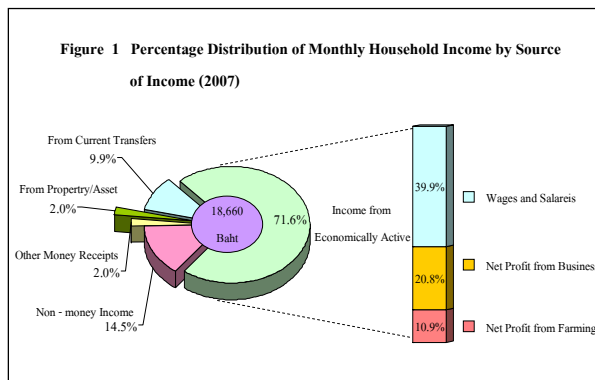


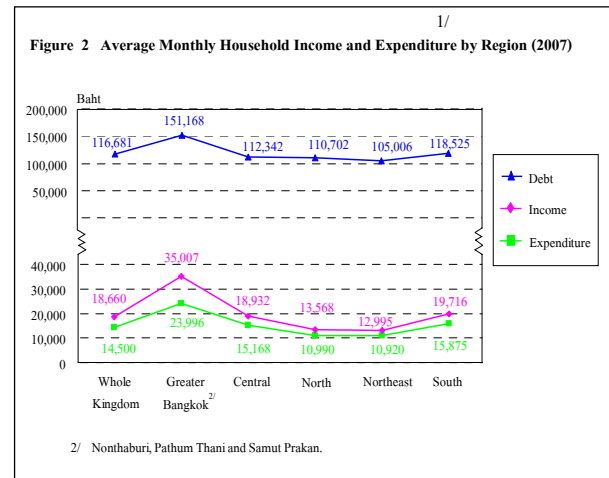
EXECUTIVE SUMMARY

The National Statistical Office has carried out the Household Socio-economic Survey 2007 from January to December 2007. The survey covered household samples in both municipal and non-municipal area in every province. The sample size for this survey was 52,000 households. 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 SES 2007 is as following.

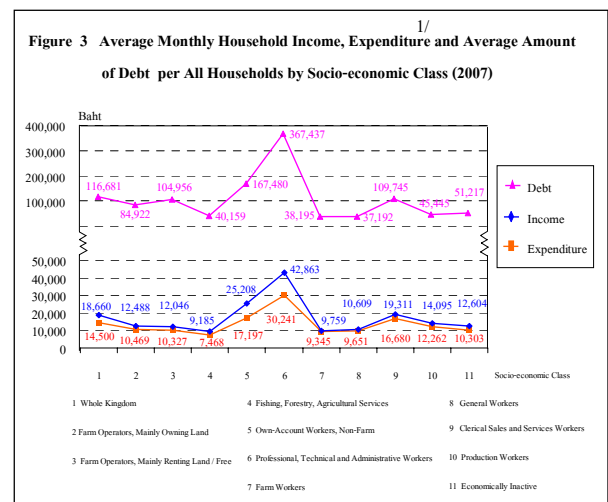


Household Income (2007)

The result of the 2007 survey showed that household nationwide earned on average 18,660 baht per month. The major source of income (71.6%) was from economically activities such as wages and salaries (39.9%), followed by net profit from non-farm business (20.8%), and net profit from farming (10.9%). Income from economically inactive was mainly from assistance from other persons outside the household or from government (9.9%), followed by income from asset and property rental such as interest receive (2.0%). The other source of earning was from assistance in terms of welfare/goods and services (14.5%).

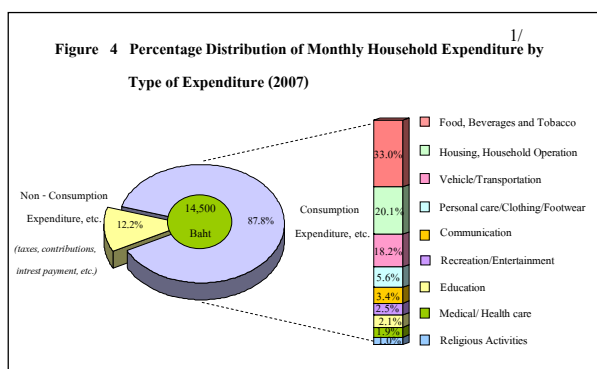


Concerning household income by region, it was discovered that households in Bangkok Metropolis and the three provinces nearby, which are Nonthaburi, Pathu Thani, and Samut Prakan, earned on average 35,007 baht, which was higher than other region. The following were households in the South (19,716 baht), in the Central (18,932 baht), and in the North (13,568 baht), whereas households in the Northeast earned the lowest of about 12,995 baht. However, it was showed that an increasing rate of household income in the Northeast (10.0%) was higher than those in other parts of the country. By this, households in the Central experienced a decreasing rate of household income (1.8%).



