

Unofficial Translation  
by the courtesy of The Foreign Banks' Association

**This translation is for the convenience of those unfamiliar with the Thai language.**

**Please refer to the Thai text for the official version.**

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**Bank of Thailand**

Very Urgent

July 26, 1999

To: Manager

All Commercial Banks Registered in Thailand  
Branches of All Foreign Banks

No. ThorPorTor. Ngor. (Wor) 2564/2542 Re: Report Forms Required to Be Submitted by Commercial Banks

For the benefit of monitoring the causes of changes in balance of the non-performing loan overdue more than 3 months and debt restructuring, the Bank deems it appropriate to prescribe a report form for changes in the balance of credits overdue more than 3 months (Table 32.2). Commercial Banks shall submit the report in the form attached hereto.

As information from the said report is very important, the Bank hereby requires commercial banks to submit the report, commencing from data ended in June 1999. The first report for data ended June 1999 shall be submitted within August 15, 1999 and the subsequent reports shall be submitted within the specified normal period.

Please be informed and observe accordingly.

Best regards,

- signature -

(M.R. Chatumongol Sonakul)  
Governor

Enclosures: 1. Table 32.2 Report Form and Explanations

2. Example of Report Preparation

Financial Institution Policy Department  
Tel: 628-5572, 280-0631 and 283-5832

Note: The Bank will not organize for explanation or preparation of the abovementioned report form.

**EXPLANATION FOR PREPARING REPORT ON CHANGES IN BALANCE OF  
CREDITS OVERDUE MORE THAN 3 MONTHS**  
**(TABLE 32.2)**

**A. GENERAL PROVISIONS**

1. Commercial bank shall prepare a report on changes in balance of credits overdue more than 3 months (Table 32.2) in one set covering all offices on monthly basis, in the form specified. Outstanding balance of first installment, increasing balance, decreasing balance and outstanding balance of final installment of credits overdue more than 3 months shall be reported. The report shall be identified according to business category as specified in the same meaning as the report on overdue credits and classified credits separated to business category (Table 32.1).

2. Two sets of the aforesaid report shall be submitted to the Financial Institution Policy Department of the Bank of Thailand by the end of the month following the month reported.

3. Commercial banks shall prepare the report under Clause 1 in a computer readable format in a diskette with record specification format, and explanation as prescribed by the Bank of Thailand, along with the report under Clause 2.

4. If there is any question relating to this report, please contact the Financial Institution Policy Department of the Bank of Thailand at the telephone numbers 628-5572, 283-0631.

**B. MEANING OF ITEMS**

1. **Business category** means business category defined in Table 32.1.

2. **Outstanding balance of first installment** means balance of credits overdue more than 3 months as of the end of the preceding month, which is equal to a sum of D+E+F in Table 32.1 as of the end of the preceding month.

3. **Increasing balance** means credits overdue more than 3 months which are increased during the month due to:

3.1 **New amount** means credits, which begin to be overdue more than 3 months, from new agreement and credits granted in addition from the origin agreement under which credits are accrued more than 3 months, or credits arising from impact on increase of exchange rate of the agreement outstanding more than 3 months, etc.

3.2 **Agreement with debt restructuring** means an agreement under which debt restructuring has been completed and to which the debtor failed to make repayment under the new agreement and has accrued his debts for more than 3 months, including the increase portion under those agreement, such as granting additional credits or effect of increase of exchange rate.

4. **Decreasing balance** means credits overdue more than 3 months, which are decreased during the month, divided as “with debt restructuring” and “without debt restructuring”.

4.1 **with debt restructuring** means balance reduced due to completion of debt restructuring under the debt restructuring rules of the Bank of Thailand, which separates to debt restructuring in the first time and the second time upward.

4.1.1 **first time** means an agreement under which debt is restructured in the first time by showing into 2 parts: transfer to normal debt and others.

- **transfer to normal debt** means credits overdue more than 3 months, which are decreased because they can be transferred to normal debt.

- **others** means credits overdue more than 3 months, which are decreased in other cases, such as receipt of payment from customers, reduction of principal balance, acceptance of asset transfer for payment or gain from reducing exchange rate etc.

4.1.2 **second time upward** means an agreement under which debt is restructured in the second time upward by showing in the same as Clause 4.1.1.

4.2 **without debt restructuring** means credits balance, which are decreased without debt restructuring and shall be shown into 2 parts: transfer to normal debt and others.

- **transfer to debt overdue more than 3 months** means credits overdue more than 3 months, which are decreased as a result of receipt of partial payment causing remaining credits overdue not exceeding 3 months or no outstanding payment.

- **others** means credits overdue more than 3 months, which are decreased in other cases such as receipt of payment, acceptance of asset transfer for payment, write-off or gain from reducing exchange rate etc.

