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<b>Table code</b>	FI_NP_007
<b>Title</b>	Causes for Gross NPLs Decreasing 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><b>Explanation data</b></p> <p><b>1. Non-Performing Loans (NPLs)</b></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><b>2. NPLs decreasing from debt restructuring</b> mean the NPLs having been under the process of debt restructuring rules of the Bank of Thailand.</p> <p><b>3. NPLs decreasing from other reasons</b> means the NPLs that reduce by any other causes besides the 2 and 3 items above such as receipt of repayment from customer, reduction of principal, receipt of property transfer as debt repayment or effect of exchange rate decrease etc.</p> <p><b>Classification</b></p> <p>The data are classified by type of business 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><b>Nature of the Basic Data Sources</b></p> <p>The decreasing 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 Compaines</li> </ol>

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<b>Accessibility</b>	BOT's website ( <a href="http://bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=435&amp;language=eng">http://bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=435&amp;language=eng</a> )
<b>Revision policy</b>	Revision is made when updated data become available.
<b>Remark</b>	<p><b>Change of Data Coverage</b></p> <ol style="list-style-type: none"> <li>1. The NPLs decreasing data do not include the NPLs of New IBFs and Credit Foncier Companies</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 re-categorized 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 commercial banks registered in Thailand, as a result of merging process.</li> <li>6. Siam City Bank Plc. merged with Bangkok Metropolitan Bank Plc. in April 2002.</li> <li>7. Part of decrease in commercial banks registered in Thailand ' s NPLs in Q3/2005 - Q4/2005, Q1/2006 - Q2/2006 and Q4/2006 - Q1/2007 resulted from the upgraded to become commercial bank of full branch, finance companies, credit foncier companies and New IBFs.</li> </ol>

**Financial Institution Data Team**  
**Data Management Department**  
**Tel. 66(0)2283-5633, 66(0)2283-5993**