

Unofficial Translation
by the courtesy of The Foreign Banks' Association

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

Please refer to the Thai text for the official version.

THE BANK OF THAILAND-

8 January 2002

To Managers,

Commercial Banks Registered in Thailand
Branches of Foreign Banks

No.: ThorPorThor. SorNorSor.(22)Wor. 31/2545 Re: Revision of Report Form
Required to be Submitted by Commercial Banks

Following the Notification of the Bank of Thailand No. ThorPorThor. SorNorSor.(02)Wor. 35/2544 Re: Forms for Financial Statements of Commercial Banks dated 10 May 2001, which requires your bank to comply with accounting standards in accordance to the Accounting Act B.E. 2543.

To be in line with the aforementioned notification, the Bank of Thailand, with approval of the Minister of Finance, has revised the explanations and notes to the Financial Status Report (Thor.Por.3) and Income and Expense Report Form (Thor.Por.5) by adding explanations and notes to the report to include new transactions such as private repo, transfer and acceptance of transfer, hire purchase or financial lease due to debt restructuring, etc. In order to facilitate your institution, the Bank of Thailand repeals the Financial Status Report (Thor.Por.3) and Income and Expense Report Form (Thor.Por.5) issued under the Notification No.: ThorPorThor. SorKorSor. (01) Wor. 654/2543 dated 16 March 2000 Re: Revision of Report Form Required to be Submitted by Commercial Banks and replaces them with new report forms attached hereto. The new forms shall be in use for a report as of December 2001 onwards.

Please be informed and comply accordingly.

Sincerely yours,

(signature)

(Mr. Thirachai Phuvanatanubala)
Assistant Governor-Financial Institution
Policy Group
For Governor

Attachment: Report Forms Thor.Por.3 and Thor.Por.5 together with revised explanations.

Risk Supervision Policy and Analysis Department
Tel.: 0-2283-5334, 0-2283-5892, 0-2283-5971

Remark: [] Clarification will be made on at.....
 [/] Clarification meeting is not available.

Bank.....
 Financial Status Report
 As of.....

Thor.Por.3
 Consolidated All Offices
 Unit : Thousand Baht

- Assets
1. Cash
 - 1.1 Cash
 - 1.1.1 Thai Baht
 - 1.1.2 Foreign Currencies
 - 1.2 Cash in Transit
 2. Inter-Bank and Money Market Transactions
 - 2.1 Domestic
 - 2.1.1 Interest Earnings
 - 2.1.2 Non-Interest Earnings
 - 2.2 Overseas
 - 2.2.1 Interest Earnings
 - 2.2.2 Non-Interest Earning
 3. Securities Purchased under Resale Agreement
 4. Investment in Securities
 - 4.1 Temporary Investments
 - 4.1.1 Securities for Sale
 - 4.1.2 Securities for Investment
 - 4.1.3 Debt Instruments Held for Redemption
 - 4.1.4 General Investments
 - 4.1.5 Allowance for Securities' Price Adjustment
 - 4.1.6 Less: Provision for Diminution
 - 4.2 Long-Term Investments
 - 4.2.1 Securities for Sale
 - 4.2.2 Debt Instruments Held for Redemption
 - 4.2.3 General Investments
 - 4.2.4 Allowance for Securities' Price Adjustment
 - 4.2.5 Less: Provision for Diminution

Consolidated All Domestic Offices			Consolidated All Overseas Offices			Consolidated All Offices		

Assets	Consolidated All Domestic Offices			Consolidated All Overseas Offices			Consolidated All Offices		
5. Credit Granted									
6. Accrued Interest Receivables									
7. <u>Less:</u> Allowance for Doubtful Accounts									
8. Property Foreclosed									
8.1 Property from Debt Settlement									
8.1.1 Immovable Assets									
8.1.2 Movable Assets									
8.2 Others									
9. Customers' Liability under Acceptance									
10. Land, Buildings and Equipment-Net									
10.1 Land									
10.1.1 Acquisition Cost									
10.1.2 Revaluation									
10.2 Building									
10.2.1 Acquisition Cost									
10.2.2 Revaluation									
10.3 Leasehold Land and Building									
10.4 Equipment									
10.5 Others									
11. Other Assets									
11.1 Prepaid Expenses and Deferred Expenses									
11.2 Income Receivables									
11.3 Net Inter-Offices Balances									
11.4 Other Account Receivables									
11.5 Deferred Income Tax									
11.6 Others *									
TOTAL ASSETS									

* (details attached)

Liabilities and Shareholders/Head Office Equity

- 12. Deposits
 - 12.1 Deposits in Thai Baht
 - 12.2 Deposits in Foreign Currencies
- 13. Inter-Bank and Money Market Transactions
 - 13.1 Domestic
 - 13.1.1 Interest Bearing
 - 13.1.2 Non-Interest Bearing
 - 13.2 Overseas
 - 13.2.1 Interest Bearing
 - 13.2.2 Non-Interest Bearing
- 14. Liabilities Payable on Demand
 - 14.1 Bank Cheques
 - 14.2 Draft and Money Transfers
- 15. Securities Sold under Repurchase Agreement
- 16. Borrowings
 - 16.1 Short-Term Borrowings
 - 16.2 Long-Term Borrowings
- 17. Bank's Liabilities under Acceptances
- 18. Other Liabilities
 - 18.1 Deposits and Guarantees
 - 18.2 Accrued Expenses Payable
 - 18.3 Net Inter-Office Balances Accounts
 - 18.4 Deferred Income Tax
 - 18.5 Provident Funds and Pensions
 - 18.6 Other*

Consolidated All Domestic Offices			Consolidated All Overseas Offices			Consolidated All Offices		

* (details attached)

- Liabilities and Shareholders/Head Office Equity
19. Shareholders Equity
- 19.1 Share Capital
- 19.1.1 Common Shares (Registered.....shares at
.....Baht/share) fully paid up
- 19.1.2 Preferred Shares (Registered.....shares at
.....Baht/share) fully paid up
- 19.2 Warrants
- 19.3 Premium (discount) on Shares
- 19.4 Other Reserves and Profit (Loss) Accounts
- 19.4.1 Reserve from Land Evaluation
- 19.4.2 Reserve from Building Evaluation
- 19.4.3 Unappropriated Net Profit
- 19.4.4 Interim Net Profit (Loss)
- 19.4.5 Others
- 19.5 Retained Earnings
- 19.5.1 Appropriated
- 19.5.1.1 Legal Reserve
- 19.5.1.2 Others
- 19.5.2 Post Appropriated
- 19.6 Unrealized Premium for Investment Securities
- 19.7 Less: Unrealized Loss from Investment Securities
20. Equities of Head Office and Other Branches of the Same Entity
- 20.1 Funds for Maintaining Assets under Section 6 and Net Inter-Office Balances
- 20.1.1 Funds Remitted from Head Office and Other Overseas Branches
- 20.1.2 Reserve Appropriated from Net Profit
- 20.1.3 Net Retained Profit in Thailand

Consolidated All Domestic Offices			Consolidated All Overseas Offices			Consolidated All Offices		

Bank.....
 Financial Status Report
 As of.....

Thor.Por.3
 Each Overseas Branch
 Unit : Thousand Baht

- Assets
- 1. Cash
 - 1.1 Cash
 - 1.1.1 Thai Baht
 - 1.1.2 Foreign Currencies
 - 1.2 Cash in Transit
 - 2 Inter-Bank and Money Market Transactions
 - 2.1 Domestic
 - 2.1.1 Interest Earnings
 - 2.1.2 Non-Interest Earnings
 - 2.2 Overseas
 - 2.2.1 Interest Earnings
 - 2.2.2 Non-Interest Earnings
 - 3 Securities Purchased under Resale Agreement
 - 4 Investment in Securities
 - 4.1 Temporary Investments
 - 4.1.1 Securities for Sale
 - 4.1.2 Securities for Investment
 - 4.1.3 Debt Instruments Held for Redemption
 - 4.1.4 General Investments
 - 4.1.5 Allowance for Securities' Price Adjustment
 - 4.1.6 Less: Provision for Diminution
 - 4.2 Long-Term Investments
 - 4.2.1 Securities for Sale
 - 4.2.2 Debt Instruments Held for Redemption
 - 4.2.3 General Investments
 - 4.2.4 Allowance for Securities' Price Adjustment
 - 4.2.5 Less: Provision for Diminution

Branch.....			Branch.....			Branch.....		

