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Table code	FI_NP_001
Title	Gross NPLs and Net NPLs Outstanding, Loans to Related Parties, Fine and Summary Statement of Liabilities and Assets Classified by Financial Institution Group
Frequency ,Lag time and Release schedule	<p>Frequency Monthly  Lag time 23 Days  Release schedule  Preliminary figures : 2 business days after day 21st  Actual figures (with revision, if necessary) : The subsequent scheduled release</p>
<p>Summary Methodology</p> <ul style="list-style-type: none"> <li>• Analytical Framework, Concepts, Definitions, and Classifications</li> <li>• Scope of the data</li> <li>• Accounting Conventions</li> <li>• Nature of the Basic Data Sources</li> <li>• Compilation Practices</li> </ul>	<p><u>Explanation data</u></p> <p><b>1. Non-Performing Loans (NPLs)</b></p> <ul style="list-style-type: none"> <li>• <u>June 1998 - November 2002</u> : <ul style="list-style-type: none"> <li>○ Gross NPLs are over 3 months past due loans</li> </ul> </li> <li>• <u>December 2002</u> : <ul style="list-style-type: none"> <li>○ Gross NPLs are loans that classified as substandard, doubtful, doubtful of loss, and loss, including the doubtful of loss loans having been written off earlier, which were written back</li> </ul> </li> <li>• <u>March 2003 - September 2006</u> : <ul style="list-style-type: none"> <li>○ Gross NPLs are loans that classified as substandard, doubtful, doubtful of loss, and loss</li> </ul> </li> <li>• <u>December 2006 - Present</u> : From December 2006, NPLs data will be disseminated both in terms of gross and net NPLs. <ul style="list-style-type: none"> <li>○ <b>Gross NPLs</b> : the outstanding amount of loans classified as substandard, doubtful, doubtful of loss, and loss.</li> <li>○ <b>Net NPLs</b> : the outstanding amount of gross NPLs, net of actual provisioning for the NPLs. (Provisioning is the recognition of potential losses arising from NPLs, and thus there is no further impairment on financial institutions' capital from the portion of NPLs that have been fully provisioned.)</li> </ul> </li> </ul> <p><b>2. Loans (gross):</b> all type of loans including interbank deducted by deferred revenue.</p> <p><b>3. Loans (net)</b> : the outstanding loans figures used in calculation of Gross NPLs ratio are net of NPLs provisions (Starting from December 2006)</p> <p><b>4. % NPLs of total loans</b> are calculated as percentage of NPLs to total loans, disclosed by financial institutions</p> <p><b>5. Loans to related parties:</b> The credits / loans which the financial institutions grant to their related persons or enterprises, as determined by the International Accounting Standard (IAS) No. 47.</p> <p><b>6. Loans to AMC:</b> The credits / loans which the financial institutions grant to their asset management company, as determined by the International Accounting Standard (IAS) No. 47.</p> <p><b>7. Fine</b> : The amount of money paid by financial institutions for violation of the Bank of Thailand's regulation under the Commercial Banking Act, or the Act on the Undertaking of Finance Business, Securities Business &amp; Credit Foncier Business</p> <p><u>Classification</u></p> <p>The data are classified by FI group as follows :</p> <p><b>1. Commercial banks registered in Thailand</b> are Thai commercial banks, retail banks, and subsidiary of foreign banks.</p>

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	<p>2. <b>Foreign banks (Full branch)</b>  3. <b>Commercial banks</b> are commercial banks registered in Thailand and foreign banks.  4. <b>Finance companies</b>  5. <b>Financial institutions</b> are commercial banks and finance companies. (not including IBFs and credit foncier)  6. <b>New IBFs</b> are allowed to provide foreign and domestic loans as well as other banking facilities.  7. <b>Credit foncier companies</b>  8. <b>Total financial institutions</b> are financial institutions, new IBFs and credit foncier companies</p> <p><b><u>Nature of the Basic Data Sources</u></b>  The data are shown as outstanding amount.</p>
<b>Source of data</b>	<p>1. Commercial Banks registered in Thailand  2. Foreign Bank Branches  3. Finance Companies  4. International Banking Facilities  5. Credit foncier companies</p>
<b>Accessibility</b>	<p>BOT's website  (<a href="https://app.bot.or.th/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=428&amp;language=ENG">https://app.bot.or.th/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=428&amp;language=ENG</a>)</p>
<b>Revision policy</b>	<p>Revision is made when updated data become available.</p>
<b>Remark</b>	<p><b>Limitation of Data</b>  From December 2002 onward, the reporting cycle of NPLs data has been changed from monthly to quarterly basis</p> <p><b>Change of Data Coverage</b></p> <p>1. The outstanding NPLs data are not including the NPLs under the FIDF's yield maintenance and gain/loss sharing agreement, of which the bank shares 15 % of losses if occur. (from March 2003 to September 2006)</p> <p>2. Since February 1999, BANKTHAI has already integrated with 13 finance companies.</p> <p>3. Radanasin bank previously shown in State-owned bank group, was recategorized as private bank group since November 1999, due to the private majority of shareholders.</p> <p>4. Thanachart Bank has operated since April 2002 from the merging of Ekachart Finance Plc, NF Finance Plc, Vanit Credit Foncier Company, Sinkahakan Credit Foncier Company, and Bangkok Home Credit Foncier Company. Therefore, the NPLs data in April 2002 included the NPLs transferring from Finance Companies and Credit Foncier Companies to the commercial banks registered in Thailand, as a result of merging process.</p> <p>5. Siam City Bank Plc. merged with Bangkok Metropolitan Bank Plc. in April 2002.</p>

Financial Data Division  
Data Management and Analytics Department