5. **Outstanding balance at final installment** means balance of credits overdue more than 3 months as of the end of the month reported, which is equal to the outstanding balance at first installment plus the increasing balance less the decreasing balance, and is equal to a sum of D + E + F in Table 32.1 as of the end of the month reported.

6. **Remark 1: Credit pending in the court proceeding** means balance of credits overdue more than 3 months as of the end of the month reported, which are in the court proceeding, commencing from receipt of complaint by the court.

## **Example of Report Preparation**

- Agreement No. 1 In the previous month, credit was overdue more than 2 months, but not exceeding 3 months, with outstanding balance of Baht 100 million. In this month, no repayment is made, thus having credit overdue more than 3 months (A = Baht 0 million, B = Baht 100 million and J = Baht 100 million).
- Agreement No. 2 A credit agreement has interest overdue more than 3 months in an amount of Baht 50 million, which has not yet been under debt restructuring, and the financial institution has granted additional credits in an amount of Baht 30 million in accordance with the progress of the project in this month. (A = Baht 50 million, B = Baht 30 million and J = Baht 80 million)
- Agreement No. 3 An agreement has been restructured and has become normal credits. Subsequently, repayment under the debt restructuring agreement cannot be made. In this month, the outstanding credit balance is Baht 200 million, which is overdue more than 3 months. (A = Baht 0 million, C = Baht 200 million and J = Baht 200 million)
- Agreement No. 4 Previously, debt under this agreement was classified as specially mentioned debt, and then was restructured. During the monitoring of the result of compliance with the new terms of payment for 3 months or 3 payment installments, whichever is longer, the debtor, in this month, fails to make repayment under the agreement, thus having outstanding credit balance of Baht 300 million and the new overdue period, when combined with the previous outstanding period, amounts to more than 3 months overdue. (A = Baht 0 million, C = Baht 300 million and J = Baht 300 million)
- Agreement No. 5 Credit is outstanding more than 3 months in an amount of Baht 400 million. At the first debt restructuring, the credit is paid by transferring land for Baht 200 million, and reducing the principal of Baht 50 million. The balance of the credit of which the terms of repayment have been relaxed is Baht 150 million. The debt restructuring is qualified for immediate re-classification of the credit to a normal debt. (A = Baht 400 million, D = Baht 150 million, E = Baht 200 million + Baht 50 million and J = Baht 0 million)
- Agreement No. 6 Credit is overdue more than 3 months, being Baht 400 million. In the second debt restructuring, the principal of the credit is decreased by Baht 100 million immediately upon completion of the debt restructuring. The remaining principal of Baht 300 million must be paid on a monthly basis of Baht one million each plus interest. This agreement is not qualified for immediate re-classification as a normal debt.  
Upon debt restructuring. (A = Baht 400 million, G = Baht 100 million and J = Baht 300 million)  
The principal of Baht one million is made in the first month. (A = Baht 300 million, G = Baht one million and J = Baht 299 million)  
The principal of Baht one million is made in the second month. (A = Baht 299 million, G = Baht one million and J = Baht 298 million)  
The principal of Baht one million is made in the third month. (A = Baht 298 million, F = Baht 297 million and J = Baht 0 million)

- Agreement No. 7 Credit is overdue more than 3 months, being Baht 400 million. In the second debt restructuring, the principal of the credit is decreased by Baht 100 million upon the compliance with condition of debt restructuring for 3 months. The remaining principal of Baht 300 million must be paid on a monthly basis of Baht one million each plus interest.  
The principal of Baht one million is paid in the first month. (A = Baht 400 million, G = Baht one million and J = Baht 399 million)  
The principal of Baht one million is paid in the second month.  
(A = Baht 399 million, G = Baht one million and J = Baht 398 million)  
The principal of Baht one million is paid in the third month.  
( A = Baht 398 million, G = Baht 100 million + Baht one million, F = Baht 297 million and J = Baht 0 million)
- Agreement No. 8 Condition is the same as Agreement No. 6. In the first month, the payment of principal is made in one million Baht. In the second month, however, the customer promptly makes 2 installment payments and thus being reclassified into normal debt as of the end of the second month.  
Once the debt restructuring is made (A = Baht 400 million, G = Baht 100 million and J = Baht 300 million).  
The principal of Baht one million is paid in the first month (A = Baht 300 million, G = Baht one million and J = Baht 299 million).  
The principal of Baht two million is paid in the second month (A = Baht 299 million, G = Baht 2 million, F = Baht 297 million and J = Baht 0 million).
- Agreement No. 9 Credit is overdue more than 3 months, being Baht 120 million. The debt restructuring agreement has not yet been executed. In this month, the debtor pays the principal of Baht one million. This agreement is still outstanding more than 3 months. (A = Baht 120 million, I = Baht one million and J = Baht 119 million).
- Agreement No. 10 Credit is overdue more than 4 months, being Baht 100 million, with term of payment at Baht 2 million per month, which is the principal of Baht one million and interest of Baht one million. This month, the debtor makes payment of Baht 4 million, or equivalent to two installments. Therefore, credit is overdue only 2 months. (A = Baht 100 million, I = Baht 2 million and H = Baht 98 million, and J = Baht 0 million).
- Agreement No. 11 Credit has been overdue for a long time in Baht 200 million and cannot be restructured. There is collateral of Baht 120 million. This credit is classified as doubtful asset and is reserved at 100% and is written off from an account pursuant to the Letter No. ThorPorTor. Ngor. (Wor) 243/2542 Re: Clarification on write-off Debts from Account dated Januarcy 25, 1999 in this month. (A = Baht 200 million, I = Baht 80 million and Baht 120 million).
- Agreement No. 12 Credit is overdue more than 3 months, being US\$100. In this month, a debtor pays the principal of US\$ one million plus interest thereon. But this agreement is still overdue more than 3 months. Exchange rate as of the previous month is US\$1 = Baht 37, and as of the end of this month is US\$1 = Baht 36.9. (A = Baht 3,700 million, I = Baht 9.9 million and J = Baht 3,653.10).