Assets	Branch.....			Branch.....			Branch.....		
5 Credit Granted									
6 Accrued Interest Receivables									
7 <u>Less:</u> Allowance for Doubtful Accounts									
8 Property Foreclosed									
8.1 Property from Debt Settlement									
8.1.1 Immovable Assets									
8.1.2 Movable Assets									
8.2 Others									
9. Customers' Liability under Acceptances									
10. Land, Buildings and Equipment-Net									
10.1 Land									
10.1.1 Acquisition Cost									
10.1.2 Revaluation									
10.2 Building									
10.2.1 Acquisition Cost									
10.2.2 Revaluation									
10.3 Leasehold Land and Building									
10.4 Equipment									
10.5 Others									
11. Other Assets									
11.1 Prepaid Expense and Deferred Expenses									
11.2 Income Receivables									
11.3 Net Inter-Office Balances									
11.4 Other Account Receivables									
11.5 Deferred Income Tax									
11.6 Others*									
TOTAL ASSETS									

* (details attached)

Liabilities and Shareholders/Head Office Equity

- 12. Deposits
 - 12.1 Deposits in Thai Baht
 - 12.2 Deposits in Foreign Currencies
- 13. Inter-Bank and Money Market Transactions
 - 13.1 Domestic
 - 13.1.1 Interest Bearing
 - 13.1.2 Non-Interest Bearing
 - 13.2 Overseas
 - 13.2.1 Interest Bearing
 - 13.2.2 Non-Interest Bearing
- 14. Liabilities Payable on Demand
 - 14.1 Bank Cheques
 - 14.2 Draft and Money Transfers
- 15. Securities Sold under Repurchase Agreement
- 16. Borrowings
 - 16.1 Short-Term Borrowings
 - 16.2 Long-Term Borrowings
- 17. Bank's Liabilities under Acceptances
- 18. Other Liabilities
 - 18.1 Deposits and Guarantees
 - 18.2 Accrued Expenses Payable
 - 18.3 Net Inter-Office Balances Accounts
 - 18.4 Deferred Income Tax
 - 18.5 Provident Funds and Pensions
 - 18.6 Other*

Branch.....			Branch.....			Branch.....		

* (details attached)

Liabilities and Shareholders/Head Office Equity

- 19. Shareholders Equity
 - 19.1 Share Capital
 - 19.1.1 Common Shares (Registered.....shares atBaht/share) fully paid up
 - 19.1.2 Preferred Shares (Registered.....shares atBaht/share) fully paid up
 - 19.2 Warrants
 - 19.3 Premium (discount) on Shares
 - 19.4 Other Reserves and Profit (Loss) Accounts
 - 19.4.1 Reserve from Land Evaluation
 - 19.4.2 Reserve from Building Evaluation
 - 19.4.3 Unappropriated Net Profit
 - 19.4.4 Interim Net Profit (Loss)
 - 19.4.5 Others
 - 19.5 Retained Earnings
 - 19.5.1 Appropriated
 - 19.5.1.1 Legal Reserve
 - 19.5.1.2 Others
 - 19.5.2 Post Appropriated
 - 19.6 Unrealized Premium for Investment Securities
 - 19.7 Less: Unrealized Loss from Investment Securities
- 20. Equities of Head Office and Other Branches of the Same Entity
 - 20.1 Funds for Maintaining Assets under Section 6 and Net Inter-Office Balances
 - 20.1.1 Funds Remitted from Head Office and Other Overseas Branches
 - 20.1.2 Reserve Appropriated from Net Profit
 - 20.1.3 Net Retained Profit in Thailand

Branch.....			Branch.....			Branch.....		

Liabilities and Shareholders/Head Office Equity

- 20.1.4 Net Loss Not Yet Covered by Head Office
- 20.1.5 Funds for Maintaining Assets under Section 6
- 20.1.6 Net Inter-Office of which Branch is Debtor
(Creditor) of Head Office and Other Branches of the
Same Entity
- 20.1.7 Balance Due to Head Office and Other Branches of
the Same Entity
- 20.2 Profit (Loss) Accounts and Others
 - 20.2.1 Net Profit Not Yet Approved by Head Office
 - 20.2.2 Net Profit (Loss) Not Yet Certified by Auditors
 - 20.2.3 Interim Profit (Loss)
 - 20.2.4 Others
- 20.3 Unrealized Premium on Investment Securities
- 20.4 Less: Unrealized Loss from Investment Securities

TOTAL LIABILITIES AND SHAREHOLDERS/
HEAD OFFICE EQUITY

Branch.....			Branch.....			Branch.....		

Certified True and Correct Report

Authorized Signature.....
(.....)
Position.....

Bank.....
 Financial Status Report
 As of.....

Thor.Por.3
 International Banking Facilities
 Consolidated All Offices
 Each Branch.....
 Unit : Thousand Baht

Assets

1. Cash
 1.1 Cash
 1.1.1 Thai Baht
 1.1.2 Foreign Currencies
 1.2 Cash in Transit

2 Inter-Bank and Money Market Transactions
 2.1 Domestic
 2.1.1 Interest Earnings
 2.1.2 Non-Interest Earnings
 2.2 Overseas
 2.2.1 Interest Earnings
 2.2.2 Non-Interest Earnings

3 Securities Purchased under Resale Agreement

4 Investment in Securities
 4.1 Temporary Investments
 4.1.1 Securities for Sale
 4.1.2 Securities for Investments
 4.1.3 Debt Instruments Held for Redemption
 4.1.4 General Investments
 4.1.5 Allowance for Securities' Price Adjustment
 4.1.6 Less: Provision for Diminution

4.2 Long-Term Investments
 4.2.1 Securities for Sale
 4.2.2 Debt Instruments Held for Redemption
 4.2.3 General Investments
 4.2.4 Allowance for Securities' Price Adjustment
 4.2.5 Less: Provision for Diminution

Off-Shore Lending (Out-Out)	On-Shore Lending (Out-In)	Consolidated All IBF		

Assets	Off-Shore Lending (Out-Out)			On-Shore Lending (Out-In)			Consolidated All IBF		
5 Credit Granted									
6 Accrued Interest Receivables									
7 <u>Less:</u> Allowance for Doubtful Accounts									
8 Property Foreclosed									
8.1 Property from Debt Settlement									
8.1.1 Immovable Assets									
8.1.2 Movable Assets									
8.2 Others									
9. Customers' Liability under Acceptances									
10. Land, Buildings and Equipment-Net									
10.1 Land									
10.1.1 Acquisition Cost									
10.1.2 Revaluation									
10.2 Building									
10.2.1 Acquisition Cost									
10.2.2 Revaluation									
10.3 Leasehold Land and Building									
10.4 Equipment									
10.5 Others									
11. Other Assets									
11.1 Prepaid Expenses and Deferred Expenses									
11.2 Income Receivables									
11.3 Net Inter-Offices Balances									
11.4 Other Account Receivables									
11.5 Deferred Income Tax									
11.6 Others*									
TOTAL ASSETS									

* (details attached)

