

Summary Table

Movement of NPLs during Oct. 1999 - Mar. 2000

Unit : million baht

	1999			2000			Oct 99 -
	Oct.*	Nov.*	Dec.*	Jan.*	Feb.*	Mar.*	Mar 2000*
1. NPL at the beginning of month	2,528,909	2,445,462	2,349,959	2,092,559	2,085,035	2,053,578	2,528,909
(% to total loans)	44.72	43.88	42.34	38.88	38.64	38.09	44.72
2. Increasing Items :-	54,192	60,341	55,560	46,987	36,014	49,541	302,635
2.1 New NPLs	44,368	52,123	40,941	36,762	25,815	32,136	232,145
2.2 Re-Entry NPLs	9,824	8,218	14,619	10,225	10,199	17,405	70,490
3. Decreasing Items :-	137,639	155,844	312,960	54,511	67,471	108,116	836,541
3.1 Debt Restructuring	55,331	53,246	150,062	32,670	45,740	71,148	408,197
3.2 Other Reasons ^{1/}	82,308	102,598	162,898	21,841	21,731	36,968	428,344
4. Net Increase / (Decrease)	(83,447)	(95,503)	(257,400)	(7,524)	(31,457)	(58,575)	(533,906)
(% to NPLs at the beginning period)	(3.30)	(3.91)	(10.95)	(0.36)	(1.51)	(2.85)	(21.11)
5. NPLs at the end of month	2,445,462	2,349,959	2,092,559	2,085,035	2,053,578	1,995,003	1,995,003
(% to total loans)	43.88	42.34	38.88	38.64	38.09	37.24	37.24

* Preliminary Data

	Oct.99	Nov. 99	Dec. 99	Jan. 2000	Feb. 2000	Mar. 2000	Oct. 99 - Mar. 2000
¹ Other reasons consist of							
- Transfer to performing loans category	16,860	30,576	22,939	10,421	11,649	12,361	104,806
- Transfer to AMC	42,498	55,900	41,200	-	-	-	139,598
- Bad Debt Write-off	2,779	234	66,521	100	1,215	5,044	75,893
- Others, for example, principal repayments, write-off from losing right of claim and selling of debt, et	20,171	15,888	32,238	11,320	8,867	19,563	108,047
Total	82,308	102,598	162,898	21,841	21,731	36,968	428,344

Table 1

NPLs Outstanding - Classified by Financial Institution Group

Unit : million baht

	1998	1999						2000		
	Dec.	Mar.	Jun.	Sep.	Oct.*	Nov.*	Dec.*	Jan.*	Feb.*	Mar.*
Private banks	1,239,944	1,293,788	1,222,689	1,124,084	1,100,414	1,068,564	885,441	885,442	876,767	841,678
(% to total loans)	40.48	42.31	41.02	38.11	37.27	35.71	30.59	30.66	30.29	29.33
State-owned banks	1,036,654	1,158,199	1,173,325	1,172,864	1,160,318	1,104,884	1,055,410	1,044,077	1,027,622	1,010,839
(% to total loans)	62.45	68.25	70.23	66.82	66.51	65.39	62.73	62.04	61.21	60.61
Foreign banks (full branch)	74,244	85,460	86,754	81,811	78,895	74,201	61,575	60,479	58,981	56,492
(% to total loans)	9.81	11.51	12.57	11.53	11.48	10.90	9.91	9.40	9.22	8.82
Total Commercial Banks	2,350,842	2,537,447	2,482,768	2,378,759	2,339,627	2,247,649	2,002,426	1,989,998	1,963,370	1,909,009
(% to total loans)	42.90	46.16	46.48	43.94	43.46	41.91	38.52	38.17	37.66	36.87
Finance companies	323,691	170,645	168,072	150,150	105,835	102,310	90,133	95,037	90,208	85,994
(% to total loans)	70.16	65.51	67.25	62.26	56.10	54.49	49.22	52.14	50.46	47.90
Grand Total	2,674,533	2,708,092	2,650,840	2,528,909	2,445,462	2,349,959	2,092,559	2,085,035	2,053,578	1,995,003
(% to total loans)	45.02	47.03	47.41	44.72	43.88	42.34	38.88	38.64	38.09	37.24

* Preliminary data

Remark : 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.

