

<b>Metadata</b>	
<b>Table code</b>	FI_NP_003
<b>Title</b>	Gross NPLs Outstanding Classified by Business Sector
<b>Frequency ,Lag time and Release schedule</b>	Data frequency Quarterly Lag time 50 Days Release schedule Preliminary figures : Day 20th Actual figures (with revision, if necessary) : The subsequent scheduled release
<b>Summary Methodology</b> <ul style="list-style-type: none"> <li>• Analytical Framework, Concepts, Definitions, and Classifications</li> <li>• Scope of the data</li> <li>• Accounting Conventions</li> <li>• Nature of the Basic Data Sources</li> <li>• Compilation Practices</li> </ul>	<p><u>Explanation data</u></p> <p>1.. Non-Performing Loans (NPLs)</p> <ul style="list-style-type: none"> <li>• <u>June 1998 - November 2002</u> : <ul style="list-style-type: none"> <li>○ Gross NPLs are over 3 months past due loans</li> </ul> </li> <li>• <u>December 2002</u> : <ul style="list-style-type: none"> <li>○ Gross NPLs are loans that classified as substandard, doubtful, doubtful of loss, and loss, including the doubtful of loss loans having been written off earlier, which were written back</li> </ul> </li> <li>• <u>March 2003 - Present</u> : <ul style="list-style-type: none"> <li>○ Gross NPLs are loans that classified as substandard, doubtful, doubtful of loss, and loss</li> </ul> </li> </ul> <p>2. % NPLs of total loans are calculated as percentage of NPLs to total loans, disclosed by financial institutions</p> <p><u>Classification</u></p> <p>The data are classified by type of business (ISIC Code) as follows:</p> <ol style="list-style-type: none"> <li>1. Agriculture, Fishing and Forestry</li> <li>2. Mining and Quarrying</li> <li>3. Manufacturing</li> <li>4. Construction</li> <li>5. Commerce sector includes Wholesale and Retail Trade, Imports and Exports sectors</li> <li>6. Banking and Other Financial Business means Banking and Other Financial Business and Hire Purchase Business.</li> <li>7. Real Estate Business</li> <li>8. Public Utilities</li> <li>9. Services</li> <li>10. Personal Consumptions</li> </ol> <p><u>Nature of the Basic Data Sources</u></p> <p>The Gross NPLs data are shown as flow numbers occurred during the quarter.</p>
<b>Source of data</b>	<ol style="list-style-type: none"> <li>1. Commercial Banks registered in Thailand</li> <li>2. Foreign Bank Branches</li> <li>3. Finance Companies</li> </ol>
<b>Accessibility</b>	BOT's website <a href="http://bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=431&amp;language=eng">http://bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=431&amp;language=eng</a>
<b>Revision policy</b>	Revision is made when updated data become available.

## Metadata

<b>Remark</b>	<b>Change of Data Coverage</b> <ol style="list-style-type: none"><li>1. Gross NPLs data of commercial banks registered in Thailand, Foreign banks, and Finance Companies (excluding Credit Foncier Companies and New IBFs)</li><li>2. The outstanding NPLs data are not including the NPLs under the FIDF's yield maintenance and gain / loss sharing agreement , of which the bank shares 15 % of losses if occur. (from March 2003 to September 2006)</li><li>3. Since February 1999, BANKTHAI has already integrated with 13 finance companies.</li><li>4. Radanasin bank previously shown in State-owned bank group, was recategorized as private bank group since November 1999, due to the private majority of shareholders.</li><li>5. Thanachart Bank has operated since April 2002 from the merging of Ekachart Finance Plc, NF Finance Plc, Vanit Credit Foncier Company, Sinkahakan Credit Foncier Company, and Bangkok Home Credit Foncier Company. Therefore, the NPLs data in April 2002 included the NPLs transferring from Finance Companies and Credit Foncier Companies to the new Private Commercial Bank, as a result of merging process.</li><li>6. Siam City Bank Plc. merged with Bangkok Metropolitan Bank Plc. in April</li></ol>
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