Liabilities and Shareholders/Head Office Equity

- 12. Deposits
 - 12.1 Deposits in Thai Baht
 - 12.2 Deposits in Foreign Currencies
- 13. Inter-Bank and Money Market Transactions
 - 13.1 Domestic
 - 13.1.1 Interest Bearing
 - 13.1.2 Non-Interest Bearing
 - 13.2 Overseas
 - 13.2.1 Interest Bearing
 - 13.2.2 Non-Interest Bearing
- 14. Liabilities Payable on Demand
 - 14.1 Bank Cheques
 - 14.2 Draft and Money Transfers
- 15. Securities Sold under Repurchase Agreement
- 16. Borrowings
 - 16.1 Short-Term Borrowings
 - 16.2 Long-Term Borrowings
- 17. Bank's Liabilities under Acceptances
- 18. Other Liabilities
 - 18.1 Deposits and Guarantees
 - 18.2 Accrued Expenses Payable
 - 18.3 Net Inter-Office Balances Accounts
 - 18.4 Deferred Income Tax
 - 18.5 Provident Funds and Pensions
 - 18.6 Other*

Off-Shore Lending (Out-Out)			On-Shore Lending (Out-In)			Consolidated All IBF		

* (details attached)

- Liabilities and Shareholders/Head Office Equity
19. Shareholders Equity
- 19.1 Share Capital
- 19.1.1 Common Shares (Registered.....shares at
.....Baht/share) fully paid up
- 19.1.2 Preferred Shares (Registered.....shares at
.....Baht/share) fully paid up
- 19.2 Warrants
- 19.3 Premium (discount)on Shares
- 19.4 Other Reserves and Profit (Loss) Accounts
- 19.4.1 Reserve from Land Evaluation
- 19.4.2 Reserve from Building Evaluation
- 19.4.3 Unappropriated Net Profit
- 19.4.4 Interim Net Profit (Loss)
- 19.4.5 Others
- 19.5 Retained Earnings
- 19.5.1 Appropriated
- 19.5.1.1 Legal Reserve
- 19.5.1.2 Others
- 19.5.2 Post Appropriated
- 19.6 Unrealized Premium for Investment Securities
- 19.7 Less: Unrealized Loss from Investment Securities
20. Equities of Head Office and Other Branches of the Same Entity
- 20.1 Funds for Maintaining of Assets under Section 6 and Net
Inter-Office Balances
- 20.1.1 Funds Remitted from Head Office and Other
Overseas Branches
- 20.1.2 Reserve Appropriated from Net Profit
- 20.1.3 Net Retained Profit in Thailand

Off-Shore Lending (Out-Out)			On-Shore Lending (Out-In)			Consolidated All IBF		

Liabilities and Shareholders/Head Office Equity

- 20.1.4 Net Loss Not Yet Covered by Head Office
- 20.1.5 Funds for Maintaining of Assets under Section 6
- 20.1.6 Net Inter-Office of which Branch is Debtor
(Creditor) of Head Office and Other Branches of the
Same Entity
- 20.1.7 Balance Due to Head Office and Other Branches of
the Same Entity
- 20.2 Profit (Loss) Accounts and Others
 - 20.2.1 Net Profit Not Yet Approved by Head Office
 - 20.2.2 Net Profit (Loss) Not Yet Certified by Auditors
 - 20.2.3 Interim Profit (Loss)
 - 20.2.4 Others
- 20.3 Unrealized Premium on Investment Securities
- 20.4 Less: Unrealized Loss from Investment Securities

**TOTAL LIABILITIES AND SHAREHOLDERS/
HEAD OFFICE EQUITY**

Off-Shore Lending (Out-Out)			On-Shore Lending (Out-In)			Consolidated All IBF		

Certified True and Correct Report

Authorized Signature.....
(.....)
Position.....

Note to Thor.Por.3

A. Inter-Bank and Money Market Transaction

Unit: Thousand Baht

	Consolidated Offices	Consolidated All Domestic Offices	Consolidated All Overseas Offices	Each Overseas Offices	IBF	
					Consolidate d All Offices	Each Office
Assets* (Item No. 2)						
Domestic						
Deposits						
Credit Granted						
Overseas						
Deposits						
Credit Granted						
Liabilities (Item No. 13)						
Domestic						
Deposit						
Borrowings						
Overseas						
Deposit						
Borrowings						

* Excluding accrued interest and before deducting provisions for doubtful accounts and provisions for value adjustment from debt restructuring.

B. Investment in Securities (Consolidated All Offices)

Unit: Thousand Baht

	Securities for Sale	Securities for Investment	Debt Instruments Held for Redemption	General Investment
1. Debt Instruments				
1.1 Government and State Enterprise Securities (Liabilities Thousand Baht)				
1.2 Corporate Securities				
1.3 Foreign Securities				
1.4 Others				
Total				
1.5 Allowance for Securities' Price Adjustment				
1.5.1 Premium				
1.5.2 <u>Less:</u> Impairment				
1.6 <u>Less:</u> Provision for Diminution				
Net Debt Instruments				
2. Equity Instruments				
2.1 Listed Securities (<i>at SET</i>)				
2.2 Securities Listed - Others				
2.3 Foreign Securities				
2.4 Others				
Total				
2.5 Allowance for Securities' Price Adjustment				
2.5.1 Premium				
2.5.2 <u>Less:</u> Impairment				
2.6 <u>Less:</u> Provision for Diminution				
Net Equity Instrument				
TOTAL DEBT AND EQUITY INSTRUMENT				

C. Deferred Income Tax (Consolidated All Offices)

Unit: Thousand Baht

Balance Carried Over		
Provision for Tax Changes or Revenue Code Amendment*		_____
Tax from Time Difference		
<u>Less:</u> Tax Set off in Current Accounting Period	_____	
Balance Forward		=====

Remark: * Applicable only in cases where the banks compute time difference by using deferred tax.

D. Additional Items (Consolidated All Offices)

Unit: Thousand Baht

- 1. Inter-Bank and Money Market Transaction**
 - 1.1 Receipt of Transferred Debt not Classified as Sale under Accounting Standards
 - 1.2 Provisions for Doubtful Accounts
 - 1.3 Provisions for Value Adjustment from Debt Restructuring

- 2. Investment in Securities**
 - 2.1 Investment on Transferred Debt Classified as Sale under Accounting Standards
 - 2.2 Investment in Subsidiaries and Affiliated Companies
 - 2.3 Provisions for Diminution

- 3. Credit Granted**
 - 3.1 Deferred Income from Lending, Purchasing, Discounting, Re-discounting of Bills
 - 3.2 Deferred Income from Debt Accounts under Hire Purchase and Financial Lease Agreements

- 4. Allowance for Value Adjustment from Debt Restructuring**
- 5. Allowance for Impairment and Provisions for Diminution of Assets Pending Disposal**
- 6. Customers' Liabilities from Other Businesses**
- 7. Disposal of Debt not Classified as Sale under Accounting Standards**

Certified True and Correct Report

Authorized Signature.....
(.....)

Position.....

EXPLANATION FOR PREPARATION OF FINANCIAL STATUS REPORT FORM (THOR.POR.3)

A. GENERAL PROVISIONS

1. The Financial Status Report Form (Thor.Por.3) is divided into 3 parts as follows:

1.1 Report for Consolidated All Offices showing the consolidated financial status of commercial banks and International Banking Facilities (IBF). Thai commercial banks without overseas branches and branches of foreign banks shall state their financial status under the “Consolidated All Offices” item only;

1.2 Report for Each Overseas Branch showing financial status of overseas branches of Thai commercial banks;

1.3 Report for IBF showing financial status of both each overseas branch and consolidated IBF office.

2. Two sets of the respective report shall be submitted to the Data Provider Relations Department, Data Management Group, the Bank of Thailand within 21 days from the end of the month being reported, together with one copy of each of the following provisional budgets, which shall be submitted on the same day as the report. Only the provisional budgets for branches in Bangkok under item 2.1 can be submitted within 7 days from the date of the said trial balance:

- 2.1 Trial balance for each domestic and IBF office;
- 2.2 Trial balance for consolidated all domestic and IBF offices;
- 2.3 Trial balance for each overseas branch;
- 2.4 Trial balance for consolidated all overseas branches;
- 2.5 Trial balance for consolidated all offices.