Table 2

Net Increase/(Decrease) in NPLs - Classified by Financial Institution Group

Unit : million baht

	1999								2000			
	Quarter 1	Quarter 2	Quarter 3	Oct.*	Nov.*	Dec.*	Quarter 4*	1999*	Jan.*	Feb.*	Mar.*	Quarter 1*
Private banks	53,844	(71,099)	(98,605)	(23,670)	(31,850)	(183,123)	(238,643)	(354,503)	1	(8,675)	(35,089)	(43,763)
(%)	4.34	(5.50)	(8.06)	(2.11)	(2.89)	(17.14)	(21.23)	(28.59)	0.00	(0.98)	(4.00)	(4.94)
State-owned banks	121,545	15,126	(461)	(12,546)	(55,434)	(49,474)	(117,454)	18,756	(11,333)	(16,455)	(16,783)	(44,571)
(%)	11.72	1.31	(0.04)	(1.07)	(4.78)	(4.48)	(10.01)	1.81	(1.07)	(1.58)	(1.63)	(4.22)
Foreign banks (full branch)	11,216	1,294	(4,943)	(2,916)	(4,694)	(12,626)	(20,236)	(12,669)	(1,096)	(1,498)	(2,489)	(5,083)
(%)	15.11	1.51	(5.70)	(3.56)	(5.95)	(17.02)	(24.74)	(17.06)	(1.78)	(2.48)	(4.22)	(8.25)
Total Commercial Banks	186,605	(54,679)	(104,009)	(39,132)	(91,978)	(245,223)	(376,333)	(348,416)	(12,428)	(26,628)	(54,361)	(93,417)
(%)	7.94	(2.15)	(4.19)	(1.65)	(3.93)	(10.91)	(15.82)	(14.82)	(0.62)	(1.34)	(2.77)	(4.67)
Finance companies	(153,046)	(2,573)	(17,922)	(44,315)	(3,525)	(12,177)	(60,017)	(233,558)	4,904	(4,829)	(4,214)	(4,139)
(%)	(47.28)	(1.51)	(10.66)	(29.51)	(3.33)	(11.90)	(39.97)	(72.15)	5.44	(5.08)	(4.67)	(4.59)
Grand Total	33,559	(57,252)	(121,931)	(83,447)	(95,503)	(257,400)	(436,350)	(581,974)	(7,524)	(31,457)	(58,575)	(97,556)
(%)	1.25	(2.11)	(4.60)	(3.30)	(3.91)	(10.95)	(17.25)	(21.76)	(0.36)	(1.51)	(2.85)	(4.66)

* Preliminary data

Remark : 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.

Table 3

Increase in NPLs - Classified by Financial Institution Group

Unit : million baht

	1999			2000		
	Oct. *	Nov. *	Dec.*	Jan.*	Feb.*	Mar.*
New NPLs						
Private banks	23,475	23,457	18,473	16,264	15,299	17,633
State-owned banks	17,581	26,418	19,770	12,962	8,433	12,260
Foreign banks (full branch)	2,659	1,671	1,062	1,249	1,402	1,519
Finance companies	653	577	1,636	6,287	681	724
Total	44,368	52,123	40,941	36,762	25,815	32,136
Re-Entry NPLs						
Private banks	8,068	7,282	10,110	5,750	6,196	11,537
State-owned banks	1,610	872	4,198	3,352	3,409	5,520
Foreign banks (full branch)	1	25	-	506	5	16
Finance companies	145	39	311	617	589	332
Total	9,824	8,218	14,619	10,225	10,199	17,405
Total Increasing Amount	54,192	60,341	55,560	46,987	36,014	49,541

* Preliminary data

Table 4

Decrease in NPLs - Classified by Financial Institution Group

Unit : million baht

	1999			2000		
	Oct. *	Nov. *	Dec.*	Jan.*	Feb.*	Mar.*
Debt Restructuring						
Private banks	31,436	25,010	91,007	12,921	17,628	43,220
State-owned banks	20,048	22,494	50,354	16,792	22,999	22,283
Foreign banks (full branch)	2,072	2,494	2,290	1,864	2,458	1,782
Finance companies	1,775	3,248	6,411	1,093	2,655	3,863
Total	55,331	53,246	150,062	32,670	45,740	71,148
Others¹						
Private banks	23,776	77,767	120,699	9,093	12,541	21,039
State-owned banks	11,689	20,041	23,088	10,853	5,299	12,280
Foreign banks (full branch)	3,506	3,896	11,398	987	447	2,242
Finance companies	43,337	894	7,713	908	3,444	1,407
Total	82,308	102,598	162,898	21,841	21,731	36,968
Total Decreasing Amount	137,639	155,844	312,960	54,511	67,471	108,116

* Preliminary data

¹ Other reasons consist of	Oct. 1999	Nov. 1999	Dec. 1999	Jan. 2000	Feb. 2000	Mar. 2000
- Transfer to performing loans category	16,860	30,576	22,939	10,421	11,649	12,361
- Transfer to AMC	42,498	55,900	41,200	-	-	-
- Bad Debt Write-off	2,779	234	66,521	100	1,215	5,044
- Others, for example, principal repayments, write-off from losing right of claim and selling of debt, etc.	20,171	15,888	32,238	11,320	8,867	19,563
Others	82,308	102,598	162,898	21,841	21,731	36,968

Table 5

Movement of NPLs - Classified by Business Type

March 2000 *

(Unit : million baht)

