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Notification of the Bank of Thailand
No. SorNorSor. 70/2551

**RE: Preparation and Announcement of Financial Statements of Commercial
Banks and Parent Companies of Financial Holding Groups**

1. Rationale

Financial Statement is an important financial source for making economic decisions by various groups of users such as investor, creditor, supervisory organization and public. In order to prevent commercial banks from exploiting various practices in presenting financial statements which may have impacts to the uses of financial statements; the Bank of Thailand deems that a standard statement form shall be designed for all commercial banks to follow and compare which will be beneficial in terms of supervisions and uses of financial statements.

In addition, as the Bank of Thailand has stipulated a guideline on consolidated supervision to supervise overall status and operation of financial group where the parent company of the financial group may be a commercial bank or other juristic company such as holding company with qualification and operation in accordance with the Bank of Thailand's requirements; and due to the fact that the business of commercial bank is a main business of the financial group, the Bank of Thailand needs to ensure that the financial statements of the holding company who is the parent company of the financial group will reflect actual performance of the financial group. Therefore, the Bank of Thailand deems appropriate that the holding company, parent company of the financial group in accordance with the guideline on consolidated supervision, prepare financial statements in the same format as what the commercial bank do.

This Notification is issued in accordance with the Financial Institutions Businesses Act B.E. 2551 and as a compilation of the Bank of Thailand's Notifications and Circulars regarding Preparation of Financial Statement while the essence of the guideline has not been changed from the existing one. Only certain items have been enhanced to be in line with the current operation of the commercial bank and the Thai's accounting standard which is currently enforced.

2. Statutory Power

By virtue of Sections 57, 67, 68 and 71 of the Financial Institutions Businesses Act B.E. 2551, the Bank of Thailand has issued a guideline in preparing the financial statement for commercial banks including retailed banks, subsidiaries of foreign banks and branches of foreign banks, holding companies as well as parent companies of financial groups to comply with the format of financial statements as prescribed in this notification.

3. Scope of Application

This Notification shall apply to all commercial banks under the Financial Institutions Businesses Act and holding company which is the parent company of the financial group under the Bank of Thailand's Notification Re: Consolidated Supervision.

4. Repealed Notifications and Circulars

Repealed Notifications and Circulars are as prescribed in Attachment 1.

5. Contents

1. Commercial bank and holding company which is the parent company of the financial group shall prepare balance sheet, income statement, statement of changes in shareholders' equity, statement of cash flow, accounting policies and notes to financial statement as well as the year on year comparison statements for current and previous year. Such documents shall contain, at least, required information as stipulated.

2. The financial statements prepared in clause 1 shall be completed, accurate and in accordance with the definition as attached. Such statement shall also be in coherent with the concerned Notifications of the Bank of Thailand and accounting standards under law of accounting. In the case where certain areas of accounting are not supported by the accounting standards under law of accounting, commercial bank shall adopt the International Financial Reporting Standards (IFRS) or Generally Accepted Accounting Principles as well as disclose the sources of such accounting principles in the notes to financial statements under accounting policy sections. In case of the IFRS is adopted, the banks shall adopt the entire IFRS, not just some part of IFRS, unless the Bank of Thailand has specified otherwise.

3. In the case where commercial bank or holding company is the parent company of the financial group consisted of any subsidiary, it shall prepare consolidated financial statements as well. The definition of subsidiary and additional items for preparing financial statements shall be in accordance with the Accounting Standard No. 44 Re: Consolidated and Separate Financial Statements and other relevant account standards. If the commercial bank or holding company, which is the parent company of the financial group, does not incorporate any of the subsidiary in its financial statements, it shall state the reason of such action and disclose the impact and disclose the financial statements of the subsidiary in the notes to financial statements as well.

4. The transaction numbers appeared on the financial statements are numbers reference. It shall not be displayed on the financial statements.

5. Commercial bank and holding company, which is the parent company of the financial group, shall display items on the financial statements as specified unless it is not applicable. In case where the accounting standard requires additional items to be presented on the financial statements or in case where there is an amendment to accounting standards which affect to change on how to disclose information

differently from what specified on the financial statements. If the commercial bank anticipates in disclosing more items than specified, those items shall be disclosed appropriately and accurately according to the types of such items.

6. Commercial bank, except foreign bank's branch, shall prepare financial statements for the 6-month and the 12-month accounting periods. Foreign bank's branch and holding company, which is the parent company of the financial group, shall prepare annual financial statement which is the accounting period of such foreign bank and holding company.

7. Commercial bank and holding company, which is the parent company of the financial group, shall post up financial statements as follows:

7.1 Commercial bank, except foreign bank's branch

Commercial bank shall post the financial statement, which has been audited by the auditor and certified by at least two authorized directors, in the public area of head office and branches as well as publish in at least one of daily newspapers, on the website of the commercial bank and submit to the Bank of Thailand. The said process of the financial reports for the first half of the year shall be completed within three months from the ended date of the accounting period. The process of financial statements as at the end of the accounting year shall be completed within 21 days from the date that the financial reports has been approved by the general shareholders' meeting; however, this period shall not exceed 4 months from the ended date of the accounting year.

7.2 Foreign bank's branch

7.2.1 Foreign bank's branch shall post its financial statements, in the public area of branch, within 1 month from the date the foreign bank announces its financial statements. The statements to be posted shall include auditor's report, balance sheet, and income statement prepared in accordance with the guideline of the regulator of such foreign bank.

7.2.2 The financial statements of the foreign bank's branch, which has been audited and seek opinion from the auditor, shall be posted in the public area of foreign bank's branch. Such statements shall also be published in at least one of daily newspapers, on the website of the foreign bank's branch and submitted to the Bank of Thailand. This entire process shall be completed within 4 months from the ended date of the accounting period.

7.3 Holding company, which is the parent company of the financial group

Holding company, which is the parent company of the financial group, shall present the financial statements prepared in a same way as set out for the commercial banks by the Bank of Thailand within 5 months from the ended date of the accounting period. However, the holding company is not required to announce the financial statements at the office and via other media as the Bank of Thailand required for the commercial banks.

The statements which shall be posted in the public area of head office, branch office, on daily newspaper as mentioned in clauses 7.1 and 7.2.2 include only auditor's report, balance sheet, and income statement. Nevertheless, if the notes to financial statements are referred in the posted balance sheet and income statement, such notes to financial statements shall be presented as well as in the case where the auditor has referred to the notes to financial statements although did not specifying the relevant amount. The statements which shall be posted on the website and submitted to the Bank of Thailand as prescribed in clauses 7.1, 7.2.2 and 7.3 shall include auditor's report, balance sheet, income statement, statement of changes in shareholder's equity, statement of cash flow, accounting policy and notes to financial statements.

8 If commercial bank or holding company, which is the parent company of financial group prepares consolidated financial statements, such statements shall be pursued as prescribed in clauses 7.1, 7.2.2 and 7.3 as well.

6. Effective Date

This Notification shall apply to the financial statements for the accounting period ended year 2008 onwards.

Announced on 3 August, 2008.

(Mrs. Tarisa Watanagase)
Governor
Bank of Thailand

Bank Name
Balance Sheet
As at25X1 and 25X0

Unit: Baht
25X1: 25X0

Asset

1. Cash
2. Interbank and money market items
 - 2.1 Domestic items
 - 2.1.1 Interest bearing
 - 2.1.2 Non-interest bearing
 - 2.2 Foreign items
 - 2.2.1 Interest bearing
 - 2.2.2 Non-interest bearingTotal interbank and money market items, net
3. Investments
 - 3.1 Current investments, net
 - 3.2 Long-term investments, net
 - 3.3 Investment in subsidiaries and associated companies, netTotal investments, net
4. Loans and accrued interest receivables
 - 4.1 Loans
 - 4.2 Accrued interest receivablesTotal loans and accrued interest receivables
- 4.3 Less Allowance for doubtful accounts
- 4.4 Less Revaluation allowance for debt restructuring
- Total loans and accrued interest receivables, net
5. Properties for sale, net
6. Customers' liability under acceptances
7. Customers' liability under collateral
8. Premises and equipment, net
9. Other assets, net
- Total Assets

Liabilities and Shareholders' Equity

10. Deposits
 - 10.1 Deposits in Baht
 - 10.2 Deposits in foreign currenciesTotal deposits
11. Interbank and money market items
 - 11.1 Domestic items
 - 11.1.1 Interest bearing
 - 11.1.2 Non-interest bearing
 - 11.2 Foreign items
 - 11.2.1 Interest bearing
 - 11.2.2 Non-interest bearingTotal Interbank and money market items
12. Liability payable on demand

- 13. Borrowing
 - 13.1 Short-term borrowings
 - 13.2 Long-term borrowings
 - Total borrowings
- 14. Bank's liability under acceptances
- 15. Bank's liability under collateral deliver
- 16. Provision, contingent liabilities
- 17. Other liabilities
 - Total liabilities
- 18. Shareholders' equity (in case of branches of foreign bank, display in 19)
 - 18.1 Share capital
 - 18.1.1 Authorized share capital
 - 18.1.1.1 Preferred Stock
 - 18.1.1.2 Common Stock
 - 18.1.2 Issued and paid-up share capital
 - 18.1.2.1 Preferred Stock
 - 18.1.2.2 Common Stock
 - 18.2 Stock rights, warrants and options
 - 18.3 Premium or discount on share capital
 - 18.3.1 Premium (discount) on preferred stock
 - 18.3.2 Premium (discount) on common stock
 - 18.4 Appraisal surplus
 - 18.5 Revaluation surplus (deficit) on investments
 - 18.6 Foreign currency Translation
 - 18.7 Retained earnings
 - 18.7.1 Appropriated
 - 18.7.1.1 Legal reserve
 - 18.7.1.2 Others
 - 18.7.2 Unappropriated
 - Total shareholders' equity
 - Total liabilities and shareholders' equity
- 19. Equities of the Head Office and Other Branches of the same juristic person (in case of branches of foreign banks, fill in item 19 instead of 18)
 - 19.1 Funds brought in to maintain assets under the Act
 - 19.2 Accounts with head office and other braches of the same juristic person, net
 - 19.3 Appraisal surplus
 - 19.4 Revaluation surplus (deficit) on investments
 - 19.5 Retained earnings
 - Total equities of the Head Office and Other Branches of the same juristic person, net
 - Total liabilities and equities of the Head Office and Other Branches of the same juristic person

