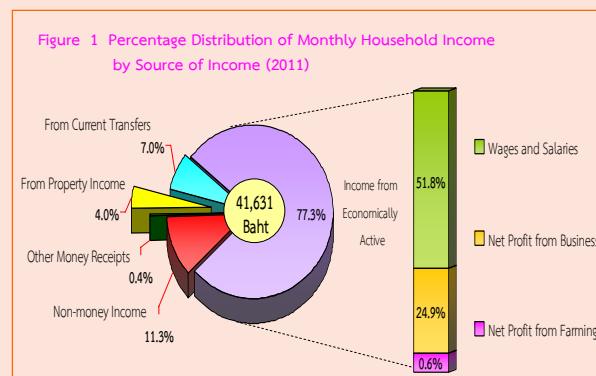


EXECUTIVE SUMMARY

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 5,850 households were in the Greater Bangkok Metropolitan Area (including Nonthaburi, Pathum Thani, and Samut Prakan). 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.

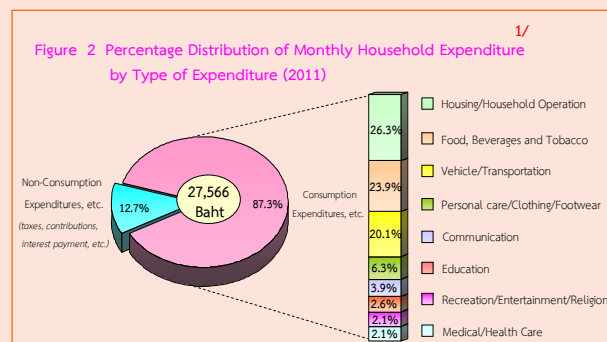
1. Household Income (2011)

The result of the 2011 survey showed that households in this area earned on average 41,631 baht per month. The major source of earnings (77.3%) was from economically activities which consisted of wages and salaries (51.8%), net profit from non-farm business (24.9%), and net profit from farming (0.6%). Income from economically inactive was mainly from assistance from other persons outside the household or from the government (7.0%), followed by income from asset and property rental such as interest receipt (4.0%). The other source of earning (non-money income) was from assistance in terms of welfare/goods and services (11.3%).



2. Household Expenditure (2011)

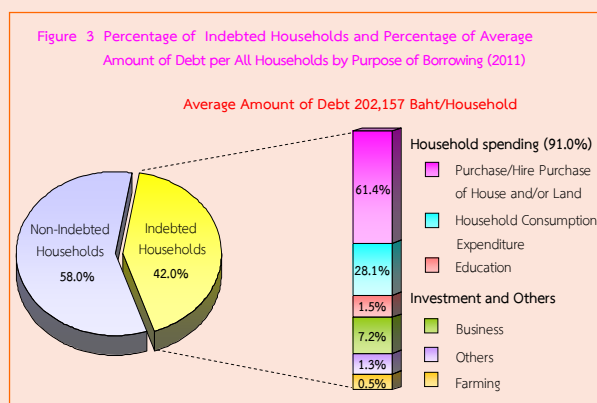
During the 2011 survey, household in the Greater Bangkok Metropolitan Area (including Nonthaburi, Pathum Thani, and Samut Prakan) spent on average 27,566 baht per month, or approximately 66.2 percent of their income. By this amount, 87.3 percent was spent on household consumption, which consisted of housing and household operation (26.3%), food, beverages and tobacco (23.9%), of which 0.4 percent were respectively spent on alcoholic beverage and tobacco products. The following were the expense on vehicle and transportation (20.1%), personal care / clothing / footwear (6.3%), communication (3.9%), education (2.6%) and recreation/ entertainment/ religion and medical and health care (2.1%). Finally, the rest of 12.7 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)

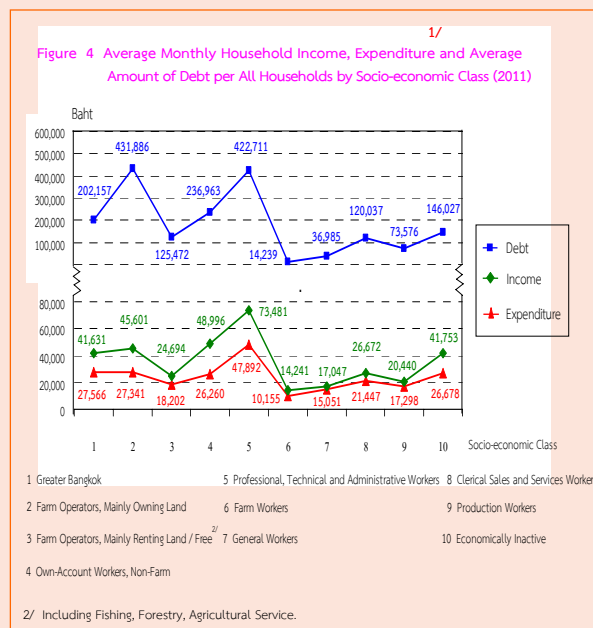
During the 2011 survey, around 42.0 percent of households in Bangkok and the three provinces nearby were indebted, which was an average by 202,157 baht per household or approximately 4.9 times household income. Most of household debt (91.0%) was for household spending, which consisted of purchase/hire purchase of house and/or land (61.4%), household consumption (28.1%), and education purpose (1.5%). The rest were for operation in non-farm business (7.2%), for other purpose not mentioned elsewhere (1.3%) and for agricultural operation (0.5%).



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 average income 73,481 baht per month, followed by households of non-farm business and farm operators mainly owing land households (48,996 and 45,601 baht, respectively). The lowest earning approximately 14,241 baht per month was of households of farm 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 farm workers had the ratio of expenditure to income approximately 88.3 percent, resulting in the lowest proportion of their remaining money for saving and debt payment comparing to other occupational groups (which were around 53.0% - 85.0%).

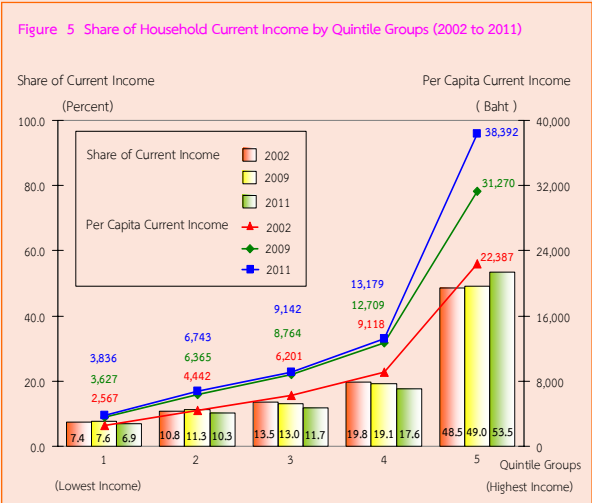


5. Comparing Distribution of Household Income (2002 to 2011)

In the analysis of income distribution, 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 decreased (0.5%) from 2002 to 2011, while the share of the highest income group increased by 5.0 percent. In addition, the Gini Coefficient increased from 0.365 in 2002 to 0.402 in 2011. This implies a widening gap between the rich and the poor.

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 8,460 baht in 2002 to 13,626 baht in 2011. Households of the highest income group had an average monthly income per capita rising from 22,387 baht to 38,392 baht. In the meantime, households of the lowest income group also experienced an increase in an average monthly income per capita rising from 2,567 baht to 3,836 baht.



	2002	2009	2011
Gini Coefficient (Quintile Groups)	0.365	0.362	0.402
Per Capita Current Income	8,460	11,868	13,626

