



BANK OF THAILAND NEWS

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NPLs as of April 2001

1. NPL Outstanding of Thai Financial System (Excluding IBF of Foreign Financial Institutions Without Branches in Thailand (New IBFs) and Credit Foncier Companies)

1.1 As of April 2001, the non-performing loans (NPLs) of Thai financial system (excluding New IBFs and credit foncier companies) stood at 854.7 billion baht or 17.60% of the total loans of 4,857.4 billion baht, compared to 17.57% in March 2001. A net increase of NPLs in April 2001 totalled 7.5 billion baht resulting from a sharp decline in debt restructuring despite a lower new NPLs and re-entry NPLs.

1.2 NPL outstanding categorized by types of financial institutions (excluding new IBFs and credit foncier companies) as of April 2001 were as follow:

1.2.1 NPLs of private banks stood at 485.9 billion baht or 18.23% of total loans which was 2,665.9 billion baht.

1.2.2 NPLs of state-owned banks stood at 308.4 billion baht or 21.45% of total loans which was 1,437.8 billion baht.

1.2.3 NPLs of foreign banks (full branch) stood at 28.4 billion baht or 4.69% of total loans which was 605.3 billion baht.

1.2.4 NPLs of finance companies stood at 31.9 billion baht or 21.52% of total loans which was 148.4 billion baht.

1.3 Major outstanding of NPLs categorized by business sectors were as follow :

1.3.1 NPLs in manufacturing sector stood at 197.6 billion baht or 23.11% of total NPLs.

1.3.2 NPLs in wholesale & retail trade sector stood at 138.2 billion baht or 16.17% of total NPLs.

1.3.3 NPLs in personal consumption sector stood at 127.6 billion baht or 14.93% of total NPLs.

1.3.4 NPLs in real estate sector stood at 125.8 billion baht or 14.72% of total NPLs.

2. The Change of NPLs in Thai Financial System Excluding New IBFs and Credit Foncier Companies

2.1 The change of NPLs in Thai Financial System (excluding new IBFs and credit foncier companies) in April 2001 could be illustrated in details below:

| | | <u>Billion Baht</u> | |
|-------|---------------------------------------|---------------------|---------------|
| 2.1.1 | NPLs as of March 2001 | | 847.2 |
| 2.1.2 | Increase in NPLs in April 2001 | | |
| | - New NPLs | 15.1 | |
| | - Re-entry | <u>17.0</u> | 32.1 |
| 2.1.3 | Decrease in NPLs in April 2001 | | |
| | - Debt-Restructuring | (17.9) | |
| | - Other reasons (Remarks shown below) | <u>(6.7)</u> | <u>(24.6)</u> |
| 2.1.4 | Net increase in NPLs in April 2001 | | <u>7.5</u> |
| 2.1.5 | NPLs as of April 2001 | | <u>854.7</u> |

Remarks : other reasons consist of

- 1) 3.5 billion baht in loan reclassified to less than 3 months overdue status as a result of loan repayments.
- 2) 0.6 billion baht in write-off loans classified as loss and doubtful of loss with 100% provision.
- 3) 2.6 billion baht in other cases, for example, repayment amount, write-off from losing right of claim

2.2 The change of NPLs in April 2001 could be categorized by types of financial institutions (excluding new IBFs and credit foncier companies) as follow:

2.2.1 NPLs in private banks had a net increase of 4.4 billion baht or 0.92% of NPLs as of the previous month, which was 481.5 billion baht.

2.2.2 NPLs in state-owned banks had a net increase of 3.6 billion baht or 1.18% of NPLs as of the previous month, which was 304.8 billion baht.

2.2.3 NPLs in foreign banks (full branch) had a net decrease of 0.1 billion baht or 0.46% of NPLs as of the previous month which was 28.5 billion baht.

2.2.4 NPLs in finance companies had a net decrease of 0.4 billion baht or 1.29% of NPLs as of the previous month which was 32.4 billion baht.

2.3 The change of NPLs in April 2001 could be categorized by business sectors as follow:

2.3.1 Of total 15.1 billion baht of new NPLs, 5.3 billion baht were in manufacturing sector, 2.1 billion baht in wholesale & retail trade sector, 1.7 billion baht in public utilities sector, 1.4 billion baht in personal consumption sector and 1.2 billion baht in services sector.

2.3.2 Of total 17.0 billion baht of re-entry NPLs, 4.4 billion baht were in manufacturing sector, 3.3 billion baht in wholesale & retail trade sector, 2.1 billion baht in personal consumption sector, and 1.8 billion baht in real estate sector

3. NPLs of New IBFs and Credit Foncier Companies

3.1 NPLs of new IBFs as of April 2001 stood at 4.5 billion baht or 5.66% of total loans, which was 79.2 billion baht. A net decrease from the previous month was 0.1 billion baht.

3.2 NPLs of credit foncier companies as of April 2001 stood at 1.6 billion baht or 41.84% of 3.7 billion baht total loans, which slightly decrease from the previous month.

4. NPL Outstanding of Thai Financial System Including New IBFs and Credit Foncier Companies

As of April 2001, NPLs of Thai financial system including new IBFs and credit foncier companies stood at 860.7 billion baht (net increase of 7.3 billion baht from the previous month) or 17.42% of total loans which was 4,940.3 billion baht, compared to 17.40 % of total loans at the end of last month.

5. NPL Outstanding After Provisions

5.1 Financial institution system (excluding new IBFs and credit foncier companies) has set aside provisions for unsecured NPLs amounted to 291.1 billion baht, resulting in NPLs and total loans after provisions amounted to 563.6 billion baht and 4,566.3 billion baht, respectively. NPLs to total loans after provisions ratio stood at 12.34%.

5.2 Financial institution system (including new IBFs and credit foncier companies) has set aside provisions for unsecured NPLs amounted to 293.9 billion baht, resulting in NPLs and total loans after provisions amounted to 566.8 billion baht and 4,646.4 billion baht, respectively. NPLs to total loans after provisions ratio stood at 12.20%.

The Bank of Thailand

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[Attachment](#)