Unit: Baht
25X1: 25X0

Off-balance sheet items - contingencies

- 20. Aval to bills and guarantees of loans
- 21. Liability under unmatured import bills
- 22. Letter of credit
- 23. Other contingencies

Director

Director

Bank Name.....
Income Statement
For Periodended.....25X1 and 25X0

Unit: Baht
25X1: 25X0

1. Interest and dividend income
 - 1.1 Interest on loans
 - 1.2 Interest on interbank and money market items
 - 1.3 Hire purchase and financial Lease income
 - 1.4 InvestmentsTotal interest and dividend income
2. Interest expenses
 - 2.1 Interest on deposits
 - 2.2 Interest on interbank and money market items
 - 2.3 Interest on short-term borrowings
 - 2.4 Interest on long-term borrowingsTotal interest expenses
- Interest Income and dividend, net
3. Bad debt and doubtful accounts
4. Loss on debt restructuring
- Interest and dividend income after bad debt and doubtful account and loss on debt restructuring
5. Non-interest income
 - 5.1 Gain (loss) on investments
 - 5.2 Gain (loss) on investment under equity method (only for consolidated financial statement)
 - 5.3 Fees and service income
 - 5.3.1 Acceptances, aval and guarantees
 - 5.3.2 Others
 - 5.4 Gain (loss) on exchanges
 - 5.5 Other incomeTotal non-interest income
6. Non-interest expenses
 - 6.1 Personal expense
 - 6.2 Premises and equipment expenses
 - 6.3 Taxes and duties
 - 6.4 Fees and service expenses
 - 6.5 Directors' remuneration
 - 6.6 Other expensesTotal non-interest expenses
7. Income (loss) before income tax
8. Income tax expense
9. Net Income (loss)
10. Basic earning per share
11. Diluted earning per share

Director

Director

Bank Name.....
Statement of changes in shareholder's equity (**Except for branch of foreign bank**)

Unit: Baht

	Issued and Paid-up Share Capital	Stock Rights, Warrants and Options	Premium or Discount on Share Capital	Appraisal Surplus on Asset Revaluation	Revaluation Surplus (Deficit) on Investment	Foreign Currency Translation	Retained Earnings	Total
1. Beginning balance as of 25X0								
2. Accumulated adjustment from changing error								
Beginning balance – after adjustment								
3. Appraisal surplus on asset revaluation								
4. Revaluation surplus (Deficit) on Investment								
5. Foreign Currency Translation								
Revenues (Expenses) recognized in shareholders' equity								
6. Net income (loss)								
Total revenues (expenses) recognized in this period								
7. Dividend payment								
8. Increase (decrease) in preferred stocks/common stocks								
9. Stock rights, warrant and options								
Ending balance as of 25X0								
10. Accumulated adjustment from changing error								
Ending balance – after adjustment								

	Issued and Paid-up Share Capital	Stock Rights, Warrants and Options	Premium or Discount on Share Capital	Appraisal Surplus on Asset Revaluation	Revaluation Surplus (Deficit) on Investment	Foreign Currency Translation	Retained Earnings	Total
11. Appraisal surplus on asset revaluation								
12. Revaluation (Deficit) Surplus on Investment								
13. Foreign Currency Translation								
Revenues (Expenses) recognized in shareholders' equity								
14. Net income (loss)								
Total revenues (expenses) recognized in this period								
15. Dividend payment								
16. Increase (decrease) in preferred stocks/common stocks								
17. Stock rights, warrant and options								
Ending balance as of 25X1								

Bank Name.....

Statement of changes in equity of head office and other branches of the same juristic person **(Only for branch of foreign bank)**

	Fund brought in to maintain assets under the Act	Accounts with head office and other branches of the same juristic person, net	Appraisal Surplus	Revaluation (Deficit) Surplus on Investment	Retained Earnings	Total
1. Beginning balance as of 25X0						
2. Accumulated adjustment from changing error						
Beginning balance – after adjustment						
3. Appraisal surplus on asset revaluation						
4. Revaluation surplus (Deficit) on Investment						
Revenues (Expenses) recognized in shareholders' equity						
5. Net income (loss)						
Total revenues (expenses) recognized in this period						
6. Accounts with head office and other branches of the same juristic person, net						
7. Profit transferred to head office						
8. Funds brought in to Thailand						
Ending balance as of 25X0						
9. Accumulated adjustment from changing error						
Ending balance – after adjustment						
10. Appraisal surplus on asset revaluation						

Unit: Baht

	Fund brought in to maintain assets under the Act	Accounts with head office and other branches of the same juristic person, net	Appraisal Surplus	Revaluation (Deficit) Surplus on Investment	Retained Earnings	Total
11. Revaluation surplus (Deficit) on Investment						
Revenues (Expenses) recognized in shareholders' equity						
12. Net income (loss)						
Total revenues (expenses) recognized in this period						
13. Accounts with head office and other branches of the same juristic person, net						
14. Profit transferred to head office						
15. Funds brought in to Thailand						
Ending balance as of 25X1						

Bank name.....
Statement of Cash Flows*
For.....Period Ended.....25X1 and 25X0

Unit: Baht
25X1 : 25X0

Cash flows from operating activities
Net income before tax
Adjustments to reconcile net income (loss) to net cash received (paid)
 from operating activities
 Depreciation and amortization
 Bad debts and doubtful accounts
 Deferred income tax
 (Gain) Loss revaluation of investments
 (Gain) Loss on disposal assets
 (Gain) Loss on foreign exchange

 Profit (Loss) before changes in operating assets and liabilities
 (Increase) Decrease in operating assets
 Interbank and money market items
 Current investment
 Loans
 Properties for sale
 Other assets

 Increase (Decrease) in operating liabilities
 Deposits
 Interbank and money market items
 Liabilities payable on demand
 Short-term borrowings

Net cash from operating activities
Cash flows from investment activities
 Purchase of property, plant and equipment
 Proceeds from sales of property, plant and equipment

Net cash used in investment activities
Cash flows from financing activities
 Proceeds from issuing debentures and long-term debt instruments
 Repayment for debentures and long-term debt instruments
 Issued and paid-up shares capital (except branch of foreign bank)
 Funds received / paid to head office (for branch of foreign bank)
 Dividend paid (except branch of foreign bank)

**All items under the statement of cash flow shall be in accordance with the Accounting Standard No. 25 Re: Statement of Cash Flow and amendment.*

Unit: Baht
25X1: 25X0

Net cash from financing activities
Net increase (decrease) in cash and cash equivalents
Cash and cash equivalents as at (the beginning of the periods)
Cash and cash equivalents as at (the ending of the periods)

Notes to financial statements

Notes to financial statements are divided into two sections

1. Principles and summary of significant accounting policies
2. Additional Information

Commercial bank shall disclose details in the notes to financial statements in accordance to the accounting standard stipulated under accounting law and additional regulation set out by the Bank of Thailand. As a minimum, the notes to financial statements shall consist of the following items and in the case where such items are not applicable to commercial bank, the bank does not have to present them.

1. Principles and summary of significant accounting policies

Followings are the least information which shall be disclosed:

1.1 Principles on financial statement presentation

1.2 Summary of significant accounting policies

(1) Revenue recognition

Disclose principle on recognition of significant revenues such as interest income from loan and deposit, revenue from hire-purchase and financial lease, suspension on revenue recognition, profit from sale of asset and foreclosed asset, interest and dividend from investment, etc.

(2) Expense recognition

Disclose principle on recognition of significant expenses such as deposit and loan interest expense, profit (loss) from exchange rate, loss from sales and revaluation of asset and foreclosed asset, etc.

(3) Loans

Disclose whether or not the displayed loan amount includes principal and accrued interest receivable and for the discounted loan, how the unearned discount presented.

(4) Allowance for doubtful accounts

Disclose the principle on how to set the allowances for doubtful accounts, how to amortize and recover the bad debts.

(5) Troubled debt restructuring

Disclose in accordance with the relevant accounting standard such as conditions for debt restructuring, discounted rate for debt restructuring, etc.

(6) Investment

Disclose in accordance with the relevant accounting standard and the Notification of the Bank of Thailand such as principle in fair value measurement of each type of investment, accounting policy regarding calculation of weighted average cost for sold securities, etc.

(7) Foreign currency translations

Disclose the principle on converting assets and liabilities in foreign currencies as at the transaction dates and as at the balance sheet dates, recognized gain (loss) from such conversions, as well as principle on exemption on conversion of some foreign assets and liabilities (if any).

Disclose the principle on recognition profit (loss) from forward foreign exchange contracts or foreign currencies trading obligations with conditions.

Disclose the currency conversions of financial institutions in foreign countries which are the subsidiaries of the bank.

(8) Premises, equipments and depreciations

Disclose in accordance with the relevant accounting standard such as depreciation methods, asset lifecycles, depreciation rates and asset valuation guidelines, etc.

(9) Properties for sale

Disclose the principle of measurement to determine book value of each type of property for sale.

