



BANK OF THAILAND NEWS

Communications and Relations Office, Management Assistance Department
Tel. 0-2283-5016-7 FAX 0-2281-5648 www.bot.or.th

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NPLs as of August 2000

1. NPL Outstanding of Thai Financial System Excluding IBF of Foreign Banks and Credit Foncier Companies

1.1 As of August 2000, the non-performing loans (NPLs) of Thai financial system (excluding IBF of foreign banks and credit foncier companies) stood at 1,593.4 billion baht or 31.24% of 5,100.7 billion baht total loans.

1.2 NPL outstanding categorized by types of financial institutions (excluding IBF of foreign banks and credit foncier companies) as of August 2000 were as follow:

1.2.1 NPLs of private banks stood at 574.0 billion baht or 21.66% of total loans which was 2,649.6 billion baht.

1.2.2 NPLs of state-owned banks stood at 914.4 billion baht or 55.11% of total loans which was 1,659.2 billion baht.

1.2.3 NPLs of foreign banks (full branch) stood at 46.7 billion baht or 7.35% of total loans which was 635.1 billion baht.

1.2.4 NPLs of finance companies stood at 58.3 billion baht or 37.16% of total loans which was 156.9 billion baht.

1.3 Major outstanding of NPLs categorized by business types were as follow :

1.3.1 NPLs in manufacturing sector stood at 393.2 billion baht or 24.68% of total NPLs.

1.3.2 NPLs in real estate business stood at 290.6 billion baht or 18.23% of total NPLs.

1.3.3 NPLs in wholesale & retail trade business stood at 258.7 billion baht or 16.24% of total NPLs.

2. The Change of NPLs in Thai Financial System Excluding IBF of Foreign Banks and Credit Foncier Companies

2.1 The change of NPLs in Thai Financial System (excluding IBF of foreign banks and credit foncier companies) in August 2000 could be illustrated in details below :

Billion Baht

2.1.1 NPLs as of July 2000			1,597.2
2.1.2 Increase in NPLs during August 2000			
- New NPLs	17.0		
- Re-entry	<u>25.3</u>	42.3	
2.1.3 Decrease in NPLs during August 2000			
- Debt-Restructuring	(34.6)		
- Other reasons (Remarks shown below)	<u>(11.5)</u>	<u>(46.1)</u>	
2.1.4 Net decrease in NPLs during August 2000			<u>(3.8)</u>
2.1.5 NPLs as of August 2000			<u>1,593.4</u>

Remarks : other reasons consist of

1. 6.2 billion baht in loan reclassification to less than 3 months overdue status as a result of loan repayments.
2. 5.3 billion baht in other cases, for example, repayment amount, write-off from losing right of claim and selling of debt, etc.

2.2 The change of NPLs in August 2000 could be categorized by types of financial institutions (excluding IBF of foreign banks and credit foncier companies) as follow :

2.2.1 NPLs in private banks had a net increase of 1.6 billion baht or 0.28% of NPLs as of the previous month which was 572.4 billion baht.

2.2.2 NPLs in state-owned banks had a net decrease of 4.5 billion baht or 0.48% of NPLs as of the previous month which was 918.8 billion baht.

2.2.3 NPLs in foreign banks (full branch) had a net decrease of 0.5 billion baht or 0.99% of NPLs as of the previous month which was 47.2 billion baht.

2.2.4 NPLs in finance companies had a net decrease of 0.5 billion baht or 0.79% of NPLs as of the previous month which was 58.8 billion baht.

2.3 The change of NPLs in August 2000 could be categorized by business types as follow:

2.3.1 5.3 billion baht of new NPLs out of total 17.0 billion baht were in manufacturing, 2.0 billion baht in wholesale & retail trade business, and 1.8 billion baht in real estate business.

2.3.2 Of total 25.3 billion baht of re-entry NPLs, 5.3 billion baht were in real estate business, 4.7 billion baht in wholesale & retail trade business and 4.3 billion baht in manufacturing.

3. NPLs of IBF of Foreign Banks and Credit Foncier Companies

3.1 NPLs of IBF of foreign banks as of August 2000 stood at 4.3 billion baht or 5.92% of total loans which was 73.4 billion baht.

3.2 NPLs of credit foncier companies as of August 2000 stood at 1.6 billion baht or 49.27% of total loans which was 3.2 billion baht.

4. NPL Outstanding of Thai Financial System Including IBF of Foreign Banks and Credit Foncier Companies

As of August 2000, NPLs of Thai financial system including IBF of foreign banks and credit foncier companies stood at 1,599.3 billion baht or 30.89% of total loans which was 5,177.3 billion baht.

5. Debt Restructuring

In August 2000, completed debt restructuring increased by 50.6 billion baht. Of these, 34.6 billion baht were restructuring of NPLs whereas the rest were restructuring of loans not exceeding 3 months overdue.

6. NPL Outstanding After Provisions

6.1 Financial institution system (excluding IBF of foreign banks and credit foncier companies) has set aside provisions for no collateral NPLs amounted to 603.3 billion baht, resulting in NPLs and total loans after provisions amounted to 990.1 billion baht and 4,497.4 billion baht, respectively. NPLs / total loans after provisions stood at 22.01%.

6.2 Financial institution system (including IBF of foreign banks and credit foncier companies) has set aside provisions for no collateral NPLs amounted to 606.2 billion baht, resulting in NPLs and total loans after provisions amounted to 993.1 billion baht and 4,571.1 billion baht, respectively. NPLs / total loans after provisions stood at 21.73%.

The Bank of Thailand

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