



# BANK OF THAILAND NEWS

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## **NPLs as of March 2000**

The Bank of Thailand announces the summary report on NPLs as of March 2000 as follows.

1. As of March 2000, the non-performing loans (NPLs) of Thai financial system stood at 1,995.0 billion baht or 37.24 % of total loans, a net decrease by 58.6 billion baht or 2.85 % from February 2000, and 734.4 billion baht or 26.91 % from its peak in May 1999.

2. The change of NPLs in March 2000 can be illustrated in details below :

### **Billion Baht**

2.1 NPLs as of Feb. 2000			<b>2,053.6</b>
2.2 Increase in NPLs during Mar. 2000			
2.2.1 New NPLs	32.1		
2.2.2 Re-entry	<u>17.4</u>	<b>49.5</b>	
2.3. Decrease in NPLs during Mar. 2000			
	(71.1)		
2.3.1 Debt-restructuring			
2.3.2 Other reasons	<u>(37.0)</u>	<b>(108.1)</b>	
2.4 Net decrease in NPLs during Mar. 2000			<b><u>(58.6)</u></b>
2.5 NPLs as of Mar. 2000			<b><u>1,995.0</u></b>

3. The reduction of NPLs in " 2.3.2 Other reasons " comprises :

3.1 12.4 billion baht in loan reclassification to less than 3 months overdue status as a result of loan repayments

3.2 5.0 billion baht in write-offs loans classified as loss and doubtful of loss with 100 % provision

3.3 19.6 billion baht in other cases, for example, repayment amount, write-off from losing right of claim and selling of debt etc.

4. NPLs in private banks stood at 841.7 billion baht or 29.33 % of total loans, a net decrease by 35.1 billion baht or 4.00 % from the previous month.

5. NPLs in state-owned banks stood at 1,010.8 billion baht or 60.61 % of total loans, a reduction of 16.8 billion baht or 1.63 % from the previous month.

6. NPLs of foreign banks (full branch) stood at 56.5 billion baht or 8.82 % of total loans, a net decrease of 2.5 billion baht or 4.22 % from the previous month.

7. NPLs of finance companies stood at 86.0 billion baht or 47.90 % of total loans, a net decrease of 4.2 billion baht or 4.67 % from the previous month.

8. As of March 2000, 3 major outstanding of NPLs categorized by business types were manufacturing, real estate business and wholesale & retail trade business amounting to 512.7, 353.0 and 318.8 billion baht, respectively.

9. In March 2000, 8.9 billion baht of new NPLs out of total 32.1 billion baht were in manufacturing , 5.4 billion baht in wholesale & retail trade business and 5.2 billion baht in real estate business.

10. Out of total 17.4 billion baht of re-entry NPLs, 4.2 billion baht were in manufacturing, 3.2 billion baht in export business and 2.8 billion baht in wholesale & retail trade business.

11. In March 2000, completed debt restructuring increased by 96.6 billion baht. Of these, 71.1 billion baht were restructuring of NPLs whereas the rest were restructuring of loans not exceeding 3 months overdue.

**Bank of Thailand**

**15 May 2000**

[Attachment](#)