(10) Sale of notes receivable

Disclose the accounting principle of sales, discounting, rediscounting of promissory notes or bill of exchanges which the bank has purchased, discounted or rediscounted.

(11) Financial instruments

Disclose in accordance with the relevant accounting standard such as purposes of issuing the instruments, risk control policies, hedging policies, etc.

(12) Policies on provident funds

Disclose the fund management methods and principles on contributions made to the funds.

(13) Deferred taxes

Disclose deferred taxes in accordance with the principles to which commercial bank comply.

(14) Earnings (loss) per shares

Disclose the calculations of earning (loss) per shares in that particular accounting period.

2. Additional information

2.1 Interbank and money market items

Details shall be shown as follows:

(1) Domestic items

	Demand	25X1	Total	Demand	25X0	Total
	(Baht)	(Baht)	(Baht)	(Baht)	(Baht)	(Baht)
Bank of Thailand and Financial Institutions Development Fund	XXX	XXX	XXX	XXX	XXX	XXX
Commercial banks	XXX	XXX	XXX	XXX	XXX	XXX
Other banks	XXX	XXX	XXX	XXX	XXX	XXX
Finance companies, securities companies, credit foncier companies	XXX	XXX	XXX	XXX	XXX	XXX
Other financial institutions	XXX	XXX	XXX	XXX	XXX	XXX
Total domestic items	XXX	XXX	XXX	XXX	XXX	XXX
<u>Add</u> Accrued interest receivables	XXX	XXX	XXX	XXX	XXX	XXX
<u>Less</u> Allowance for doubtful accounts	XXX	XXX	XXX	XXX	XXX	XXX
Total	XXX	XXX	XXX	XXX	XXX	XXX

(2) Foreign items

	Demand	25X1	Total	Demand	25X0	Total
	(Baht)	(Baht)	(Baht)	(Baht)	(Baht)	(Baht)
USD	XXX	XXX	XXX	XXX	XXX	XXX
JPY	XXX	XXX	XXX	XXX	XXX	XXX
EURO	XXX	XXX	XXX	XXX	XXX	XXX
Others	XXX	XXX	XXX	XXX	XXX	XXX
Total foreign items	XXX	XXX	XXX	XXX	XXX	XXX
<u>Add</u> Accrued interest receivables	XXX	XXX	XXX	XXX	XXX	XXX
<u>Less</u> Allowance for doubtful accounts	XXX	XXX	XXX	XXX	XXX	XXX
Total	XXX	XXX	XXX	XXX	XXX	XXX
Total domestic and foreign items	XXX	XXX	XXX	XXX	XXX	XXX

In addition, commercial bank shall disclose amount of income that has been suspend in accordance with the practices which the bank comply.

2.2 Investment

Detail shall be shown as follows:

	25X1		25X0	
	Cost/ Amortized Cost (Baht)	Fair Value (Baht)	Cost/ Amortized Cost (Baht)	Fair Value (Baht)
1. <u>Current investments</u>				
1.1 <u>Trading securities</u>				
1.1.1 Government and state enterprise Securities	XXX	XXX	XXX	XXX
1.1.2 Private enterprise debt securities	XXX	XXX	XXX	XXX
1.1.3 Foreign debt securities	XXX	XXX	XXX	XXX
1.1.4 Domestic marketable equity securities	XXX	XXX	XXX	XXX
1.1.5 Foreign marketable equity securities	XXX	XXX	XXX	XXX
1.1.6 Investment in receivables	XXX	XXX	XXX	XXX
1.1.7 Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	XXX	XXX	XXX	XXX
<u>Add (less) Revaluation allowance</u>	<u>XXX</u>	<u> </u>	<u>XXX</u>	<u> </u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
1.2 <u>Available-for-sale securities</u>				
1.2.1 Government and state enterprise Securities	XXX	XXX	XXX	XXX
1.2.2 Private enterprise debt securities	XXX	XXX	XXX	XXX
1.2.3 Foreign debt securities	XXX	XXX	XXX	XXX
1.2.4 Domestic marketable equity securities	XXX	XXX	XXX	XXX
1.2.5 Foreign marketable equity securities	XXX	XXX	XXX	XXX
1.2.6 Investment in receivables	XXX	XXX	XXX	XXX
1.2.7 Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	XXX	XXX	XXX	XXX
<u>Add (less) Revaluation allowance</u>	XXX	<u> </u>	XXX	<u> </u>
<u>Less Allowance for impairment</u>	<u>XXX</u>	<u> </u>	<u>XXX</u>	<u> </u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
1.3 <u>Held-to-maturity debt securities</u>				
1.3.1 Government and state enterprise securities	XXX		XXX	
1.3.2 Private enterprise debt securities	XXX		XXX	
1.3.3 Foreign debt securities	XXX		XXX	
1.3.4 Others	<u>XXX</u>		<u>XXX</u>	
Total	XXX		XXX	
<u>Less Allowance for impairment</u>	<u>XXX</u>		<u>XXX</u>	
Total	<u>XXX</u>		<u>XXX</u>	
1.4 <u>General investments</u>				
1.4.1 Domestic non-marketable equity securities	XXX		XXX	
1.4.2 Foreign non-marketable equity securities	XXX		XXX	
1.4.3 Investment in receivables	XXX		XXX	
1.4.4 Others	<u>XXX</u>		<u>XXX</u>	
Total	XXX		XXX	
<u>Less Allowance for impairment</u>	<u>XXX</u>		<u>XXX</u>	
Total	<u>XXX</u>		<u>XXX</u>	
Total current investment, net	<u>XXX</u>		<u>XXX</u>	

	25X1		25X0	
	Cost/ Amortized Cost (Baht)	Fair Value (Baht)	Cost/ Amortized Cost (Baht)	Fair Value (Baht)
2. Long-term investments				
2.1 Available-for-sale securities				
2.1.1 Government and state enterprise securities	XXX	XXX	XXX	XXX
2.1.2 Private enterprise debt securities	XXX	XXX	XXX	XXX
2.1.3 Foreign debt securities	XXX	XXX	XXX	XXX
2.1.4 Domestic marketable equity securities	XXX	XXX	XXX	XXX
2.1.5 Foreign marketable equity securities	XXX	XXX	XXX	XXX
2.1.6 Investment in receivables	XXX	XXX	XXX	XXX
2.1.7 Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	XXX	XXX	XXX	XXX
Add (less) Revaluation allowance	XXX		XXX	
Less Allowance for impairment	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
2.2 Held-to-maturity debt securities				
2.2.1 Government and state enterprise securities	XXX		XXX	
2.2.2 Private enterprise debt securities	XXX		XXX	
2.2.3 Foreign debt securities	XXX		XXX	
2.2.4 Others	<u>XXX</u>		<u>XXX</u>	
Total	XXX		XXX	
Less Allowance for impairment	<u>XXX</u>		<u>XXX</u>	
Total	<u>XXX</u>		<u>XXX</u>	
2.3 General investments				
2.3.1 Domestic non-marketable equity securities	XXX		XXX	
2.3.2 Foreign non-marketable equity securities	XXX		XXX	
2.3.3 Investment in receivables	XXX		XXX	
2.3.4 Others	<u>XXX</u>		<u>XXX</u>	
Total	XXX		XXX	
Less Allowance for impairment	<u>XXX</u>		<u>XXX</u>	
Total	<u>XXX</u>		<u>XXX</u>	
Total long-term investment, net	<u>XXX</u>		<u>XXX</u>	

3. Maturity schedule of debt securities

	25X1				25X0			
	Maturity			Total	Maturity			Total
1 Year	Over 1 to 5 Years	Over 5 Years	(Baht)		1 Year	Over 1 to 5 Years	Over 5 Years	
<u>3.1 Available-for-sale securities</u>								
3.1.1 Government and state enterprise securities	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.1.2 Private enterprise debt securities	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.1.3 Foreign debt securities	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.1.4 Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
<u>Add</u> (less) Revaluation allowance	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
<u>Less</u> Allowance for impairment	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
<u>3.2 Held-to-maturity debt securities</u>								
3.2.1 Government and state enterprise securities	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.2.2 Private enterprise debt securities	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.2.3 Foreign debt securities	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.2.4 Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
<u>Less</u> Allowance for impairment	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total debt securities	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

In the case where there is an investment in any juristic persons more than 10% of sold shares and is not subject to the investment in subsidiaries and affiliated companies, the investment shall be disclosed by dividing as agricultural and mining group, manufacturing industrial and commercial group, real estate and construction group, utility and service group and others.

In the case where there are securities in lending or securities used as collateral, the amounts and values of securities which are used in such transactions shall also be disclosed.

4. Investments in subsidiaries and associated companies

Detail shall be shown as follows:

Company Name	Type of Business	25X1		Investment (Equity Method)	Investment (Cost Method)
		Type of Shares	Percentage of shares		
_____	_____	(Preferred/ Common)	(Preferred/ Common)	(Baht)	(Baht)
_____	_____	_____	XXX	XXX	XXX
_____	_____	_____	XXX	XXX	XXX
_____	_____	_____	XXX	XXX	XXX
Total				XXX	XXX
<u>Less</u> Allowance for impairment				XXX	XXX
Investments in subsidiaries and associated companies, net				XXX	XXX

Company Name	Type of Business	25X0		Investment (Equity Method)	Investment (Cost Method)
		Type of Shares	Percentage of shares		
_____	_____	(Preferred/ Common)	(Preferred/ Common)	(Baht)	(Baht)
_____	_____	_____	XXX	XXX	XXX
_____	_____	_____	XXX	XXX	XXX
_____	_____	_____	XXX	XXX	XXX
Total				XXX	XXX
<u>Less</u> Allowance for impairment				XXX	XXX
Investments in subsidiaries and associated companies, net				XXX	XXX

In addition, the other information shall also be disclosed in accordance with the accounting standard.