Branches of commercial banks registered in foreign countries shall submit only trial balance under items 2.1 and 2.2.

3. Should there be any queries regarding this report, please contact the Risk Supervision Policy and Analysis Department, the Financial Institutions Policy Group, the Bank of Thailand.

Tel: 0-2283-5994, 0-2283-5892

B. DEFINITIONS

Assets

1. Cash

1.1 Cash means bank notes and minted coins in possession of commercial banks as well as petty cash stated separately as Thai Baht and in foreign currencies.

1.2 Cash in Transit means 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, cheques not having been settled but already been credited to customers' accounts and cheques pending return, etc.

2. Inter-Bank and Money Market Transactions

2.1 Domestic means deposits, certificates of deposits, credit granted, **lending and margin lending under the repurchase agreement** to financial institutions **under the Lending Interest Rate of Financial Institutions Act**. The particulars shown therein shall be stated separately as interest earnings and non-interest earnings.

Lending, margin lending and borrowing under the repurchase agreement between the same counterparties of the same transaction may be reported in net amount.

2.2 Overseas means deposits, certificate of deposits and credit granted to commercial banks and financial institutions in foreign countries, which shall be shown separately as interest earnings and non-interest earnings.

Items 2.1 and 2.2 shall include transferred debt not classified as sale under the accounting standards as well as accrued interest from such lending. Provisions for loan loss and provisions for loss from debt restructuring shall be deducted. Debt instruments, under the guidelines as prescribed by the Bank of Thailand regarding accounting of investment in the debt instrument that have been disclosed under Item 4, shall not be included.

Deposits, certificates of deposits and credit granted to the head office or other branches of the same entity shall be stated as net balance of inter-office account under items 11.3, 18.8 or 20.1.6 as the case may be.

Commercial banks shall render details of inter-bank and money market transactions in item A of the Note to Thor.Por.3, which shall be shown separately as deposits and credit granted. **Such shall not include accrued interest receivable and shall be before deducting provisions for doubtful accounts and provisions for value adjustment from debt restructuring. Additionally, receipt of transferred debt not classified as sale under the accounting standard, provisions for doubtful accounts and provisions for value adjustment from debt restructuring shall be disclosed in Section D. (1.1-1.3) of the Note to Thor.Por. 3.**

3. Securities Purchased under Resale Agreement [Obligation]

means bonds which commercial banks purchased with resale agreement [obligation] under the rules of the Bank of Thailand on sale and purchase of governmental bonds with repurchase or resale agreement [obligation].

4. Investment in Securities

means any securities, either debt, equity or **investment on transferred debt classified as sale under accounting standards**, owned by commercial banks, categorized into temporary and long-term investments. Temporary investments mean investment portfolios which commercial banks intend to maintain for a period of not more than 1 year, including all securities for sale, securities for investment, general investments and other debt instruments due within a period of 1 year. Long-Term investments mean investment portfolios which commercial banks intend to maintain for a period of more than 1 year, including all securities for investment, debt instruments held for redemption and other general investments.

4.1 Securities for Sale means investments in marketable debt or equity instruments held by commercial banks for the purpose of selling them in the near future. The commercial banks, therefore, hold these securities for a short period of time to realize earnings from changes in securities prices. All securities for sale shall be shown at acquisition cost.

4.2 Securities for Investment means investment in marketable debt or equity instruments other than securities for sale, and not being deemed as debt instrument held for redemption. The securities for investment which are debt instruments shall be shown at impaired acquisition cost while those of equity instruments shall be stated at acquisition cost.

4.3 Debt Instrument Held for Redemption means investments in debt instruments which commercial banks strongly intend to, and can hold them until the redemption period. These securities shall be stated at impaired acquisition cost.

4.4 General Investments means investments in other kinds of equity instruments which commercial banks cannot categorize into either securities for sale or securities for investment. The general investments shall be stated at acquisition cost. **Included shall be investment in subsidiaries and affiliated companies held by commercial banks and required by the accounting standards to record in accordance to the equity method.**

4.5 Allowance for Securities' Price Adjustment means the amount reserved for unrealized net profits (losses) on the securities for sale or securities for investment as a result of change in value of the investment. The allowance for price adjustment shall be in accordance with market price or fair price. In case where the market price is not available, it shall be in accordance with procedures prescribed by the Bank of Thailand.

4.6 Provision for Diminution means the amount reserved for investment devaluation pursuant to accounting principles, provided however that such amount shall not be less than the amount reserved under rules of the Bank of Thailand on asset classification.

Additionally, commercial banks shall report investment in transferred debts classified as sale under the accounting standards, investment in subsidiaries and affiliated companies and provisions for diminution of investment in Section D. (2.1-2.3) of the Notes to Thor.Por. 3.

Commercial banks shall report details of the aforementioned securities in item B. of the Note to Thor.Por. 3 which shall be divided into debt and equity instruments as follows:

1. Debt Instruments consists of:

1.1 Government or State Enterprise Securities meaning 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 other entities established under specific laws for sale domestically and owned by commercial banks. Securities subject to encumbrances, such as being placed as collateral for borrowings or sold with a repurchase agreement [obligation] under rules of the Bank of Thailand on sale and purchase of government bonds with a resale or repurchase agreement [obligation], including other securities sold by commercial banks with repurchase a agreement [obligation] of a similar nature, shall be stated by having the encumbrance amount in parenthesis on the next line.

1.2 Private Debt Instruments meaning debentures, bills issued by finance companies or finance and securities companies in the nature of fund mobilization, bills of exchange issued by other businesses in the nature of fund mobilization nature and similar to debentures prescribed by the SEC Office, and other debt instruments in the nature of fund mobilization nature and similar to be dentures prescribed by the SEC Office, which are offered for domestic sale.

1.3 Foreign Debt Instruments meaning any kinds of debt instruments issued for sale in foreign countries.

1.4 Other Debt Instruments meaning any debt instruments other than those required to be stated in items 2.1 through 2.3.

2. Equity Securities consist of:

2.1 Listed Securities meaning securities under the Securities and Securities Exchange of Thailand Act, which are listed or authorized to be traded on the Stock Exchange of Thailand.

2.2 Securities Listed – Other meaning securities under the Securities and Securities Exchange of Thailand Act, which are not listed on the **Securities Exchange of Thailand.**

2.3 Foreign Securities meaning any kinds of securities issued for sale in foreign countries.

2.4 Other Securities meaning any securities other than those required to be stated in items 2.1 through 2.3.

5. Credit Granted

means:

- Overdraft lending, exclusive of interest not yet recognized as income;
- Lending, purchasing, discounting, re-discounting of bills, **showing net amount after deducting deferred income, however, excluding bills which are disclosed in Item 4;**

- **Debt under hire purchase and financial lease agreement showing net amount after deduction of deferred income;**

- 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;

- 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;

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

- **Lending and margin lending under repurchase agreement showing the net amount of the same transaction between the same counterparties.**

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

Credit granted disclosed in Item 5, shall not include those required to be shown in item 2.

Commercial banks shall report deferred income of lending, purchasing, discounting and re-discounting of bills and deferred income of debt under hire purchase and financial lease agreement in Section D. (3.1-3.2) of the Notes to Thor.Por. 3.

6. Accrued Interest Receivables

means accrued interest incurred from credit granted, excluding interest from overdraft lending which shall be included in item 5. Accrued interest receivables which are not yet recognized as income shall be deducted from related accounts.