Business Type	NPL at end-Feb. 2000	Movement during the month							NPLs at end-Mar. 2000	
		Increasing Items			Decreasing Items			Net Increase/ (Decrease)	Amount	(%)
		New NPLs	RE-ENTRY	Total	Debt Restructuring	Other Reasons	Total			
1. Agriculture, Fishing and Forestry	46,800	744	361	1,105	1,765	1,314	3,079	(1,974)	44,826	2.25
2. Mining and Quarrying	9,173	303	141	444	295	117	412	32	9,205	0.46
3. Manufacturing	546,022	8,881	4,181	13,062	34,913	11,443	46,356	(33,294)	512,728	25.70
4. Construction	108,017	1,119	662	1,781	2,328	1,965	4,293	(2,512)	105,505	5.29
5. Wholesale and Retail Trade	325,258	5,376	2,844	8,220	8,994	5,675	14,669	(6,449)	318,809	15.98
6. Imports	96,521	866	138	1,004	1,476	1,275	2,751	(1,747)	94,774	4.75
7. Exports	60,417	629	3,229	3,858	790	343	1,133	2,725	63,142	3.17
8. Banking and Other Financial Business	71,130	433	1,011	1,444	1,548	862	2,410	(966)	70,164	3.52
9. Real Estate Business	358,035	5,187	2,413	7,600	7,039	5,548	12,587	(4,987)	353,048	17.70
10. Public Utilities	32,427	486	113	599	1,457	858	2,315	(1,716)	30,711	1.54
11. Services	200,711	4,061	801	4,862	6,583	3,294	9,877	(5,015)	195,696	9.81
12. Personal Consumptions	198,827	4,051	1,511	5,562	3,910	4,274	8,184	(2,622)	196,205	9.83
13. Hire-Purchase Business	240	-	-	-	50	-	50	(50)	190	0.01
Total	2,053,578	32,136	17,405	49,541	71,148	36,968	108,116	(58,575)	1,995,003	100.00

*Preliminary Data

Table 6

Loans Outstanding - Classified by Financial Institution Group

Unit : million baht

	1998	1999						2000		
	Dec.	Mar.	Jun.	Sep.	Oct.*	Nov.*	Dec.*	Jan.*	Feb.*	Mar.*
Private banks	3,063,267	3,058,031	2,980,358	2,949,373	2,952,294	2,992,547	2,894,597	2,887,922	2,894,389	2,869,896
State-owned banks	1,660,068	1,697,091	1,670,728	1,755,323	1,744,496	1,689,810	1,682,553	1,682,963	1,678,805	1,667,696
Foreign banks (full branch)	756,505	742,479	690,232	709,445	687,035	680,447	621,649	643,270	639,760	640,306
Total Commercial Banks	5,479,840	5,497,601	5,341,318	5,414,141	5,383,825	5,362,804	5,198,799	5,214,155	5,212,954	5,177,898
Finance companies	461,365	260,482	249,904	241,159	188,651	187,754	183,106	182,281	178,779	179,513
Grand Total	5,941,205	5,758,083	5,591,222	5,655,300	5,572,476	5,550,558	5,381,905	5,396,436	5,391,733	5,357,411

* Preliminary data

Remark : 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.

Table 7

Net Increase/(Decrease) of Loan - Classified by Financial Institution Group

Unit : million baht

	1999								2000			
	Quarter 1	Quarter 2	Quarter 3	Oct.*	Nov.*	Dec.*	Quarter 4*	1999*	Jan.*	Feb.*	Mar.*	Quarter 1*
Private banks	(5,236)	(77,673)	(30,985)	2,921	40,253	(97,950)	(54,776)	(168,670)	(6,675)	6,467	(24,493)	(24,701)
(%)	(0.17)	(2.54)	(1.04)	0.10	1.36	(3.27)	(1.86)	(5.51)	(0.23)	0.22	(0.85)	(0.85)
State-owned banks	37,023	(26,363)	84,595	(10,827)	(54,686)	(7,257)	(72,770)	22,485	410	(4,158)	(11,109)	(14,857)
(%)	2.23	(1.55)	5.06	(0.62)	(3.13)	(0.43)	(4.15)	1.35	0.02	(0.25)	(0.66)	(0.88)
Foreign banks (full branch)	(14,026)	(52,247)	19,213	(22,410)	(6,588)	(58,798)	(87,796)	(134,856)	21,621	(3,510)	546	18,657
(%)	(1.85)	(7.04)	2.78	(3.16)	(0.96)	(8.64)	(12.38)	(17.83)	3.48	(0.55)	0.09	3.00
Total Commercial Banks	17,761	(156,283)	72,823	(30,316)	(21,021)	(164,005)	(215,342)	(281,041)	15,356	(1,201)	(35,056)	(20,901)
(%)	0.32	(2.84)	1.36	(0.56)	(0.39)	(3.06)	(3.98)	(5.13)	0.30	(0.02)	(0.67)	(0.40)
Finance companies	(200,883)	(10,578)	(8,745)	(52,508)	(897)	(4,648)	(58,053)	(278,259)	(825)	(3,502)	734	(3,593)
(%)	(43.54)	(4.06)	(3.50)	(21.77)	(0.48)	(2.48)	(24.07)	(60.31)	(0.45)	(1.92)	0.41	(1.96)
Grand Total	(183,122)	(166,861)	64,078	(82,824)	(21,918)	(168,653)	(273,395)	(559,300)	14,531	(4,703)	(34,322)	(24,494)
(%)	(3.08)	(2.90)	1.15	(1.46)	(0.39)	(3.04)	(4.83)	(9.41)	0.27	(0.09)	(0.64)	(0.46)

* Preliminary data

Remark : 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.