



BANK OF THAILAND NEWS

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NPLs as of April 2000

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

1. As of April 2000, the non-performing loans (NPLs) of Thai financial system stood at 1,954.7 billion baht or 36.47 % of total loans, a net decrease by 40.4 billion baht or 2.02 % from March 2000. This decreases more than an average decrease by 32.5 billion baht per month of the first quarter in 2000.

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

	<u>Billion Baht</u>	
2.1 NPLs as of Mar. 2000	1,995.1	
2.2 Increase in NPLs during Apr. 2000		
2.2.1 New NPLs	18.3	
2.2.2 Re-entry	<u>17.8</u>	36.1
2.3. Decrease in NPLs during Apr. 2000		
2.3.1 Debt-restructuring	(54.5)	
2.3.2 Other reasons	<u>(22.0)</u>	(76.5)
<u>2.4 Net decrease in NPLs during Apr. 2000</u>	(40.4)	
2.5 NPLs as of Apr. 2000	<u>1,954.7</u>	

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

3.1 11.7 billion baht in loan reclassification to less than 3 months overdue status as a result of loan repayments

3.2 1.7 billion baht in write-offs loans classified as loss and doubtful of loss with 100 % provision

3.3 8.6 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 828.4 billion baht or 28.75 % of total loans, a net decrease by 13.3 billion baht or 1.58 % from the previous month.

5. NPLs in state-owned banks stood at 996.0 billion baht or 59.76 % of total loans, a net decrease of 14.8 billion baht or 1.47 % from the previous month.

6. NPLs of foreign banks (full branch) stood at 45.7 billion baht or 7.23 % of total loans, a net decrease of 10.9 billion baht or 19.22 % from the previous month due to the debt restructuring.

7. NPLs of finance companies stood at 84.7 billion baht or 47.29 % of total loans, a net decrease of 1.3 billion baht or 1.56 % from the previous month.

8. As of April 2000, 3 major outstanding of NPLs categorized by business types were manufacturing, real estate business and wholesale & retail trade business amounting to 491.5, 347.1 and 316.3 billion baht, respectively.

9. In April 2000, 4.3 billion baht of new NPLs out of total 18.3 billion baht were in manufacturing , 3.9 billion baht in personal consumptions and 3.3 billion baht in wholesale & retail trade business.

10. Of total 17.8 billion baht of re-entry NPLs, 5.5 billion baht were in manufacturing, 2.8 billion baht in real estate business and 2.6 billion baht in wholesale & retail trade business.

11. In April 2000, completed debt restructuring increased by 83.5 billion baht. Of these, 54.5 billion baht were restructuring of NPLs whereas the rest were restructuring of loans not exceeding 3 months overdue.

Bank of Thailand

5 June 2000

[Attachment](#)