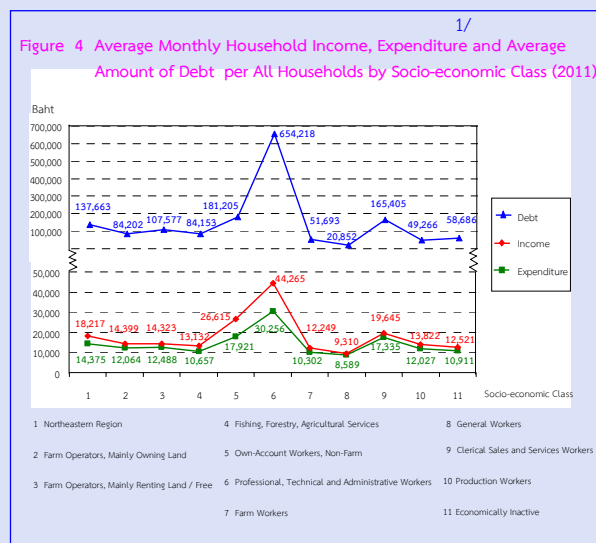
During the 2011 survey, over a half of private, non-institution households in the Northeastern region (70.1%) were indebted, which was 137,663 baht per household or approximately 7.6 times of household income. Most of the household debt (69.1%) was for household spending, of this amount 45.8 percent was for the purpose of household consumption, followed by the purpose of purchase/hire purchase of house and land (20.9%), and for education purpose (2.4%). The rest were for agricultural operation and for business operation in non-farm business (18.2% and 10.4%, respectively).



4. Comparing Household Income, Household Expenditure, and Household Debt by Household Socio-economic Class (by type of occupation) (2011)

Concerning by type of occupation, it was found that households of employed professional, technical and executive workers earned the most income about 44,265 baht per month, followed by households of operators in non-farm business and households of clerical, sales and services workers (26,615 and 19,645 baht, respectively). The lowest earning approximately 9,310 baht per month was of households of general workers. The result also showed that by type of occupation, most of households with high income spent more and had high debt.

Furthermore, it was noticed that households of general workers had the ratio of expenditure to income approximately 92.3 percent, resulting in the lowest proportion of their remained money for saving and repaying debt comparing to other occupational groups (which were around 67% - 89%).

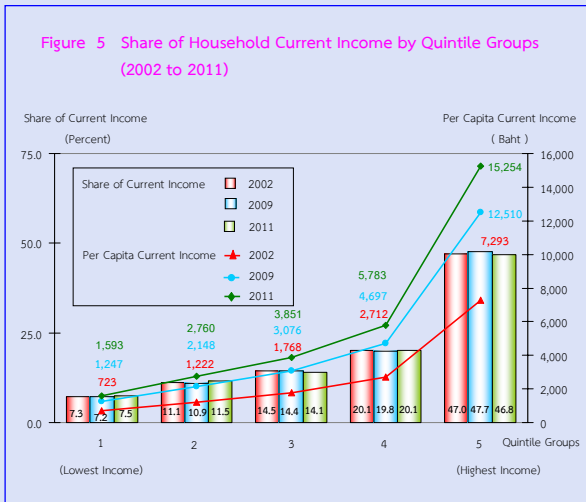


5. Comparing Distribution of Household Income (2002 to 2011)

In analyzing income distribution during 2002 to 2011, households were equally divided into 5 groups, from those with the lowest to the highest of their monthly income per capita (the first group earned the lowest income, while the fifth group earned the highest income). The result showed that the percentage share of the least income group increased slightly (0.2%) from 2002 to 2011, while the share of the highest income group decreased at the same rate (0.2%). In addition, the Gini Coefficient for five quintiles decreased from 0.354 in 2002 to 0.349 in 2011. This was implied the lower of the income inequality.

1/ expenditure on necessary items for daily life, which excluded saving and capital formation expenditures such as purchase or hire-purchase of house and land, etc.

An average monthly income per capita increased from 2,427 baht in 2002 to 5,247 baht in 2011. Households of the highest income group had an average monthly income per capita rising from 7,293 baht to 15,254 baht. In the meantime, households of the lowest income group also experienced an increase in an average monthly income per capita rising from 723 baht to 1,593 baht.



	2002	2009	2011
Gini Coefficient (Quintile Groups)	0.354	0.360	0.349
Per Capita Current Income	2,427	4,244	5,247