



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 May 2000

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

1. As of May 2000, the non-performing loans (NPLs) of Thai financial system stood at 1,922.1 billion baht or 35.63 % of total loans, a net decrease by 32.6 billion baht or 1.67 % from April 2000.
2. The change of NPLs in May 2000 can be illustrated in details below :

		<u>Billion Baht</u>
2.1 NPLs as of Apr. 2000		1,954.7
2.2 Increase in NPLs during May 2000		
2.2.1 New NPLs	27.4	
2.2.2 Re-entry	<u>15.3</u>	42.7
2.3. Decrease in NPLs during May 2000		
2.3.1 Debt-restructuring	(59.6)	
2.3.2 Other reasons	<u>(15.7)</u>	(75.3)
2.4 Net decrease in NPLs during May 2000		<u>(32.6)</u>
2.5 NPLs as of May 2000		<u>1,922.1</u>

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

3.1 8.8 billion baht in loan reclassification to less than 3 months overdue status as a result of loan repayments

3.2 0.2 billion baht in write-offs loans classified as loss and doubtful of loss with 100 % provision

3.3 6.7 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 825.3 billion baht or 28.49 % of total loans, a net decrease by 3.1 billion baht or 0.37 % from the previous month.

5. NPLs in state-owned banks stood at 969.1 billion baht or 57.91 % of total loans, a net decrease of 26.9 billion baht or 2.70 % from the previous month.

6. NPLs of foreign banks (full branch) stood at 44.3 billion baht or 6.83 % of total loans, a net decrease of 1.4 billion baht or 3.17 % from the previous month.

7. NPLs of finance companies stood at 83.4 billion baht or 47.36 % of total loans, a net decrease of 1.2 billion baht or 1.40 % from the previous month.

8. As of May 2000, 3 major outstanding of NPLs categorized by business types were manufacturing, real estate business and wholesale & retail trade business amounting to 487.5, 331.8 and 311.5 billion baht, respectively.

9. In May 2000, 10.7 billion baht of new NPLs out of total 27.3 billion baht were in manufacturing , 4.4 billion baht in wholesale & retail trade business, and 2.7 billion baht in real estate business.

10. Of total 15.3 billion baht of re-entry NPLs, 4.2 billion baht were in wholesale & retail trade business, 3.6 billion baht in manufacturing, and 1.8 billion baht in personal consumptions.

11. In May 2000, completed debt restructuring increased by 81.4 billion baht. Of these, 59.6 billion baht were restructuring of NPLs whereas the rest were restructuring of loans not exceeding 3 months overdue.

Bank of Thailand

July 3rd, 2000

[Attachment](#)