7. Allowance for Doubtful Accounts

means allowance reserved for credits granted and accrued interest receivables expected to be non-collectable **and allowance for value adjustment from debt restructuring** which shall be shown as a deduction from the balance of credit granted and interest receivables.

Commercial banks shall report allowance for value adjustment from debt restructuring in Section D. (4) of the Notes to Thor.Por. 3.

8. Property Foreclosed

8.1 Property from Debt Settlement means the property over which the commercial banks gain ownership 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 foreclosing property under hire purchase or financial lease agreement, which shall be separately stated as movable and immovable property. It is exclusive of immovable property approved by the Bank of Thailand for use as a place of business or for the use of officers or

employees of the commercial banks, which shall be shown in item 10. Additionally, securities received as loan repayment or from debt restructuring shall be shown in item 4.

8.2 Others means properties other than those shown in items 4, 8.1 and 10, including rights under immovable property leasehold, renovation cost for a place of business or place for the use of employees which is no longer in use for the said purpose.

The **net** amount after deduction of allowance for impairment and provision for diminution of the respective properties shall be disclosed. **Additionally, the allowance for impairment and provision for diminution of the respective properties shall be reported in Section D. (5) of the Notes to Thor.Por. 3.**

9. Liabilities of Customers under Acceptances

means contingent liabilities of customers whose bills are accepted by commercial banks and other acceptances of the same nature for which the commercial banks are obligated to make payment due under the acceptances given. **It is to include Customers' Liabilities from other business activities that the counter party shall return the securities which commercial banks has accepted them as collateral for other transactions.**

Commercial banks shall report the customers' liabilities from other business in Section D. (6) of the Notes to Thor.Por. 3.

10. Land, Buildings and Equipment-Net

10.1 Land means land used for a place of business or place for the use of officers or employees of commercial banks.

10.2 Buildings means buildings and structures used as premises for business operation or residences for officers or employees of commercial banks, including renovation or improvement costs shown in net value after the deduction of depreciation and **allowance for value reduction** of the asset.

If the value of land and buildings are reevaluated, the acquisition cost and reevaluated value shall be shown separately.

10.3 Leasehold of Land and Buildings shall be reported in Item 11.6 of Other Assets.

10.4 Equipment means office equipment, computers, furniture and fixtures, and vehicles shown in value after deduction of the accumulated depreciation **and provision for diminution of asset.**

10.5 Others means immovable properties allowable under laws on commercial banks to be used as a place of business or for the use of officers or employees, but the commercial banks have not yet utilized those properties for such purpose.

11. Other Assets

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

11.2 Accrued Income Receivable means income which commercial banks recorded as income but have not yet actually received, e.g. accrued dividends and accrued interest incurred from debt instrument, excluding accrued interest shown in items 2 and 6.

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

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

11.5 Deferred Income Tax means, specifically in the case where commercial banks use the procedures of accounting for income tax, income tax distributed in proportion to the net income calculated pursuant to accounting principles for income tax. Income tax for nondeductible expenses which cannot be deducted as expenses under the Revenue Code for the current year (time difference) must be recorded as income tax payable and shown in the balance sheet accordingly. In case there is a net balance on the assets, such balance sheet shall be shown under this item. Commercial banks shall report changes for such particulars every six months as required under item 6 under item C of the Note to Thor.Por.3.

11.6 Others means **intangible assets such as loyalty, goodwill, etc. including other assets** which cannot be stated in the aforementioned items, e.g. gold. **Additionally, net value after expensing such accounts shall be reported.** In case any one of other assets accounts for at least **20** percent of the total value of other assets (Items 11.6), each of such assets shall be stated separately as details attached to the report.

Liabilities and Shareholders/Head Office Equity

12. Deposits

means all kinds of deposits from persons having domicile in Thailand and foreign countries including certificates of deposits and non-active deposits, but exclusive of inter-bank deposits and deposits in both domestic and overseas money markets which shall be stated in item 14 separately as Thai Baht and in foreign currencies. Current accounts with overdraft amount shall not be deducted from this item, but the same shall be shown as credits under item 5.

13. Inter-Bank and Money Market Transactions

13.1 Domestic means deposits accepted, certificates of deposits, loans, borrowings and margin loans under repurchase agreement from financial institutions under the Lending Interest Rate of Financial Institutions Act, which shall be shown separately as interest bearing and non-interest bearing.

Borrowings and margin loans under repurchase agreement risen from the same transaction and between the same counterparties shall be reported in net amount.

13.2 Overseas means deposits accepted, certificates of deposits and borrowings from commercial banks and financial institutions in foreign countries, which shall be shown separately as interest bearing and non-interest bearing.

Items 13.1 and 13.2 shall include disposal of debt not classified as sale under the accounting standards.

Commercial banks shall render details of inter-bank and money market transactions in item A of the Note to Thor.Por. 3 which shall be shown separately as deposits accepted and borrowings. In addition, the disposal of debt not classified as sale under the accounting standards shall be reported in Section D. (7) of the Notes to Thor.Por. 3.

14. Liabilities Payable on Demand

14.1 Bank Cheques means cheques issued by commercial banks and customers' cheques certified by commercial banks specifically in the case where commercial banks recorded the amount by debiting the customers' accounts immediately upon certification of the cheques. In case commercial banks have not debited accounts of the customers, such cheques shall be stated under items 9 and 17.

14.2 Draft and Money Transfers means drafts and any money transfers which commercial banks are payers, including those ordered by other banks to be paid by the commercial banks but the payment has not been made.

15. Securities Sold Under Repurchase Agreements

means bonds sold by commercial banks with repurchase agreement [obligation] under the rules of the Bank of Thailand on sale and purchase of government bonds with repurchase or resale agreements [obligation].

16. Borrowings

means borrowings in various forms including debt instruments **such as ..., floating rate note, private placement from** individuals or other entities both domestically and internationally, **borrowings and margin loans under repurchase agreement inclusive of disposal of debt not classified as sale under the accounting standards** but exclusive of borrowings from banks and money markets which shall be shown under item 13, divided into:

16.1 Short-Term Borrowings means borrowings with **remaining term under the agreement of not more than 1 year.**

16.2 Long-Term Borrowings means borrowing with **remaining term under the agreement of more than 1 year.**

Borrowings, margin lending and borrowings under repurchase agreement derived from the same transaction and between the same counterparties shall be reported in net amount.

17. Bank's Liabilities under Acceptances

means 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 **inclusive of bank's liabilities to return the securities accepted as collateral for lending under repurchase agreement and which are used for further transaction.**

18. Other Liabilities

18.1 Deposit and Guarantee means funds which commercial banks charged against customers as 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.

18.2 Accrued Expenses Payable means expenses which commercial banks already record in their accounts as expenses, but have not been actually paid.

18.3 Net Inter-Office Balance Account means net credit balance of inter-office account between the head office, branches and IBF offices.

18.4 Deferred Income Tax means net balance of the liabilities of income tax payable account (see definition in Items 11.5).

18.5 Provident Funds and Pensions means accumulated funds of employees which commercial banks deduct from their salaries and remuneration as well as contribution thereto which the commercial banks pay pursuant to the welfare plan of such commercial banks or the government, including pensions paid by the commercial banks to their employees.

18.6 Others means the balance of other liabilities which cannot be stated under the aforementioned items **such as interest received from securities accepted as collateral.** Partial payments of debts which have not yet been deducted from debtors' accounts shall be deducted from related assets. One of any other liabilities which accounts for at least 30 percent of the total balance of other liabilities (item 18.6) shall be stated separately as details attached to the report.

19. Shareholders Equity

19.1 Share Capital

19.1.1 Common Shares means the value of ordinary shares paid up and registered with the Ministry of Commerce.

19.1.2 Preferred Shares means the value of preferred shares already been paid up and registered with the Ministry of Commerce.