## Details of Record Specification Format for Submission of Data in Table 32.2 in the CRF

- Consisting of:**
1. Heading (size 24 letters) for 1 Record
  2. Data Record (size 172 letters) for 17 Records

### **HEADING RECORD FORMAT**

Item No.	Column Position		Digits	Description	Format	Data to Be Entered
	From	To				
1	1	2	2	Bank Code	99	2 digits of Bank Code (using the Routing Symbol Code in the bank's cheques).
2	3	5	3	Office / Branch Code	999	3 digits of office / branch code (using the Routing Symbol Code in the bank's cheques) has the value of 000.
3	6	6	1	SET_TYPE	9	number of SET_TYPE of one digit has the value of 1.
4	7	8	2	IBF_FORM	XX	Number of IBF_Form has value of 99.
5	9	18	10	Report From Code	XXXXXXXXXX	A report form code has the value of CB32_2, left margin.
6	19	22	4	Data Year (B.E.)	9999	4 digit number of the year B.E.
7	23	24	2	Data Month	99	01-12 digit number of month.

### **DATA RECORD FORMAT**

Item No.	Column Position		Digits	Description	Format	Data to Be Entered
	From	To				
1	1	12	12	Items	99.99.99.X	Item number in Table 32.2 such as 12.01.00.00, left margin, as shown in the details attached.
2	13	28	16	Column A	S9999999999999999	Amount being value of item has unit value of Baht million.
3	29	44	16	Column B	S9999999999999999	Consisting of: S is Sign Digit which is + when the number is positive, zero. - when the number is negative.
4	45	60	16	Column C	S9999999999999999	Following with 15 digit number, right margin and beginning with 0, such as +000123456789123
5	61	76	16	Column D	S9999999999999999	
6	77	92	16	Column E	S9999999999999999	
7	93	108	16	Column F	S9999999999999999	
8	109	124	16	Column G	S9999999999999999	
9	125	140	16	Column H	S9999999999999999	
10	141	156	16	Column I	S9999999999999999	
11	157	172	16	Column J and Remark K	S9999999999999999	

**Structure of #BBCCCYY.MM? such as E9900041.06A**

**Data File Name:** # = fixed value (having the value of E)

BB = bank code

CCC= office / branch code (having the value of 000)

YY = Data year (2 digit number of the year B.E.)

MM = Data month (01-12)

? = Set\_Type and IBF\_Form (having the value A)

**Data shall be recorded in**

a diskette size 3.5" with  
ASCII Code for character  
mode and in MS-DOS  
version 3.x upward.

**Details of Data of Item Numbers in Table 32.2**

<b>Record No.</b>	<b>Value of Field No. 1 Format 99.99.99.99X</b>	<b>Meaning under Table 32.2</b>
1	01.00.00.00	1. Agriculture, Fishery and Forestry
2	02.00.00.00	2. Mining and Rock Milling
3	03.00.00.00	3. Industries
4	04.00.00.00	4. Constructions
5	05.00.00.00	5. Wholesale and Retail Sale
6	06.00.00.00	6. Imports
7	07.00.00.00	7. Exports
8	08.00.00.00	8. Banking and Finance Businesses
9	09.00.00.00	9. Real Property Businesses
10	10.00.00.00	10. Infrastructures
11	11.00.00.00	11. Services
12	12.00.00.00	12. Personal Consumption and Utilities
13	12.01.00.00	12.1 residential
14	12.02.00.00	12.2 credit card
15	12.03.00.00	12.3 other
16	13.00.00.00	Total
17	00.00.00.00X	Remark K