In the case where there is reclassification of investments, the amount reclassified and profits or losses recognition resulted from such change shall also be disclosed.

2.3 Loans and accrued interest receivable

Detail shall be shown as follows:

(1) Classified by loan type

	25X1	25X0
	<u>(Baht)</u>	<u>(Baht)</u>
Overdrafts	XXX	XXX
Loans	XXX	XXX
Bills	XXX	XXX
Hire purchase receivable	XXX	XXX
Financial lease receivable	XXX	XXX
Loans and receivable – according to repurchase contract	XXX	XXX
Loans by taking transferred receivable	XXX	XXX
Others	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>
<u>Add</u> Accrued interest receivable	XXX	XXX
<u>Less</u> Allowance for doubtful accounts	XXX	XXX
Revaluation allowance for debt restructuring	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>

(2) Classified by remaining maturity

	25X1	25X0
	<u>(Baht)</u>	<u>(Baht)</u>
Up to 1 year*	XXX	XXX
Over 1 year	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>

* *Including without contracts and past-due contracts*

(3) Classified by currencies and residence of receivables

	25X1			25X0		
	Domestic <u>(Baht)</u>	Foreign <u>(Baht)</u>	Total <u>(Baht)</u>	Domestic <u>(Baht)</u>	Foreign <u>(Baht)</u>	Total <u>(Baht)</u>
THB	XXX	XXX	XXX	XXX	XXX	XXX
USD	XXX	XXX	XXX	XXX	XXX	XXX
Others	XXX	XXX	XXX	XXX	XXX	XXX
Total	XXX	XXX	XXX	XXX	XXX	XXX

(4) Classified by business type and classification

	25X1					
	Pass <u>(Baht)</u>	Special Mentioned <u>(Baht)</u>	Substandard <u>(Baht)</u>	Doubtful <u>(Baht)</u>	Doubtful of Loss <u>(Baht)</u>	Total <u>(Baht)</u>
Agricultural and Mining	XXX	XXX	XXX	XXX	XXX	XXX
Manufacturing industry and Commerce	XXX	XXX	XXX	XXX	XXX	XXX
Real Estate and Construction	XXX	XXX	XXX	XXX	XXX	XXX
Utilities and Services	XXX	XXX	XXX	XXX	XXX	XXX
Housing Loans	XXX	XXX	XXX	XXX	XXX	XXX
Others	XXX	XXX	XXX	XXX	XXX	XXX
Total	XXX	XXX	XXX	XXX	XXX	XXX

	25X0					
	Pass <u>(Baht)</u>	Special Mentioned <u>(Baht)</u>	Substandard <u>(Baht)</u>	Doubtful <u>(Baht)</u>	Doubtful of Loss <u>(Baht)</u>	Total <u>(Baht)</u>
Agricultural and Mining	XXX	XXX	XXX	XXX	XXX	XXX
Manufacturing industry and Commerce	XXX	XXX	XXX	XXX	XXX	XXX
Real Estate and Construction	XXX	XXX	XXX	XXX	XXX	XXX
Utilities and Services	XXX	XXX	XXX	XXX	XXX	XXX
Housing Loans	XXX	XXX	XXX	XXX	XXX	XXX
Others	XXX	XXX	XXX	XXX	XXX	XXX
Total	XXX	XXX	XXX	XXX	XXX	XXX

In case where there are borrowing less than 3 loans granted to any particular business types, such transactions shall be disclosed under others.

(5) Classified by classification

	25X1			
	Loans and Accrued Interest Receivable	Loans Net of Collateral ^{1/}	% Required for setting allowance	Minimum Provision Required By the BOT
	<u>(Baht)</u>	<u>(Baht)</u>	<u>%</u>	<u>(Baht)</u>
Pass	XXX	XXX	XXX	XXX
Special mentioned	XXX	XXX	XXX	XXX
Substandard	XXX	XXX	XXX	XXX
Doubtful	XXX	XXX	XXX	XXX
Doubtful of loss	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

	25X0			
	Loans and Accrued Interest Receivable	Loans Net of Collateral ^{1/}	% Required for setting allowance	Minimum Provision Required By the BOT
	<u>(Baht)</u>	<u>(Baht)</u>	<u>%</u>	<u>(Baht)</u>
Pass	XXX	XXX	XXX	XXX
Special mentioned	XXX	XXX	XXX	XXX
Substandard	XXX	XXX	XXX	XXX
Doubtful	XXX	XXX	XXX	XXX
Doubtful of loss	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

^{1/} *Loan net of collateral means loan after deducting the present value of expected cash inflow from the debtor or present value of expected cash inflow from disposing collateral or loan reserved as collective approach as the case may be*

In addition, the details which also be disclosed are as followings:

- (5.1) The amount of annual deferred incomes
- (5.2) The amount of suspended income loans in accordance with the principles which commercial bank comply with.
- (5.3) Information for loans and accrued interest receivable reserved as collective approach (if any) by disclosing the amount of loan and accrued interest receivable, percentage used in setting allowance (may display in ranges of percentage) and provision which estimated in accordance with the Notification of the Bank of Thailand Re: Guideline on Classification and Provision of Financial Institutions. Such information shall be displayed by classification.

(6) Troubled debt restructurings

Disclose troubled debt restructuring in accordance with the accounting standard.

2.4 Allowance for doubtful accounts

Detail shall be shown as follows:

	25X1					
	Pass	Special	Substandard	Doubtful	Doubtful	Total
	(Baht)	Mentioned	(Baht)	(Baht)	of Loss	(Baht)
	(Baht)	(Baht)	(Baht)	(Baht)	(Baht)	(Baht)
Beginning balance	XXX	XXX	XXX	XXX	XXX	XXX
Doubtful accounts	XXX	XXX	XXX	XXX	XXX	XXX
Bad debt recovered	-	-	-	-	XXX	XXX
Bad debt written off	-	-	-	-	XXX	XXX
Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Ending balance	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

	25X0					
	Pass	Special	Substandard	Doubtful	Doubtful	Total
	(Baht)	Mentioned	(Baht)	(Baht)	of Loss	(Baht)
	(Baht)	(Baht)	(Baht)	(Baht)	(Baht)	(Baht)
Beginning balance	XXX	XXX	XXX	XXX	XXX	XXX
Doubtful accounts	XXX	XXX	XXX	XXX	XXX	XXX
Bad debt recovered	-	-	-	-	XXX	XXX
Bad debt written off	-	-	-	-	XXX	XXX
Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Ending balance	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

2.5 Revaluation allowance for debt restructuring

Details shall be shown as follows:

	25X1	25X0
	(Baht)	(Baht)
Beginning balance	XXX	XXX
Increase during the period	XXX	XXX
Write off during the period	<u>XXX</u>	<u>XXX</u>
Ending balance	<u>XXX</u>	<u>XXX</u>

2.6 Properties for sale

Details shall be shown as follows:

Properties for sale	Beginning balance (Baht)	25X1		Ending balance (Baht)
		Additions (Baht)	Disposals (Baht)	
Assets from debt repayment				
Immovable assets	XXX	XXX	XXX	XXX
Movable assets	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total properties for sale	XXX	XXX	XXX	XXX
<u>Less</u> Allowance for impairment	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total properties for sale, net	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

Properties for sale	Beginning balance (Baht)	25X0		Ending balance (Baht)
		Additions (Baht)	Disposals (Baht)	
Assets from debt repayment				
Immovable assets	XXX	XXX	XXX	XXX
Movable assets	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total properties for sale	XXX	XXX	XXX	XXX
<u>Less</u> Allowance for impairment	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total properties fore sale, net	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

2.7 Premises and equipment
 Details shall be shown as follows:

25X1

	Cost				Accumulated Depreciation				Allowance for Impairment (Baht)	Premises and equipment, net (Baht)
	Beginning Balance	Additions	Disposal	Ending Balance	Beginning Balance	Additions	Disposal	Ending Balance		
	(Baht)	(Baht)	(Baht)	(Baht)	(Baht)	(Baht)	(Baht)	(Baht)		
Land										
Cost	XXX	XXX	XXX	XXX					XXX	XXX
Appraisal increase (year...)	XXX	XXX	XXX	XXX					XXX	XXX
Appraisal decrease (year...)	XXX	XXX	XXX	XXX					XXX	XXX
Building										
Cost	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Appraisal increase (year...)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Appraisal decrease (year...)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Equipment	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Other	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

2.8 Other Assets

Disclose significant other assets and relevant amounts. In case where commercial bank applies deferred tax accounting, the amount of deferred tax shall be disclosed as well.