Number and value of registered shares shall be stated in parentheses.

19.2 Warrants means the value of warrants issued by commercial banks to warrant holders to represent rights to purchase common shares or preferred shares of such commercial banks in the number and at the price agreed upon and within a specified period of time.

19.3 Premium (Discount) on Shares means the amount received from sale of common shares or preferred shares at a price higher **or lower** than par value including unexercised warrants

19.4 Other Reserves and Profit (Loss) Accounts

19.4.1 Reserve from Land Revaluation means reserves from an increased value of land due to revaluation.

19.4.2 Reserve from Buildings Revaluation means reserves from an increased value of buildings due to revaluation.

19.4.3 Unappropriated Net Profit means net profit or net loss of the previous accounting period which has not yet been submitted to the shareholders general meeting. In case of net loss, the loss amount shall be shown in parenthesis.

19.4.4 Interim Profit (Loss) means profit or loss incurred from the beginning of the current accounting period until the date of the report. In case of net loss, the loss amount shall be shown in parenthesis. The report as of June and December shall demonstrate net profit after income tax.

19.4.5 Others means shareholders equity which is not required to be stated in other items e.g. **gain/loss from foreign exchange rate derived from the conversion of assets in foreign currency, etc.**

19.5 Retained Earnings

19.5.1 Appropriated

19.5.1.1 Legal Reserve means reserve from the net profit pursuant to the Civil and Commercial Code and the Public Companies B.E. 2535 (1992).

19.5.1.2 Others means reserved appropriated from the net profit for any other acts in accordance with the resolution of the shareholders general meeting, i.e. reserve for maintaining of dividend or for business expansion.

19.5.2 Post Appropriated means net profit remaining after appropriation by the shareholders general meeting. In case the net balance shows accumulated loss, the loss amount shall be shown in parenthesis.

19.6 Unrealized Premium on Securities for Investment means the difference between book value and fair value of securities for investment only in the respect of the book value which is lower than the fair value.

19.7 Unrealized Loss from Securities for Investment means the difference between book value and fair value of securities for investment only in the respect of the book value which is higher than fair value.

20. Equities of the Head Office and Other Branches of the same Entity
(This item is only applicable to branches of banks registered in foreign countries.)

20.1 Funds for Maintaining Assets under Section 6 and Net Inter-Office Balances

20.1.1 Funds Remitted from the Head Office or Overseas Branches means funds remitted from the head office or other Overseas branches which belong to the same entity for the purpose of maintaining assets under Section 6 of the Commercial Bank Act B.E. 2505 (1962) as amended by the Commercial Banking Act (No. 2) B.E. 2522 (1979).

20.1.2 Reserve Appropriated from Net Profit means reserves from net profit approved by the head office, excluding reserve for appropriation of asset and reserve payments of debts.

20.1.3 Net Retained Profit in Thailand means net profit remaining from those transferred to the head office and to other reserve accounts approved by the head office to be maintained in Thailand.

20.1.4 Net Loss Not Yet Covered by Head Office means net loss of the previous accounting period as shown in the financial statement certified by the auditor, and the head office has not yet remitted funds or has not yet approved using net profit from operations to compensate for the respective loss. Such loss amount shall be shown in parenthesis.

Commercial banks shall report the respective net loss from the date on which the auditor certifies the financial statement showing such loss.

20.1.5 Funds for Maintaining Assets under Section 6 means the capital funds for maintaining assets under Section 6 after deduction of net loss under item 21.1.4.

20.1.6 Net Inter-Office Account of which Branch is Debtor (Creditor) of Head Office and Other Branches of the Same Entity means net balance of inter-office account with the head office and other branches. The inter-office account herein shall include deposit accounts of all kinds, borrowings and lending. In case where the net balance of the inter-office account shows a branch as creditor of the head office and other branches, such amount shall be shown in parenthesis.

20.1.7 Balance due to Head Office and Other Branches of the Same Entity means the aggregate sum of items 20.1.5 and 20.1.6.

20.2 Profit and Loss Account and Others

20.2.1 Net Profit not yet Approved by Head Office means profit and loss of the previous accounting period which the auditor has certified, but has not yet been approved for any specific purposes from the head office.

20.2.2 Net Profit (Loss) Not Yet Certified by Auditor means profit or loss in the previous accounting period which has not yet been certified by an auditor.

20.2.3 Interim Profit (Loss) means profit or loss incurred from the beginning of current accounting period until the date of the report. The report as of the month at the end of six months accounting period shall demonstrate the net profit after income tax.

20.2.4 Others means net profit approved by the head office for any specific purpose which is not for the capital fund for maintaining of assets under Section 6, which shall be shown under item 20.1.2.

20.3 Unrealized Premium on Securities for Investment means the difference between book value and fair value of securities for investment only when the book value is lower than the fair value.

20.4 Unrealized Loss from Securities for Investment means the difference between book value and fair value of securities for investment only when the book value is higher than fair value.

- [] including All Offices
- [] including All Domestic Offices
- [] including All Overseas Offices
- [] Each Office.....

INCOME AND EXPENSE REPORT

As of.....ending on.....

Unit: Thousand Baht

1. Interest and Dividend Income		
1.1 Credit		
1.1.1 Loan	.....
1.1.2 Overdraft	.....
1.1.3 Bill	.....	.....
1.2 Inter-Bank and Money Market Transactions		
1.2.1 Deposit	.....
1.2.2 Credit Granted	.....
1.2.3 Securities Purchased with Resale Agreement	.....	.....
1.3 Securities		.....
Total Interest and Dividend Income		.....
2. Interest Expenses		
2.1 Deposit		
2.1.1 Payable on Demand	.....
2.1.2 Savings	.....
2.1.3. Payable when due	.....	.....
2.2. Inter-Bank and Money Market Transactions		
2.2.1 Deposit	.....
2.2.2 Loan		
2.2.2.1 Domestic	.....
2.2.2.2 Overseas	.....	.....
2.2.3 Securities Sold with Repurchase Agreement	.....	.....
2.3 Loan		
2.3.1 Short-Term Loan		
2.3.1.1 Domestic	.....
2.3.1.2 Overseas	.....	.....
2.3.2 Long-Term		
2.3.2.1 Domestic	.....
2.3.2.2 Overseas	.....	.....
Total Interest Expenses		.....
Net Interest and Dividend Income		.....
3. Irrecoverable and Doubtful Debts		.....
Net Interest and Dividend Income After Deduction of Irrecoverable and Doubtful Debts		.....
4. Non-Interest Income		
4.1 Fees and Service Fees		
4.1.1 Acceptance, Aval and Guarantee	.....
4.1.2 Others	.....	.....
4.2 Profit (Loss) from Exchange		.....
4.3 Other Incomes*		.....
Total Non-Interest Income		.....
5. Non-Interest Expenses		
5.1 Personnel Expenses (amount.....persons)		.....
5.2 Expenses on Buildings, Premises and		

Equipment*	.....
5.3 Tax	.....
5.4 Fees and Service Fees	.....
5.5 Directors' Remuneration	.....
5.6 Other expenses	
5.6.1 Entertainment	.....
5.6.2 Others*	.....
Total Non-Interest Expenses	.....
6. Profit (Loss) Before Income Tax and Extraordinary Items	.....
7. Income Tax	.....
8. Profit (Loss) Before Extraordinary Items	.....
9. Extraordinary Items (Deducted by Income tax..... Thousand Baht	.....
10. Net Profit (Loss)	.....
11. Net Profit (Loss) per Share	.....

