High concentration of bank loans in a handful of large borrowers

Source: Bank of Thailand, authors’ calculation
Hierarchy of Data in Credit Risk Management
Think about “New data sets”

Understand the creditworthiness

Financial Account Data
- Transaction level banking
- Credit trade line*
- Demand deposit account

Bill Payment Data
- Telco
- Utility
- Retailers
- Rent

Non-financial Data
- Public record and property
- Retail purchase information
- Mobile device
- Psychometric survey
- Social network

Financial Inclusion for unbanked customer

Social Behavioral
Big data ....

*Credit trade line = Data in Credit bureau, account level