2.9 Deposits

Details shall be shown as follows:

(1) Classified by type of deposit

	25X1 <u>(Baht)</u>	25X0 <u>(Baht)</u>
Demand	XXX	XXX
Savings	XXX	XXX
Fixed		
- Up to 6 months	XXX	XXX
- 6 months-less than 1 year	XXX	XXX
- 1 year and over	XXX	XXX
Certificates of deposit	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>

(2) Classified by remaining maturity of deposit

	25X1 <u>(Baht)</u>	25X0 <u>(Baht)</u>
Up to 1 year*	XXX	XXX
Over 1 year	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>

* include matured contract

(3) Classified by currency and customer's residence

	25X1			25X0		
	Domestic <u>(Baht)</u>	Foreign <u>(Baht)</u>	Total <u>(Baht)</u>	Domestic <u>(Baht)</u>	Foreign <u>(Baht)</u>	Total <u>(Baht)</u>
THB	XXX	XXX	XXX	XXX	XXX	XXX
USD	XXX	XXX	XXX	XXX	XXX	XXX
Others	XXX	XXX	XXX	XXX	XXX	XXX
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

2.10 Interbank and money market items

Details shall be shown as follows:

(1) Domestic items

	25X1			25X0		
	Demand <u>(Baht)</u>	Time <u>(Baht)</u>	Total <u>(Baht)</u>	Demand <u>(Baht)</u>	Time <u>(Baht)</u>	Total <u>(Baht)</u>
Bank of Thailand and Financial Institutions Development Fund	XXX	XXX	XXX	XXX	XXX	XXX
Commercial banks	XXX	XXX	XXX	XXX	XXX	XXX
Other banks	XXX	XXX	XXX	XXX	XXX	XXX
Finance companies, securities companies, credit foncier company	XXX	XXX	XXX	XXX	XXX	XXX
Other financial institutions	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total domestic items	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

(2) Foreign items

	25X1			25X0		
	Demand (Baht)	Time (Baht)	Total (Baht)	Demand (Baht)	Time (Baht)	Total (Baht)
USD	XXX	XXX	XXX	XXX	XXX	XXX
YEN	XXX	XXX	XXX	XXX	XXX	XXX
EURO	XXX	XXX	XXX	XXX	XXX	XXX
Others	XXX	XXX	XXX	XXX	XXX	XXX
Total foreign items	XXX	XXX	XXX	XXX	XXX	XXX
Total domestic and foreign items	XXX	XXX	XXX	XXX	XXX	XXX

2.11 Borrowings

Details shall be shown as follows:

	25X1			25X0		
	Domestic (Baht)	Foreign (Baht)	Total (Baht)	Domestic (Baht)	Foreign (Baht)	Total (Baht)
Debenture	XXX	XXX	XXX	XXX	XXX	XXX
Subordinated debenture	XXX	XXX	XXX	XXX	XXX	XXX
Convertible debenture	XXX	XXX	XXX	XXX	XXX	XXX
Floating Rated Bill	XXX	XXX	XXX	XXX	XXX	XXX
Borrowing – Repurchased Agreement	XXX	XXX	XXX	XXX	XXX	XXX
Borrowing – Transferred Debtor	XXX	XXX	XXX	XXX	XXX	XXX
Others	XXX	XXX	XXX	XXX	XXX	XXX
Total	XXX	XXX	XXX	XXX	XXX	XXX

Disclose supporting details for each type of instruments, classified by currencies, interest rates, maturity dates and other important conditions, obligations to debenture's rights and instrument's rights.

2.12 Other liabilities

Disclose significant other liabilities and related amounts, as well as details on living fund projects and pensions or provident funds.

2.13 Share Capitals (exclude foreign bank's branch)

Details shall be shown as follows:

(1) In case where commercial bank hold preferred shares, the nature and right of such preferred shares shall be disclosed as well.

(2) In case where commercial bank hold warrants, the total amount of rights issued, remaining warrants, condition, exercising period of such warrants and relevant obligations shall be disclosed.

In case of the warrant issued for current shareholders for raising capital, the total amount of warrants issued, conditions, and exercising periods, for such warrants, including amounts, types and exercising prices, remaining warrants and relevant obligation shall be disclosed.

(3) In case where commercial bank anticipates in increasing or reducing capital, the bank shall disclose the amount of capital increased or decreased, type of shares, number of shares, price per shares, dates approved from the shareholder meeting and Minister of Finance, date of new capital registered at the Ministry of Commerce. In case such transaction is in progress, the process shall be identified..

2.14 Capital requirements

Disclose detail of capital components as prescribed on Table 1 (for commercial bank except foreign bank's branch) and Table 2 (For foreign bank's branch) and the capital ratio to risked assets of the commercial bank as prescribed on Table 8. Table 1, Table 2 and Table 8, mentioned earlier, are the attachments of the draft of guideline on maintaining capital according to Base II Principle 3 Re: Market Discipline or as stipulated in Section 32 of the Financial Institutions Businesses Act B.E. 2551.

2.15 Assets under obligations and limitations

Disclose assets under obligations and limitations for every heading by displaying types and book values of assets with its obligations and limitations.

2.16 Contingent liabilities and obligation

Display detailed liabilities which shown at the end of balance sheet as follows:

	25X1			25X0		
	Baht	Foreign Currencies	Total	Baht	Foreign Currencies	Total
	<u>(Baht)</u>	<u>(Baht)</u>	<u>(Baht)</u>	<u>(Baht)</u>	<u>(Baht)</u>	<u>(Baht)</u>
Avals to bills	XXX	XXX	XXX	XXX	XXX	XXX
Guarantees of loans	XXX	XXX	XXX	XXX	XXX	XXX
Underwriting commitments	XXX	XXX	XXX	XXX	XXX	XXX
Other guarantees	XXX	XXX	XXX	XXX	XXX	XXX
Letters of credit	XXX	XXX	XXX	XXX	XXX	XXX
Foreign exchange agreements						
Bought	XXX	XXX	XXX	XXX	XXX	XXX
Sold	XXX	XXX	XXX	XXX	XXX	XXX
Interest rate agreements						
Bought	XXX	XXX	XXX	XXX	XXX	XXX
Sold	XXX	XXX	XXX	XXX	XXX	XXX
Amount of unused bank overdraft	XXX	XXX	XXX	XXX	XXX	XXX
Others	XXX	XXX	XXX	XXX	XXX	XXX
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

In case where commercial bank is sued, undertake liabilities in purchasing or acquiring assets or obtains significant contingent liabilities or obligations that may occur, the bank shall summarize the relevant contents and amounts as well as the opinions from the bank's executive in case of damages or impacts.

2.17 Related transactions

Disclose relevant item as prescribed in the accounting standard, including relevant items with the directors, managers, deputy managers, assistant managers or other equivalent titles named differently, authorized persons of the bank or related persons to such persons mentioned earlier, as well as, other equivalent positions or business with beneficial interests which commercial bank, the directors, authorized persons or related persons to such persons mentioned earlier obtain totally shares more than 10% of the paid-up capital of such business.

2.18 Other remunerations paid to the directors and authorized persons

Disclose the remunerations or other benefits, monetary and non-monetary, paid to the directors, managers, deputy managers, assistant managers or other equivalent titles named differently, authorized persons of the bank or related persons to such persons mentioned earlier, including other equivalent positions other than benefits that the bank shall pay as usual. In addition, the bank shall disclose details of sales, dispose or lease of assets to aforementioned persons as well as remunerations under employments and other remuneration contracts in accordance with the guideline set out on the Notification of by the Bank of Thailand Re: Guideline on Sales, Dispose or Lease of Assets to Director and Other persons as stipulated in Section 48(4) or acquiring or lease assets from such persons.

2.19 Long-term lease agreements

Disclose the summarize contents of contracts, maturity dates, obligation of contracts and restrictions under such contracts and the relevant amounts.

2.20 Events after the date on the financial statements

Disclose the summarize contents of the events incurred after the date on the financial statements which may impact the financial statements of the reporting year as well as the relevant amounts.

2.21 Changes on accounting policies

Disclose any changes of accounting policies from the existing accounting standard to a new standard as well as identify impacts from such changes to the relevant items on the balance sheet and net profit (loss) after adjustment on relevant income tax.

2.22 Important Position and performance classified by type of domestic or foreign transactions

(1) Position classified by type of transaction

	25X1			25X0		
	Domestic (Baht)	Foreign (Baht)	Total (Baht)	Domestic (Baht)	Foreign (Baht)	Total (Baht)
Total Assets	XXX	XXX	XXX	XXX	XXX	XXX
Interbank and money market (Item 2)	XXX	XXX	XXX	XXX	XXX	XXX
Loans	XXX	XXX	XXX	XXX	XXX	XXX
Investments	XXX	XXX	XXX	XXX	XXX	XXX
Deposits	XXX	XXX	XXX	XXX	XXX	XXX
Interbank and money						

market (Item 11)	XXX	XXX	XXX	XXX	XXX	XXX
Borrowings	XXX	XXX	XXX	XXX	XXX	XXX
Total Obligations	XXX	XXX	XXX	XXX	XXX	XXX

(2) Performance classified by type of transaction

	25X1			25X0		
	Domestic (Baht)	Foreign (Baht)	Total (Baht)	Domestic (Baht)	Foreign (Baht)	Total (Baht)
Interest incomes and dividend	XXX	XXX	XXX	XXX	XXX	XXX
Interest expenses	<u>(XXX)</u>	<u>(XXX)</u>	<u>(XXX)</u>	<u>(XXX)</u>	<u>(XXX)</u>	<u>(XXX)</u>
Interest incomes, net	XXX	XXX	XXX	XXX	XXX	XXX
Non-interest incomes	XXX	XXX	XXX	XXX	XXX	XXX
Non-interest expense	<u>(XXX)</u>	<u>(XXX)</u>	<u>(XXX)</u>	<u>(XXX)</u>	<u>(XXX)</u>	<u>(XXX)</u>
Profit (loss) before tax	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

Definition
Balance Sheet
Asset

1. Cash

means

1.1 Banknotes and minted coins in possession of commercial banks as well as petty cash.

1.2 Cash in transit such as instruments payable on demand, which are being collected and instruments which, pursuant to commercial bank's account clearing rules, must be collected within the next business day, e.g. drafts, cheque not having been settled but already been credited to customers' accounts and cheque pending return, etc.

2. Interbank and money market items

2.1 Domestic items

mean deposit, certificate of deposit, credit granted and margin lending under private repo, including transferred loan which is not considered as sale in accordance with financial institution accounting principle under Lending Interest Act of domestic financial institutions and Islamic bank of Thailand as well as accrued interest receivable from such transaction deducting allowance for doubtful loss and allowance for revaluation of debt restructuring. However, it does not include debt instrument which is required to disclose under item 3.