Remark: * Attached details

Note to Thor.Por. 5

Unit: Thousand Baht

A. Fees and Service Fees Income-Others	.....
Credit Card	.....
ATM Card and Other Electronic Banking Transaction	.....
Money Transfer and Collection	.....
Advisory Service	.....
Management Service	.....
Debt Instrument Issuing, Underwriting and Trading	.....
Securities Keeping Service	.....
Cheque Fees	.....
Letter of Credit Fees	.....
.....
.....
Other Fees and Service Fees	.....
Total (equal to amount in 4.1.2)	<u>.....</u>

B. Profit (Loss) from Securities and Other Assets

1. Profit (Loss) from Investment in Securities

1.1 Profit (Loss) from Sale of Investment in Securities

- Debt Instrument
- Government and State Enterprise Securities
- Private Debt Instrument
- Foreign Debt Instrument
- Other Debt Instrument
- Total

- Equity Securities
- Listed Securities
- Securities Listed - Others
- Foreign Securities
- Other Securities
- Total

Net Total

- 1.2 Profit (Loss) from Securities Evaluation
- 1.3 Profit (Loss) from Transfer of Securities
- 1.4 Loss from Diminution of Securities
- Total

- 2. Profit (Loss) from Sale of Movable Properties
- 3. Profit (Loss) from Sale of Other Assets

C. Buildings, Premises and Equipment Expenses

- Depreciation
- Maintenance Expense
- Rental
- Tax
- Others

Less Leasehold and Others Income

Total (equal to amount in 5.2)

	Securities for Sale	Securities for Investment	Debt Instruments for Redemption	General Investment
1.1 Profit (Loss) from Sale of Investment in Securities				
Debt Instrument				
- Government and State Enterprise Securities				
- Private Debt Instrument				
- Foreign Debt Instrument				
- Other Debt Instrument				
Total	
Equity Securities				
- Listed Securities				
- Securities Listed - Others				
- Foreign Securities				
- Other Securities				
Total
Net Total
1.2 Profit (Loss) from Securities Evaluation			
1.3 Profit (Loss) from Transfer of Securities			
1.4 Loss from Diminution of Securities				(.....)
Total				<u>.....</u>
2. Profit (Loss) from Sale of Movable Properties			
3. Profit (Loss) from Sale of Other Assets			

D. Details of Income Tax Computation

Accrued Income Tax	.....
Prepaid Income Tax	.....
Deferred Income Tax	.....
Others (Attached details)	.....
Total (equal to amount in 7)	<u>.....</u>

E. Inter-Office Income and Expenses

Income	.....
Interest Receivable – Credit granted to Head Office	.....
- Deposit with Head Office	.....
- Credit granted to Other Branches	.....
- Deposit with Other Branches	.....
Fees Receivable – Bank Notes for Import	.....
- Bank Notes for Export	.....
- Money Transfer and Collection due under Bank Notes	.....
- Others (please give details)	.....
Expenses	<u>.....</u>
Interest Payable - Head Office's Fund Allocated to Overseas Branches	.....
- Borrowings from Head Office	.....
- Deposits Accepted from Head Office	.....
- Borrowings from Other Branches	.....
- Deposits Accepted from Other Branched	.....
- Others (please give details)	.....
Fees Payable – Management Fees	.....
- Others (please give details)	.....

Unit: Thousand Baht

F. Loss from Debt Restructuring

**G. Allocated Profit (Loss) from Subsidiaries and
Affiliated Companies**

H. Calculation of Profit (Loss) **Unit: Baht**

	Per Share At Base Level	Per Discounted Share
Profit (Loss) before Extraordinary Items
Extraordinary Items
Profit (Loss) Net

Certified True and Correct Report

Authorized Signature.....
(.....)
Position.....

Explanations For Preparation of Income and Expense Report Form (Thor.Por. 5)

A. General Provisions

1. Commercial banks shall prepare an income and expense report consolidating income and expense of all offices. For the commercial banks in Thailand, the report shall be divided into 4 parts as follow:

- Consolidated All Offices;
- Consolidated All Domestic Offices;
- Consolidated All Overseas Offices;
- Each Overseas Office, giving the name of each particular branch;

In the case of a consolidated all offices report, income and expenses between the head office and branch offices and those between offices of the same entity shall not be included. In the case of a consolidated all domestic offices report and a consolidated all overseas offices report, income and expense shall included.

2. One set of such report shall be submitted to the Special Project and Analysis Department of the Bank of Thailand within the end of the month being reported.

In the case where a financial statement has an adjusted entry as suggested by an auditor, the commercial banks shall submitted one set of the amended report within 1 month as from the date of the auditor's certification.

3. Should there be any queries regarding this report, please contact the Risk Supervision and Analysis Department, the Financial Institutions Policy Group, the Bank of Thailand. Tel.: 0-2283-5994, 0-2283-5892

B. Definitions

1. Interest and Dividend Income

1.1. Credit Granted means interest, discounts and fees derived from loans (including other kinds of lending), overdrafts, purchasing, discounting, re-discounting of bills, and **other forms of lending e.g. credit granted and lending under repurchase agreement**. It is exclusive of interest or discount of debt instruments according to the rules of the Bank of Thailand which shall be provided for in items 1.3 and interest receivable from domestic and overseas commercial banks and other banks, e.g. the Government Savings Bank, the Government Housing Bank, the Bank for Agriculture and Agricultural Co-Operatives, the Export-Import Bank of Thailand, and other domestic and overseas financial institutions which shall be shown in item 1.2.2.

1.2 Inter-Bank and Money Market Transactions means interest derived from deposits and loans, **inclusive of interest from credit granted and lending under repurchase agreement and disposal of debt not classified as sale under the accounting standards** receivable from domestic and overseas commercial banks, other banks and

financial institutions and interest receivable from purchase of securities with a resale agreement [obligation] with the Bank of Thailand on sale.

1.3 Securities means interest, dividends or any other benefits derived from investment in all kinds of securities.

2. Interest Expenses

2.1 Deposit means interest payable to all kinds of depositors, excluding interest payable to the Bank of Thailand, domestic and overseas commercial banks, other banks and financial institutions which shall be provided for under item 2.2.1.

2.2 Inter-Bank and Money Market Transactions means interest due under deposits and loans payable to the Bank of Thailand, domestic and overseas commercial banks, other banks and financial institutions as well as **interest from lending under repurchase agreement and disposal of debt not classified as sale under the accounting standards** and interest payable from sale of bonds with repurchase agreement [obligation], with the Bank of Thailand.

2.3 Loans means interest and discounts payable due under any kinds of borrowings, **which remaining terms are not more than 1 year for short term loans and in excess of 1 year for long term loans** excluding interest and discounts payable to the Bank of Thailand, domestic and overseas commercial banks, other banks and financial institutions which shall be provided for under item 2.2.2.

3. Irrecoverable and Doubtful Debts means loan receivables and accrued interest asked for payment but uncollectible and having been written off, including amount reserved for provision of doubtful debts to cover loan receivables and accrued interest anticipated to be uncollectible for each accounting period. **It is inclusive of loss from debt restructuring defined as the difference between investment in debtor which is higher than the fair value of the assets received or present value of the future cash flow discounted by the market interest rate and from the hair cut of the debt restructuring.**

Commercial banks shall report the loss from debt restructuring in Section F. in the Notes to Thor.Por. 5.

After reasonable collections were made, uncollectible loan receivables and accrued interest as well as reserves for anticipated uncollectible portions shall be deducted from the allowance for doubtful accounts in Thor.Por. 3, while loan receivables and accrued interest which were written off but have subsequently been paid shall be included in the allowance for doubtful account.

Uncollectible receivables from fraud committed by employees and others receivable shown under other assets in the financial statement shall be deemed as other expenses, which shall be provided for under item 5.6.2. If reserves have already been maintained for such receivables, the uncollectible portion shall be deducted from the respective reserves.