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

Considering household income by socio-economic classification (determined on the basis of the occupation type which produces the highest income in the household), the survey result showed that households of employed professional/technical/executive workers earned the highest average income of about 42,863 baht, followed by households of operators in non-farm business, households of clerical/sales/service workers, and households of production workers (25,208 baht, 19,311 baht, and 14,095 baht, respectively). Households earned the lowest income were of agricultural operators on fishery/forestry/hunting (9,185 baht). In addition, most of households which earned high income also have high expenditure and debt.

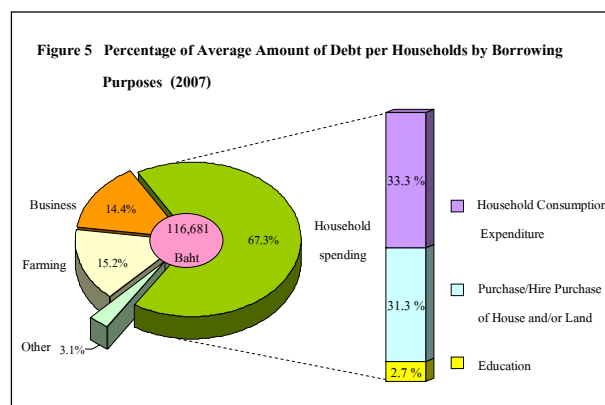


Household Expenditure (2007)

During the 2007 survey, household nationwide spent on average 14,500 baht per month. By this amount, 33.0 percent was mainly spent on food and beverages (of which 1.3 percent was paid for alcoholic drinking), followed by expense on housing and household appliances (20.1%), vehicles and transportation (18.2%), personal supplies/clothing/footwear (5.6%), communication (3.4%), recreation and entertainment (2.5%), education (2.1%), and activities related to religious (1.0%). In addition, household had non-consumption expenditure such as expenses on

taxes, gifts, insurance (non-accumulative), lottery, and interest payment, which was about 12.2 percent.

Consider to household expenditure both by region and type of occupation, the survey result showed that households of high income also had high expenditure and debt.



Household Debt (2007)

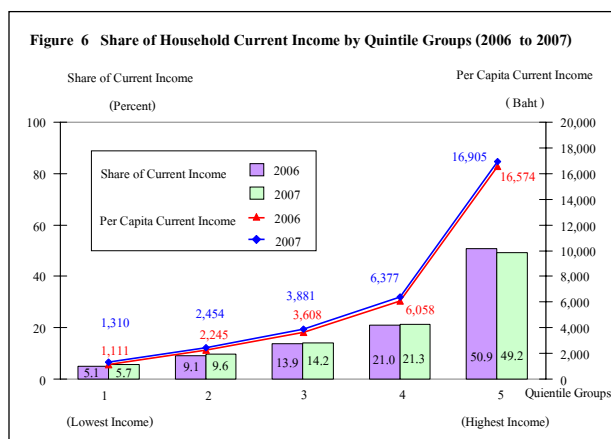
Over a half of households in the whole country (63.3%) was indebted. The top two purposes were for household consumption (33.3%) and for buying house/land (31.3%). Using credit for agricultural purpose was 15.2 percent, followed by the debt purpose on non-farm business (14.4%), where the purpose of loan for education was only 2.7 percent.

Concerning household debt by region and occupation, it was found that households of high income also had a considerable amount of debt as well as high expenditure. Considering further to the percentage of changes of debt, the survey result found that households in the South experienced an increasing rate of 3.8 percent, followed by households in the Northeast of about 3.1 percent.

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

1/ Comparing Household Income, Expenditure, and Debt

Considering household income, household expenditure, and household debt by region, the survey result showed that households in Bangkok Metropolis and the three provinces nearby, which are Nonthaburi, Patum Thani, and Samut Prakan, earned the highest average income of about 35,007 baht. In this region, it was discovered that household expenditure and household debt were found the highest figures which are 23,996 baht and 151,168 baht, respectively. As a result, the proportion of expenditure per income in this region was 68.6 percent. Households in the Northeast have the lowest figures in income, expenditure, and debt. By this, the proportion of expenditure per income was 84.0 percent. As a result, households in this region would have less money for saving or for repaying debt comparing to other region (those of households in Central/South/North was between 80-81 percent).



	2006	2007
Per Capita Current Income	5,245	5,494

Comparing Distribution of Household Income (2006 to 2007)

In analyzing 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 groups earned the lowest income while the fifth group earned the highest income). The result showed that the percentage share of the fifth group was 49.2 percent, whereas that of the first group was 5.7 percent. However, it was found that income inequality has decreased. That is, from 2006 to 2007, the percentage share of households from the highest income group felled from 50.9 percent to 49.2 percent, while that of households from the lowest income group grew up from 5.1 percent to 5.7 percent.

Considering an average monthly income per capita, it was found the increase figure averagely from 5,245 baht in 2006 to 5,494 baht in 2007, which was increase in all groups. By this, households from the highest group has an average monthly income per capita rose from 16,574 baht to 16,905 baht, and households from the lowest group experienced an average monthly income per capita increased from 1,111 baht to 1,310 baht.

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