



BANK OF THAILAND NEWS

Communications and Relations Office, Management Assistance Department
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No.88/2000

NPLs as of June 2000

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

1.As of June 2000, the non-performing loans (NPLs) of Thai financial system stood at 1,618.0 billion baht or 32.01 % of total loans, a net decrease by 290.3 billion baht or 15.21 % from May 2000.

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

		<u>Billion Baht</u>
2.1 NPLs as of May 2000		1,908.3
2.2 Increase in NPLs during June 2000		
2.2.1 New NPLs	20.5	
2.2.2 Re-entry	<u>13.9</u>	34.4
2.3. Decrease in NPLs during June 2000		
2.3.1 Debt-restructuring	(93.2)	
2.3.2 Other reasons	<u>(231.5)</u>	(324.7)
2.4 Net decrease in NPLs during June 2000		(290.3)
2.5 NPLs as of June 2000		<u>1,618.0</u>

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

3.1 14.5 billion baht in loan reclassification to less than 3 months overdue status as a result of loan repayments

3.2 191.8 billion baht in write-offs loans classified as loss and doubtful of loss with 100 % provision

3.3 25.2 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 570.5 billion baht or 21.67 % of total loans, a net decrease by 254.8 billion baht or 30.87 % from the previous month.

5.NPLs in state-owned banks stood at 940.9 billion baht or 56.42 % of total loans, a net decrease of 28.2 billion baht or 2.91 % from the previous month.

6.NPLs of foreign banks (full branch) stood at 43.1 billion baht or 7.25 % of total loans, a net decrease of 1.1 billion baht or 2.46 % from the previous month.

7.NPLs of finance companies stood at 63.5 billion baht or 39.71 % of total loans, a net decrease of 6.2 billion baht or 8.92 % from the previous month.

8.As of June 2000, 3 major outstanding of NPLs categorized by business types were manufacturing, real estate business and wholesale & retail trade business amounting to 395.7, 295.9 and 263.0 billion baht, respectively.

9.In June 2000, 20.5 billion baht of new NPLs out of total 6.7 billion baht were in manufacturing , 3.2 billion baht in wholesale & retail trade business, and 2.0 billion baht in imports.

10.Of total 13.9 billion baht of re-entry NPLs, 2.9 billion baht in manufacturing, 2.4 billion baht were in wholesale & retail trade business, and 1.9 billion baht in services.

11.In June 2000, completed debt restructuring increased by 138.9 billion baht. Of these, 93.2 billion baht were restructuring of NPLs whereas the rest were restructuring of loans not exceeding 3 months overdue.

Bank of Thailand

31 July 2000

[Attachment](#)