4. Non-Interest Income

4.1 Fees and Service Fees means income derived from fees and service fees received from customers. In the report form, commercial banks shall divide fees and services fees into sub-items as follows:

4.1.1 Acceptance, Aval and Guarantee means income derived from fees and service fees received from acceptance and aval of bills, loan guarantee, guarantee of bills of exchange, purchasing, discounting or re-discounting **and endorsement of the bill which the endorser has the dunning rights.**

4.1.2 Others means fees and services derived from providing following the services to customers:

Credit Card means entry and annual fees, discount fees for retailers, cash advance fees, fees for others credit card services charged by other entities, fees for mail order services as well as other relevant fees.

ATM Card and Other Electronic Banking Transactions means ATM Card fees, annual fees, remote transaction fees, TELEFAX fees, computer software and computer information charges as well as other related fees.

Money Transfer and Collection means transfer fees, salary auto payment fees, cheque and bills collection fees, custody fees as well as other related fees.

Advisory Service means fees in connection with project feasibility study, being project consultant, financial advisor, underwriter for securities listed on the Stock Exchange of Thailand and other related fees.

Management Service means fees in connection with overseas loan procurement, arrangement of syndicated loans and participation loans, commitment fees, prepayment fees, cancellation fees and other related fees.

Debt Instrument Issuing, Underwriting and Trading Services means fees regarding debt securities issuing, underwriting and trading.

Securities Keeping Service means fees in connection with receipt and delivery of securities, receipt and delivery of payment for securities, collection and delivery of profit derived from securities for and to customers.

Cheque Charges means chequebook fees, gift cheque fees, cashier's order and traveler's cheque fees, cheque return fees and other related fees.

Letter of Credit Charge means fees and service fees for issuing letters of credit to customers.

Others Fees and Service Fees means passbook keeping fees, security survey fees, safe deposit box fees and rental from foreclosed movable property excluding income from lease of properties of the commercial banks which shall be deducted from expenses under item 5.2 and other miscellaneous fees.

Commercial banks shall provide details of income under item 4.1.2 in item A of the Note to Thor. Por. 5. In the case where the commercial banks have income from any fees and services fees other than the aforementioned fees and if such other fees account for at least 20 percent of the total income under item 4.1.2, the commercial banks shall demonstrate such other fees accordingly.

4.2 Profit (Loss) from Exchange means profit (loss) from trading of foreign currencies and conversion of price of assets and debts from foreign currencies into Thai Baht. Net profit or net loss thereof shall be shown accordingly.

4.3 Other Income means net income from operations other than mentioned in items 1, 4.1 and 4.2. This shall include **profit (loss) from investment consisting of profit (loss) from sale, profit (loss) from revaluation, profit (loss) from reclassification, loss from diminution, allocated profit (loss) of subsidiaries and affiliated companies held by financial institutions and required to be recorded by equity method under the accounting standards. It is inclusive of other profit not classified as extraordinary items e.g. profit from sale of pending sale assets and other assets.** (Where expenses or loss are incurred from sale, such expenses or loss shall be deducted from the relevant accounts to show net amount. If a net balance thereof shows a loss, such loss shall be shown under Item 5.6.2).

Details of which shall be shown under Section B. of the Note to Thor. Por 5 **and allocated profit (loss) of subsidiaries and affiliated companies shall be reported in Section G. of the Note to Thor.Por. 5.**

In addition, if one of any other sources of incomes accounts for at least 20 percent of the total of the other incomes, such income shall be shown separately as attached details.

5. Non-Interest Expenses

5.1 Personnel Expenses means salaries, hire of work payments, over-time payment, bonus, pensions, living expenses allowances, provident funds, social security funds under Social Security Act of B.E. 2533 (1990) only in the part paid by commercial banks, welfare allowances, income tax paid for by commercial banks, other allowances paid to officers and employees. The number of employees shall be given in parenthesis.

5.2 Buildings, Premises and Equipment Expenses means depreciation, **loss from diminution**, rental, maintenance expenses, insurance premiums, land and property taxes, water, electricity and telephone charges, ancillary expenses, and other expenses related to buildings, premises, equipment, office equipment, computers, furniture and fixtures and vehicles.

In case where the commercial banks have income from leasehold of their buildings and premises, 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 4.1.2.

Commercial banks shall given details of the aforementioned expenses in item C of the Note to Thor.Por. 5.

5.3 Tax means any tax fees, e.g. special business tax, signboard tax, duty stamp, excluding corporate income tax under the Revenue Code which shall be provided for under item 7, land and property tax for office buildings which shall be provided for under item 5.2 and income tax paid for officers, employees, directors which shall be shown under items 5.1 and 5.5.

5.4 Fees and Service Fees means fees and service fees paid by commercial banks for the benefit of their operation, e.g. professional fees, collection and clearing fees, etc. In case where the commercial banks charge such fees and service fees from customers in an amount lower than the amount actually paid, such paid amount shall be deducted under this item and shown net balance accordingly. If the amount charged to customers is more than the amount actually paid, the balance shall be shown as income under item 4.1.

5.5 Directors' Remuneration means money or other assets given to directors pursuant to the articles of association or resolution of the shareholders general meeting **or paid in accordance to Article 90 of the Public Company Act**. The number of directors shall be shown in parenthesis.

5.6 Other Expenses means operation fees other than those under items 2, 3 and items 5.1 through 5.5. Entertainment shall be shown under item 5.6.1 whereas any other expenses shall be shown in the total amount under item 5.6.2.

These shall include loss not classified as extraordinary items e.g. loss from fraudulent committed by employee, loss from diminution of assets pending sale and other assets, loss from sale of pending sale assets and other assets. (Where profit is incurred from such sale assets, such profit shall be deducted from the relevant item to show a net amount. If a net balance thereof shows a profit, such profit shall be shown under Item 4.3).

If one of any other expenses accounts for at least 20 percent of the total of the other expenses, each of such expenses shall be shown separately as attached details.

6. Profit (Loss) Before Income Tax and Extraordinary Items means accumulated income (items 1 and 4) deducted by accumulated expenses (items 2, 3 and 5) before income tax (item 7) and extraordinary items (item 9). If the net balance shows a loss, the loss amount shall be shown in parenthesis.

7. Income Tax means corporate income tax computed in accordance with the Revenue Code, details of which shall be shown in item D of the Note to Thor.Por. 5.

8. Profit (Loss) Before Extraordinary Items means profit (loss) (item 6) deducted by income tax (item 7) before the extraordinary items (item 9). If the net balance shows loss, the loss amount shall be shown in parenthesis.

9. Extraordinary Items means income or expenses which are not incurred in the normal course of banking operations and cannot be predicted to regularly be incurred e.g. damage from fire or other acts of god. The extraordinary items shall be shown in the net balance after income tax and shall show other relevant tax expenses in parentheses accordingly. If the net balance shows a loss, the loss amount shall be shown in parenthesis.

10. Net Profit (Loss) means net profit (loss) after the extraordinary items. If the net balance shows a loss, it shall be shown in parenthesis.

11. Net Profit (Loss) per Share means the average net profit or loss per one share **at base level**. If there is a net loss, the loss amount shall be shown in parenthesis. The computation of which shall be in accordance with accounting principles regarding profit per share.

Commercial banks shall declare the calculation of profit (loss) per share at base level and profit (loss) per discounted share in the Section H. in the Notes to Thor.Por. 5.

Remarks: 1. In case of adjusting entry, which means transactions which are not related to the operation in the current accounting period, but affect net profit of the previous accounting period, for example maintaining unreasonably high reserves for provision of asset diminution and intend to transfer such reserve to be income, the transfer of reserved funds other than capital reserve shall be adjusted to the relevant accounts.

2. Thai commercial banks with overseas branches shall report details of income and expenses between offices in item E. of the Note to Thor.Por.5. Only each overseas office report and consolidated all overseas offices report are required.