Loan, margin receivable and margin payable under private repo which the transactions instigated from the same counterparty and transaction which can be netted according to the accounting standard, shall be presented as a net amount.

In addition, this item shall include the following transactions with the Bank of Thailand: bilateral repurchased bond, the Bank of Thailand's debt instrument purchasing with resale agreement, deposit with the Bank of Thailand and daily liquidity adjustment.

2.1.1 Interest bearing

means domestic interbank and money market which interest bearing

2.1.2 Non-interest bearing

means domestic interbank and money market which non-interest bearing

2.2 Foreign items

mean deposit, certificate of deposit and credit granted, including transferred loan which are not considered as sale in accordance with foreign financial institution accounting principle as well as accrued interest receivable from such loan deducting allowance for doubtful loss and allowance for revaluation of debt

restructuring. However, it does not include debt instrument which is required to disclose under item 3.

2.2.1 Interest bearing
means foreign interbank and money market which interest bearing

2.2.2 Non-interest bearing
means foreign interbank and money market which non-interest bearing

3. Investments

3.1 Current investments, net
Mean investment portfolios which commercial bank intend to maintain for a period of not more than 1 year, including securities for trading, available for sale, general investments and other debt instruments due within a period of 1 year.

3.2 Long-term investments, net
mean investment portfolios which commercial banks intend to maintain for a period of more than 1 year, including all securities available for sale, general investments, debt instruments categorized as securities available for sale and debt instruments held for maturity.

In this regard long-term investments shall include debt securities for operation, securities lending, debt securities during lending and debt securities used as collateral under private repo transactions.

Investments under item 3.1 and 3.2 include debt securities, equity securities and investments in transferred receivables.

1. Debt securities consist of
(1) Government and state enterprise securities
mean treasury bills, bonds or other instruments issued by the Government of Thailand, local or provincial administrations as well as debentures, bonds or other instruments issued by governmental organizations, state enterprises or juristic person established under specific laws as an issuer.

(2) Private enterprises debt securities
mean debentures, bill of exchange issued by finance companies with the nature as a fund raising, bills of exchange issued by other businesses in the nature of fund raising and similar to debentures prescribed by the Security Exchange Commission (SEC) and Stock Exchange of Thailand (SET) and other debt instruments in the nature of fund raising and similar to be dentures prescribed by the SEC and the SET.

(3) Foreign debt securities
mean debt instruments issued for sale in foreign country, including debt securities prescribed in (1) and (2) which has been sold abroad.

(4) Other debt securities
mean any debt instruments which are not able to disclose in those mentioned above.

2. Equity securities consist of:

(1) Marketable equity securities
mean securities which have been traded in active market in Thailand and oversea.

(2) Non-marketable equity securities
mean securities which have not been traded in the liquidity market in Thailand and oversea.

(3) Other equity securities
mean securities which are not able to disclose in those mentioned above.

3. Investments in receivables
mean purchasing or transferring receivables which are considered as purchasing in accordance with the accounting principles, prescribed on the Notification of the Bank of Thailand Re: Guidelines on Accounting of Financial Institutions.

Such investments shall be displayed in net amount after adding or deducting allowance to investment revaluation and allowance for impaired investment.

3.3 Investments in subsidiaries and associated companies, net
mean investments in subsidiaries and associated companies in accordance with the accounting standards of commercial bank.

In addition, the investments shall be recorded according to the accounting standards and shall be displayed in net amount after impairment.

4. Loans and accrued interest receivables

4.1 Loans
mean all types of credits granted to the debtor who is not a financial institution under Financial Institutions Lending Interest Act, Islamic bank of Thailand and other financial institutions in foreign country as follows:

4.1.1 Overdraft lending, exclusive of interest not yet recognized as income;

4.1.2 Lending, purchasing, discounting, rediscounting bills, excluding bills which are disclosed in item 3;

4.1.3 Receivable under hire purchase and financial lease agreement;

4.1.4 Credit extension under bills of exchange payable at sight or upon expiration of maturity date issued pursuant to letters of credit opened by commercial banks;

4.1.5 Having creditor status because commercial banks have paid or ordered to pay amounts of money for the benefit of customers. This includes payments due under any kinds of obligations, i.e. letters of credit, indemnity due under guaranty or guarantee letter issued by the commercial banks to their customers, term bills with immediate payment obligations which beneficiaries have already received amounts due under such bills;

4.1.6 Accepting of trust receipts issued by payers under bills of exchange payable at sight or upon maturity which foreign banks submitted for proceeds collection;

4.1.7 Loan and margin receivable under private repo mean the transaction on private repo with other juristic person who is not a financial institution under Financial Institutions Lending Interest Act;

Loan, margin receivable and margin payable under private repo, in which the transaction instigated from the same counterparty and transaction that can be netted according to the accounting standard, shall be presented as a net amount.

4.1.8 Loan granted to suspended financial institutions and those whose license has been revoked regardless of whether their promissory notes from such loans are exchangeable.

In addition to the transactions prescribe in item 2,

For item 4.1.2 and 4.1.3 shall be displayed in net amount after deferred income.

4.2 Accrued Interest Receivables

mean accrued interest incurred from loan, excluding interest from overdraft lending which shall be included in item 4.1. Accrued interest receivables which are not yet recognized as income shall be deducted from related accounts.

4.3 Allowance for Doubtful Accounts

means allowance reserved for deducted from loan and accrued interest receivables which is foreseeable as uncollectible debt.

4.4 Revaluation allowance for debt restructuring

means the amount of investment in receivable over fair value of such receivable which is calculated from the present value of future cash flow expected to receive discounted with market rate.

5. Properties for sale, net
mean

5.1 The property which falls under the commercial bank's possession as a result of debt repayment or purchase of property mortgaged with the banks at a public auction under an order of a court or receiver including foreclosed property under hire purchase or financial lease agreement.

5.2 Land, building and other asset including leasehold right to serve as a workplace or for the officers or employees, however, it has no longer serve such purpose.

Properties for sale shall be presented in net amount less allowance of impairment of asset.

Securities received as loan repayment or from debt restructuring shall be shown in item 3.

6. Customers' liability under acceptances
means customers' liability resulting from acceptance of bill and other acceptances of the same nature for which the commercial banks are obligated to make payment due under the acceptances given.

7. Customers' liability under collateral
means customers' liability to return security under collateral as a result of a private repo transaction and the customer has used such security for another transaction.

8. Premises and equipment, net
mean

8.1 Land and buildings used for or allowed to a place of business or place for the use of officers or employees of commercial banks.

8.2 Equipment, office equipment, computers, furniture and fixtures, and vehicles shown in net amount after deduction of the accumulated depreciation and allowance for impairment of asset.

9. Other assets, net
mean

9.1 Accrued Income Receivable which commercial bank has recorded as income but have not yet actually received, such as accrued interest income of government bond, accrued dividends and accrued interest incurred from debt instrument, excluding accrued interest from loan which shown in item 4.2

9.2 Prepaid Expenses and Deferred Expenses means expenses which commercial banks already paid, but such expenses will be recognized in the future accounting period.

9.3 Other Account Receivables other than those created by loan, e.g. receivables from fraud committed by employees which shall be shown in the net amount expected to be collectable.

9.4 Net Inter-Office Balance means net debit balance of inter-office accounts between the head office and branch offices.

9.5 Intangible assets such as right, goodwill, etc. shall be displayed with net amount after amortization.

9.6 Other assets which cannot be stated in the aforementioned items

In case any of the other assets account for at least 20 percent of the total other assets, such other assets shall be stated separately in the order after item 8.

Liabilities and Shareholders' Equity

10. Deposits

mean all kinds of deposits from residence in Thailand and oversea, both in Thai Baht and foreign currencies, including non-active deposits. However, deposit does not include interbank deposits and money market, both domestic and overseas, which shall be stated in item 11.

10.1 Deposits in Baht

mean every types of deposits in Baht, both interest bearing and non-interest bearing, including certificate of deposit with bear interest and sale at discount or non-active deposit without interest. The current account deposit of the overdraft account shall not be deducted from this item, but it shall be presented as loan in item 4.1.

10.2 Deposits in foreign currencies

mean every types of deposit in foreign currencies, both interest bearing and non-interest bearing.

11. Interbank and money market items

11.1 Domestic items

mean deposits, loan, borrowings and margin payable under private repo from financial institutions under the Lending Interest Rate Act of domestic financial institutions and Islamic bank of Thailand, as well as loan with debt instrument nature which is sold to the banks and money markets and disposing of debt which is not considered a sale under the accounting principle.

Loan, margin receivable and margin payable under private repo in which the transaction instigated from same counterparty and transaction that can be netted in accordance to the accounting standard, shall be presented as a net amount.

This item shall include the following transactions with the Bank of Thailand; bilateral bond repurchase and daily liquidity adjustment.

11.1.1 Interest bearing
means domestic interbank and money market which interest bearing

11.1.2 Non-interest bearing
means domestic interbank and money market which non interest bearing

11.2 Foreign items
mean deposits and borrowings from foreign financial institutions, including borrowing in the same nature as debt instrument with maturity less than 1 year which are sold to the bank and money market and disposing of debt which is not considered a sale under the accounting principle.

11.2.1 Interest bearing
means foreign interbank and money market which interest bearing

11.2.2 Non-interest bearing
means foreign interbank and money market which non interest bearing

12. Liability payable on demand
mean

12.1 cheque issued by commercial bank

12.2 customer's cheque certified by commercial bank specifically in the case where commercial bank recorded the amount by debiting the customer's account immediately upon certification of the cheque.

