



Beyond the Challenges

"Household Debt and Financial Vulnerability"

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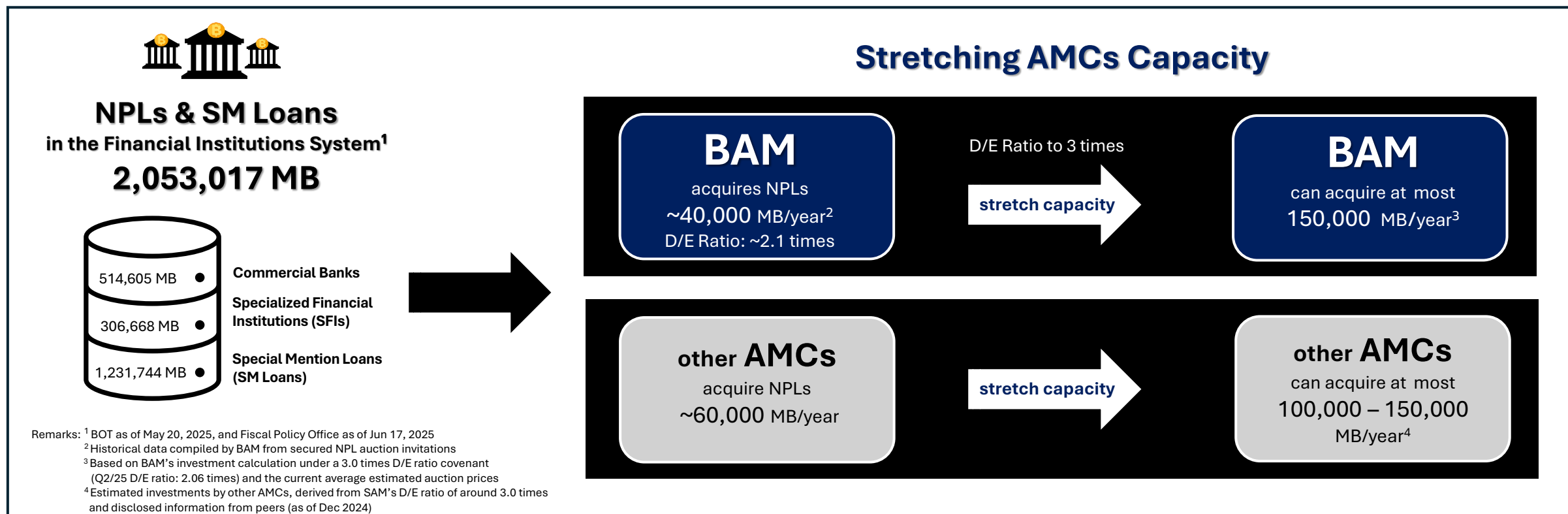
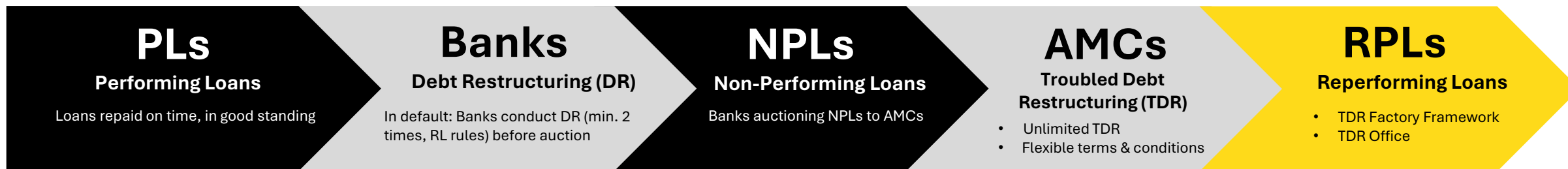
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AMCs: Unlocking the Debt Crisis

The Recycling Machine for NPLs Resolution



AMCs: Unlocking the Debt Crisis

NPLs & SM Loans

SME/Corporate Debt 1,294,584 MB

- NPLs from Banks: 333,920 MB
- NPLs from SFIs: 142,671 MB
- SM loans: 817,993 MB

Household Debt (Personal Consumption) 758,433 MB

- NPLs from Banks: 180,685 MB
- NPLs from SFIs: 163,997 MB
- SM loans : 413,751 MB

To Unlock Debt Crisis

Existing AMCs

- **86 Licensed AMCs**
(BOT, June 2025)

Needed Actions

- Soft loans for AMCs
- Relaxed regulations
- JV Partnership AMCs Model

National AMC

- **ARI AMC** (Bank & AMC JV Model)
- **Newly-established AMC**
- **Multi-Bank AMC**

Needed Actions

- Debt pooling programs
- Funding and financing options
- Resources
- Governance & execution

Source: BOT, Q1/2025P

Personal consumption includes housing, automobile, credit card and other personal loans.