

Table 6 Changes in NPL Ratios of Leading Five Local Commercial Banks: 1997-2002

(1) NPL Ratios 1997-2002: %

Name of Bank	*2002/3	*2001/12	*2000/12	*1999/12	*1998/12	*1997/12
Bangkok Bank	15.28	14.71	18.52	35.90	40.50	16.80
Thai Farmers Bank	12.89	13.10	13.79	20.30	39.40	17.30
Bank of Ayudhya	15.72	16.58	22.68	28.70	34.10	13.60
Siam Commercial Bank	18.82	18.50	19.31	23.00	34.30	24.20
Krung Thai Bank*	8.11	8.19	8.39	58.00	53.80	21.60

(2) NPL Ratios, NPL Amount and Assets Management Corporation as of March 2002:

Name of Bank	*2002/3 Total Amount, %		NPL		Million Baht, %	
	Total	%	Amount	%	AMC	%
Bangkok Bank	108,486	15.28	108,486	15.28	0	0.00
Thai Farmers Bank	96,510	20.57	60,409	12.89	36,101	7.68
Bank of Ayudhya	62,033	17.74	54,980	15.72	7,053	2.02
Siam Commercial Bank	87,517	18.82	87,517	18.82	0	0.00
Krung Thai Bank*	424,089	54.01	63,646	8.11	360,443	45.90
Thai Military Bank	68,648	23.99	34,562	12.08	34,086	11.91
UOB Radhanasin Bank	641	1.22	641	1.22	0	0.00
Standard Chartered	822	1.42	822	1.42	0	0.00
Nakornthon Bank						
Bank of Asia (ABN Amro)	19,691	18.55	19,691	18.55	0	0.00
Total Commercial Banks						
13 Banks	884,329	22.86	446,645	11.52	437,684	11.34

Note: NPL means no return loans with six months and over in 1997, and no return loans with three months and over after 1998.

Sources: 1) For the figures of 2000 and 2002, Bank of Thailand,

[www.bot.or.th/bothomepage/databank/Financial Institutions/Npl_Fi/Npl_Fi_E.htm](http://www.bot.or.th/bothomepage/databank/Financial%20Institutions/Npl_Fi/Npl_Fi_E.htm)

2) For the figures of 1997 and 1999: Thai Farmers Bank, 56/1 Form Report, March 29, 2000, pp. 46 and 57.