12.3 draft and other money transfer which the payment has not been made.

13. Borrowings

mean borrowings from individual or juristic person in a form of debt instruments such as debenture, subordinate debenture, convertible debenture, floating rate note, private placement from individuals or juristic person, issuing of subordinate debenture with the bank may include in tier 1 or tier 2 capital, borrowing in a form of embedded derivatives, disposal of debt not classified as sale under the accounting standards, as well as, borrowing under private repurchasing agreement which conduct with other juristic persons who is non financial institution under the Lending Interest Act of financial institutions

13.1 Short-Term Borrowings
mean borrowings with remaining term under the agreement not more than 1 year.

13.2 Long-Term Borrowings
mean borrowing with remaining term under the agreement more than 1 year.

14. Bank's liability under acceptances

mean contingent liabilities of commercial banks under acceptances of bills for customers and other acceptances of a similar nature which the commercial banks are obligated to pay under the acceptances given

15. Liabilities under collateral deliver

mean the bank's obligation to return collateralized security under private repo and the bank has use such security in other transaction.

16. Provisions

mean estimated liabilities set out in accordance with the accounting standard
Re: Provisions, contingent liabilities and contingent assets and as later amended.

17. Other liabilities

mean

17.1 Amount of money the bank collect from customer as a deposit or guarantee for opening letters of credit, issuing letters of guarantee, using safe deposit boxes and any other acts of a similar nature, including deposit the commercial banks charged against their employees.

17.2 Net inter-office account between the head office and branch offices

17.3 Provision for other type of damages such as provision for money exchange or provision for contingent liability

17.4 Provident Funds and Pensions

17.5 Interest received from securities accepted as collateral

17.6 Liability which can not be categorized into above items

In case any of the other liability accounts for at least 20 percent of the total other liability, it shall be stated separately in the order after item 16.

18. Shareholders' equity (except branch of foreign bank shall apply under item 19)

18.1 Share capital

18.1.1 Authorized share capital

means capital of registered commercial bank. It shall present share type, number of shares and par value as registered

18.1.2 Issued and paid-up share capital

means number of shares and value of share sold and paid. It shall be stated separately according to the type of share.

18.2 Stock rights, warrants and options
mean value rights issued by the commercial bank to the right's holders to purchase common or preferred shares.

18.3 Premium or discount on share capital
means the amount received from sale of common shares or preferred shares at a price higher or lower than par value

18.4 Appraisal surplus
means the surplus from cost value or the book value of assets in accordance with the accounting standard.

18.5 Revaluation surplus (deficit) on investments
means the difference between book value and fair value of investment which shall be present under shareholders' equity as required by the accounting standard.

18.6 Foreign currency translation
means the deviation as a result of translating financial statement of the its branch which is in foreign currency.

18.7 Retained earnings

18.7.1 Appropriated

18.7.1.1 Legal reserve
means reserve from the net profit in accordance with the Civil and Commercial Code and the Public Companies Act.

18.7.1.2 Others
mean reserved appropriated from the net profit or retained earnings for any purposes in accordance with the resolution of the shareholders general meeting. It shall be displayed separately by type such as reserve for maintaining of dividend, for business expansion or under condition of the liability, etc.

18.7.2 Unappropriated
mean retained earnings and net profit of current accounting period remaining from appropriation. If the balance is in deficit, the amount shall be displayed in parenthesis and shall be named "Deficit"

19. Head office and other branches of the same juristic person's equity (Only for foreign bank's branch)

19.1 Funds brought in to maintain assets under the Act
means the funds brought in from head office or other oversea branches of the same juristic person including reserve appropriated from the net profit and net profit transferred to the head office in Thailand deducts by net loss which has not been reimbursed from the head office.

19.2 Accounts with head office and other branches of the same juristic person, net

means net amount of the inter-account of head office and other branch. In this case, it shall include every type of deposits, borrowings and loans. If the net amount shows that the branch is a creditor of the head office and other branches, it shall be displayed as a deduction.

19.3 Appraisal surplus
Same meaning as in item 18.4

19.4 Revaluation surplus (deficit) on investments
Same meaning as in item 18.5

19.5 Retained earnings
mean profit after transferring to head office. If the balance is in deficit, the amount shall be displayed in parenthesis and shall be named “Deficit”

Off-balance sheet items-contingencies

mean financial obligation of commercial bank abide by contract with the customers and counterparties which the bank may have to comply with in making payment or reimbursement in form of money or assets for the commercial banks themselves or for the customers in the future such as item 19 – 22.

20. Aval to bills and guarantees of loans
mean

20.1 Aval to bills means bank’ obligation from giving aval to a bill.

20.2 Guarantees mean bank’ obligation resulting from loan guarantee for customers, including guarantee to sale, discount or rediscount of bill and other form of guarantees such as standby letter of credit.

21. Liability under unmatured import bills
means obligation of the bank under an unmatured bill which issued in accordance with the letter of credit which the bank has opened and the trust receipt in accordance with the unmatured import bill of exchange. In this regards, it shall include banks’ obligation under deferred payment letter of credit which the bank has already received accurate and complete shipping documents from the beneficiary as stated on the letter of credit.

22. Letter of credit
means issuing of letter of credit which the bank is obligated to may payment.

23. Other contingencies
mean

23.1 Guarantee on sale of instruments and securities which commercial bank is obligated to purchase such securities if the bank is not able to sell as agree on the contract.

23.2 Other guarantee such as contracting guarantee, tendering guarantee, shipping guarantee, issuing of letter of comfort, letter of indemnity, letter of awareness and letter of undertaking.

23.3 Exchange rate contract such as cross currency interest rate swaps, forward foreign exchange contracts, currency futures, currency option purchases and other contracts with similar nature.

23.4 Interest rate contract such as single currency interest rate swaps, basis swaps, forward rate agreements, interest rate futures, interest rate option purchases and other contract with similar nature.

23.5 Remained overdraft lines of credit mean the overdraft lines of credit which is higher than the overdraft amount which the customer has already withdrawn.

23.6 Others mean other obligation that are not fell under the items mentioned above such as asset purchasing contract which commercial bank shall comply with without condition.

Income Statement

1. Interest and dividend income

1.1 Interest on loans

mean interest, discount and fee derived from loans, overdrafts, purchasing, discounting, rediscounting of bill and other forms of lending.

1.2 Interest on interbank and money market items

mean interest derived from deposits, certificate of deposits, credits, as well as interest received from purchase of security with resale agreement with the Bank of Thailand, interest from credits and debt under private repo, acceptance of debt not classified as sale under the accounting standards from domestic and oversea financial institution.

1.3 Hire purchase and financial lease income

means the difference between rental fee or hire-purchased fee and cost of the merchandise leased or hire-purchased which commercial bank recognized as income in each accounting period.

1.4 Investments

mean interest, dividends or any other benefits derived from investments.

2. Interest expenses

2.1 Interest on deposits

mean interest expenses paid to all type of depositors.

2.2 Interest on interbank and money market items

mean interest paid to financial institutions in Thailand and foreign country including interest derived from sales of securities under repurchasing agreement with the Bank of Thailand, interest from lending under private repo, disposal of debt not classified as sale under the accounting standards to domestic and oversea financial institution.

2.3 Interest on short-term borrowings

mean interest and discounts paid as a result of any kinds of short-term borrowings which remaining terms not exceeding 1 year.

2.4 Interest on long-term borrowings

mean interest and discounts paid as a result of any kinds of long-term borrowings which remaining terms exceeding 1 year.

3. Bad debt and doubtful accounts

mean loan and accrued interest receivable asked but uncollectible and having been written off, including provision for loan and accrued interest anticipated to be uncollectible for each accounting period.

In case of receivables from fraud committed by employees and others receivable shown under other assets which uncollectable, on the balance sheet shall be counted as other expenses and presented under item 6.6

4. Loss on debt restructuring

means amount of investment in receivable which higher than the fair value of transferred assets received or present value of cash flow expected to receive in the future discounted with market interest rate.

5. Non-interest income

5.1 Gain (loss) on investments

mean gain (loss) from disposing investment, gain (loss) from investment valuation, gain (loss) from reclassification of investment and loss from impairment of investment.

5.2 Gain (loss) on equity

mean appropriated gain (loss) from banks' investment in other companies and is subjected to record such investment with equity method for consolidated financial statement as prescribed on the accounting standard

5.3 Fees and service income

5.3.1 Acceptances, aval and guarantees

mean income derived from fees and service fees received from acceptance and aval of bills, loan guarantee, guarantee of bills of exchange, sales, discounting or rediscounting sales of bills and endorsement of the bill with recourse.

5.3.2 Others

mean fees and services income derived from providing following services to customers

- Letter of credit
- Money Transfer and Collection
- Credit Card, ATM Card and Other Electronic Banking

Transactions

- Other business or services with the Bank of Thailand's permission under Section 36 of the Financial Institutions Business Act B.E.2551, such as Securities Keeping Service, Fund Management, Debt Instrument Issuing, Underwriting and Trading Services

- Cheque fees, passbook keeping fees, security survey fees, safe deposit box fees and rental from foreclosed immovable property excluding income from lease of properties of the commercial banks which shall be deducted from expenses under item 6.2

- Other guarantee besides those stated on 5.3.1

5.4 Gain (loss) on exchanges

mean gain (loss) from trading of foreign currencies and conversion of assets and liabilities from foreign currencies into Thai Baht, Gain (loss) from derivative fair value measurement by displaying the net gain after deduction of loss. In case of the net loss, it amount shall be presented in parenthesis.

5.5 Other income

mean operations income other than mentioned in items 1, 5.1 – 5.4.

This shall include other profit such as profit from foreclosed assets and other assets. In case there is any expenses or loss associated with such sales, the expenses or loss shall be deducted from this item so that it will show the net balance. In case the net balance is a loss, it shall be presented under item 6.6.

If there is any other income item is account for more than 20% of total other income, it shall be displayed separately after item 5.4.

6. Non-interest expenses

6.1 Personal expenses

mean salary, wage, overtime payment, bonus, pension, living expenses, providence fund (only in the part paid by commercial banks), welfare, income tax paid for by commercial banks, other expense which bank paid to staff and employees.

6.2 Premises and equipment expenses

mean depreciation, loss from impairment, rental, repair expenses, maintenance expenses, insurance premiums, land and property taxes, water, electricity and telephone charges, substance expenses, and other expenses related to buildings, equipment, office equipment, computers, furniture and fixtures and vehicles.

In case where the commercial banks have income from leasehold of their buildings, such income shall be deducted from buildings and premises expenses and then shown as net balance, excluding deposit box fees which shall be provided for under item 5.3.2.

6.3 Taxes and duties

mean any tax fees, such as special business tax, signboard tax, duty stamp, excluding corporate income tax which states in item 8, land and property tax which shall be provided for under item 6.2 and income tax paid for staff, employees and directors which shall be shown under items 6.1 and 6.5.

6.4 Fees and service expenses

mean fees and service charges paid by commercial banks for the benefit of their operation, such as professional fees, collection fees paid by the customer to the commercial bank providing the service. In case the bank collect fees and service charge in an amount not more than actually paid, such paid amount shall be deducted from this item and shown net balance accordingly. If the amount charged to customers is more than actually paid, the balance shall be shown as income under item 5.3.

6.5 Directors' remuneration

means money or assets paid to the director in accordance with Section 90 of the Public Company Act.

6.6 Other expenses

mean operating expenses other than expenses presented in item 2, 3 and 6.1 – 6.5.

Other expense shall include other loss such as loss from fraud committed by employee, loss from impairment of foreclosed assets and other assets, loss from sales of foreclosed asset and other assets. Where profit is incurred from such sale, such profit shall be deducted from this item to show a net amount. If a net balance of each item shows a profit, such profit shall be shown under Item 5.5.

If there is any other expense item is account for more than 20% of total other expense, it shall be displayed separately after item 6.5.

7. Income (loss) before income tax

means total income deducted by total expense before income tax expense. If the amount is a loss, the amount shall be displayed in parenthesis.

8. Income tax expenses

mean corporate income tax calculated in accordance with the accounting method or the Revenue Code.

9. Net income (loss)

means profit or loss after deducting income tax expense. If it is a loss, the amount shall be displayed in parenthesis.

10. Basic earning per share

The calculation of basic earnings or loss per share shall be in accordance with the Accounting Standard Re: Earnings per Share.

11. Diluted earning per share

The calculation of diluted earnings or loss per share shall be in accordance with the Accounting Standard Re: Earnings per Share.

Repealed Notifications and Circulars of Bank of Thailand

No.	Issued Date	Type of Document	Document No.	Subject
1	10 May 2001	Notification of the BOT		Form of Balance Sheet and Profit and Loss Account of Commercial Banks
2	24 May 2001	Circular of the BOT	SorNorSor. (02) Wor. 35/2544	Notification of the Bank of Thailand Re: The Form of Balance Sheet and Profit and Loss Account of Commercial Banks
3	5 Mar 2002	Circular of the BOT	ThorPorTor. SorNorSor. (31) Wor. 520/2545	Submission of a Financial Statement for the 6-month Accounting Period of a Commercial Bank
4	16 Jan 2007	Circular of the BOT	ForNorSor. (21) Wor. 12/2550	Submission of a Department of Business Development's Notification Re: Brief Particulars Prescribed to Be Contained in the Financial Statements (No.2) 2006
5	23 Feb 2007	Circular of the BOT	ForNorSor. (21) Wor. 83/2550	Clarification on Disclosure of Information in the Notes to Financial Statement and Explanatory Notes of Items on the Balance Sheet
6	23 Feb 2007	Circular of the BOT	ForNorSor. (21) Wor. 85/2550	Clarification on Disclosure of Information in the Notes to Financial Statement and Explanatory Notes of Items on the Balance Sheet

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Questions – Answers related to the Notification of the Bank of Thailand
Re: Preparation and Announcement of Financial Statements of Commercial Banks and
Parent Companies of Financial Holding Groups

Question		Answer
1	In the case where a financial institution issues B/E for general funding, which could be purchased by financial institutions, juristic persons or the general public, how are the transactions to be recorded? Does the portion issued to financial institutions have to be separated and recorded as interbank and money market item (liability side)?	In issuing B/E for general funding, a financial institution that is the issuer of the B/E must record the entire amount as borrowing, without having to separate the portion sold to financial institutions as interbank and money market item. The reason is that interbank and money market item is the transaction of borrowing to adjust short-term liquidity of the financial institution, but not include the funding. However, if B/E is issued to borrow from any specific financial institution, such transaction shall be recorded as interbank and money market item for the case of adjusting short-term liquidity. Nonetheless, if it is a long-term borrowing e.g. more than 1 year then it should be recorded as borrowings.
2	In the case where a commercial bank issues subordinate debentures with a term of 10 years, which could be purchased by financial institutions, juristic persons or the general public, how are the transactions to be recorded? Does the portion issued to financial institutions have to be separated and recorded as interbank and money market item (liability side)?	The entire amount is to be recorded as borrowings. It is deemed as issuance of subordinate debentures that the commercial banks may include as tier 1 or tier 2 capital as specified in the explanation of item attached to the notification. The portion sold to financial institutions needs not be separated and recorded as interbank and money market item since such transaction is not a borrowing to adjust short-term liquidity of the financial institution.
3	Is it correct that interbank and money market item (asset side) includes only accrued interest receivable from loans but not accrued interests receivable from deposits/ certificates of deposits?	No, interbank and money market item (asset side) includes accrued interests receivable from every items in the interbank and money market item such as deposits, certificate of deposits, loans and margin loans under private repo, etc.
4	Is it correct that interbank and money market item (liability side) does not include accrued interest payable of	Yes, interbank and money market item (liability side) does not include accrued interest payable arisen from related transactions. Accrued interest

	related transactions?	payable shall be presents in other liabilities. Nonetheless, if the amount of accrued interest payable accounts for 20 % or more of total other liabilities, it must be presented as a separate item before other liabilities.
5	For loans, margin receivable and margin payable under private repo whether they are interbank and money market item or not, in which the transactions instigated from the same counterparties and transaction that can be netted according to the accounting standards, shall be presented as a net amount. If they cannot be netted, how shall they be recorded?	In the case that they cannot be netted, margin receivable and payable under private repo shall be presented in the other assets or other liabilities, as the case may be. However, if the amount of such items accounts for 20% or more of total other assets or total other liabilities, the items shall be presented as a separate item before other assets/ other liabilities.
6	How MTM of derivatives is presented as separate item for the transaction is not yet specified?	At present, the MTM of derivatives shall be included in other assets or other liabilities. However, if the amount of such item accounts for 20 % or more of the total other assets/total other liabilities, they shall be presented as a separate item before other assets/ other liabilities.
7	In the case where a commercial bank engages in securities borrowing and lending (SBL) that the bank may receive cash as collateral or pay cash as collateral, how shall the obligation incurring from receiving/paying cash as collateral be recorded in the financial statements?	<p>(1) In the case that cash is received as collateral, it shall be recorded as a liability (Payable from Cash Collateral under SBL) and shall be presented in the balance sheet as other liabilities. However, if the amount of such items accounts for 20 % or more of total other liabilities, they shall be presented as a separate item before other liabilities.</p> <p>(2) In the case that cash is paid as collateral, it shall be recorded as an asset (Receivable from Cash Collateral under SBL) and shall be presented in the balance sheet as other assets, net. However, if the amount of such items accounts for 20 % or more of total other assets, they shall be recorded as a separate item before other assets, net.</p>
8	As it is required that a financial institution, holding shares either directly or indirectly in a asset management company in excess of 50% of total amount of shares sold, is to disclose specific information of that asset	The existed regulation is still applicable which is to disclose the amount of loans with overdue interest or principals for longer than 3 months (Non-performing Loans) in the notes to the financial statements of the financial institution presented to the public. The amount of such loans to disclose

	management company in which the financial institution has a power to control, is the existed regulation stipulated in the circular No.: ThorPorTor. SorNorSor. (01) Wor. 3258/2543 Re: Stipulation regarding procedures for asset management companies date 27 November 2000 still applicable?	consists both the portion of the financial institution and the portion of asset management company. Furthermore, the amount of investment, credits extended by the financial institution to the asset management company, the interest rates that the financial institution charges the asset management company and the statement of cash flow of the asset management company shall also be disclosed in the notes to the financial statements of the financial institution.
9	Since it requires that comparative financial statements be prepared with the announcement and publication of the 6-month period financial statements, is it a comparison of the financial statements of the previous 6 month only or must it include the quarterly statements ended 30 June similar to the requirement of the Securities Exchange of Thailand?	The announcement and publication of financial institution's financial statements in various medias stipulated by the Bank of Thailand does not include the quarterly reports required to be submitted to the Securities Exchange of Thailand.
10	How long do the financial statements have to be published on the website and posted at a financial institution's office and branches? Is it required to retain the previous financial statements? If so, for how many periods?	At the minimum, the current financial statements should be posted or displayed until the financial statements of the following period are issued (not applicable to publication in newspaper). With regards to posting/displaying financial statements of previous periods, it is at the discretion of the financial institution. However, posting/displaying financial statements of several periods would be more beneficial to the users of financial statement.

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