

Unofficial Translation
With 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

Notification of the Bank of Thailand

No. SorNorSor. 35 /2551

Re: Supervisory Guidelines on Large Exposure (Single Lending Limit)

1. Objectives of the Notification

In the past, the supervisory guidelines on large exposure set the limit of exposure to any person at 25 percent of a financial institution's tier 1 capital fund in order to achieve risk diversification without too much concentration on any one debtor.

As circumstances change, financial institutions have developed more complex and more variety of credit, financial, and banking transactions. This Notification aims to compile the Notifications of the Bank of Thailand that are related to supervision of large exposure into one Notification, without making any substantial change from the previous guidelines. The objectives of this Notification fall into 2 main areas as follows:

Objective 1 The supervisory regime can be commensurate with the risks of transactions undertaken by financial institutions and is in compliance with the international standards. Therefore, the scope of large exposure supervision is expanded to include all types of transactions in the calculation of Single Lending Limit and takes into account related parties of debtors, while the capital base is expanded to total capital fund

Objective 2 The supervisory regime for all types of financial institutions are of the same standard and consistent with the intention of the Financial Institutions Business Act B.E. 2551. Previously, there were differences in the large exposure supervisory guidelines of commercial banks, finance companies, and credit foncier companies.

2. Statutory Power

By virtue of the provision of Section 50 and 52 of the Financial Institutions Business Act B.E. 2551, the Bank of Thailand hereby issues the supervisory guidelines on large exposure (Single Lending Limit)

3. Scope of Application

This Notification shall apply to all financial institutions according to the laws on financial institutions business.

4. Notifications and Circulated Letters that were Revoked

Notifications and Circulated Letters that were revoked are listed in Attachment 1.

5. Essence

5.1 Definitions

5.1.1 Definitions of the following words shall be in accordance with Section 4 of the Financial Institutions Business Act B.E. 2551 as listed in Attachment 2:

- (1) Financial Business
- (2) Granting Credits
- (3) Credit-like Transactions
- (4) Financial Institution
- (5) Company
- (6) Parent Company
- (7) Subsidiary Company
- (8) Associated Company
- (9) Related Parties

5.1.2 “Capital Fund” shall mean total capital fund according to the Notifications of the Bank of Thailand on capital composition and maintenance of capital fund of locally incorporated commercial banks, foreign banks’ branches, finance companies or credit foncier companies, as the case may be.

5.1.3 “Contingent Liabilities” shall mean contingent liabilities as specified in the Notifications of the Bank of Thailand on calculation of credit risk assets for commercial banks or finance companies, as the case may be.

5.1.4 “Quality Bills of Exchange” shall mean:

- (1.1) Bills of Exchange accepted or avaled by other financial institutions
- (1.2) Bills of Exchange issued by companies with at least AA equivalent rating or bills of exchange of at least AA equivalent rating, where the rating must be performed by credit rating agencies approved by the Office of the Securities and Exchange Commission.

5.2 Guidelines

5.2.1 Calculation of Single Lending Limit

(1) The amount of money in which a financial institution, except retail bank, grants credits to, makes investments in the business of, or undertakes contingent liabilities or credit-like transactions with any person or several persons in any project or for the same purpose, at the end of any one day shall not exceed 25 percent of capital fund of such financial institution.

(2) The amount of money in which a retail bank grants creditsto, makes investmens in the business of, or undertakes contingent liabilities or credit-like transactions with any person or several persons in any project or for the same purpose, at the end of any one day shall not exceed 11 percent of capital fund of such retail bank. The ratio

of transactions of which a retail bank can engage with each type of counter party shall be in accordance with Appendix 3.

(3) The amount of money in which a foreign bank's branch grants credits to, makes investments in the business of, or undertakes contingent liabilities or credit-like transactions with a counter party that is a commercial bank, finance company, specialized financial institution, commercial bank located overseas can exceed the ratio prescribed in 5.2.1(1) above. This shall be applied only under the conditions that the credit line of each aforementioned counter party shall not exceed 60 percent of capital fund of such foreign bank's branch and the aggregate credit line of all counter parties whose transactions exceed the prescribed ratio shall not exceed 2.5 times of capital fund of the foreign bank's branch. Foreign banks' branches shall inform the Bank of Thailand about the detail of transactions of counter parties exceeding the prescribed ratio in the report form in Appendix 4 at the end of the month that such transactions incur.

(4) When considering the amount of money in which a financial institution grants credits to, makes investments in the business of, or undertakes contingent liabilities or credit-like transactions with any person or several persons in any project or for the same purpose, financial institution shall take into account financial status and repayment ability of group of debtors to assess their financial interdependence whether they are closely related in nature so that they appear to have a single risk as in accordance with Appendix 5.

5.2.2 Calculation of Contingent Liabilities

Financial institutions shall calculate the credit equivalent amount of contingent liabilities to be included in the calculation of the ratio in 5.2.1 by multiplying the Notional Amount with Credit Conversion Factor according to the type of such contingent liability as prescribed by the Notification of the Bank of Thailand on guidelines on calculation of credit risk assets for commercial banks or finance companies, as the case maybe.

5.2.3 Exemption of Single Lending Limit Calculation

(1) Granting credits, making investments, or undertaking contingent liabilities or credit-like transactions in 5.2.1 shall not include the following transactions:

(1.1) Transactions under Section 52 of the Financial Institutions Business Act B.E. 2551

(1.2) Inter-bank lending with the following characteristics:

(1.2.1) Call loan or overnight loan to commercial banks or retail banks in Thailand

(1.2.2) Term loan, with maturity not exceeding 12 months and only in Thai Baht currency, to commercial banks or retail banks in Thailand

(1.3) Granting credits, making investments, or undertaking contingent liabilities or credit-like transactions that are considered as low-risk transactions which have the following characteristics:

(1.3.1) Granting credits, , or undertaking contingent liabilities, or credit-like transactions with the Ministry of Finance or any government bureau, or making investments in securities issued by the Ministry of Finance

(1.3.2) Undertaking contingent liabilities or credit-like transactions which are guaranteed by deposits at that financial institution, the Thai Government securities, the Bank of Thailand securities, the Financial Institutions Development Fund securities or Deposit Protection Agency securities, securities issued by the Ministry of Finance or state enterprises established by specific laws, or securities guaranteed by the Ministry of Finance, the Bank of Thailand, Financial Institutions Development Fund, or Deposit Protection Agency in the respect of both the repayment of principal and payment of interest thereon. However, this shall be limited to the amount of such deposits or par value of such securities.

(1.3.3) Granting credits guaranteed by or making investment in overseas government securities whose risk weight is 0 according to the Notification of the Bank of Thailand on guidelines on calculation of credit risk assets for commercial banks or finance companies, as the case maybe.

(1.3.4) Granting credits, or undertaking contingent liabilities, or credit-like transaction guaranteed by bills of exchange or promissory notes of that financial institution or cash

(1.3.5) Granting credits, making investments, or undertaking contingent liabilities, or credit-like transaction in foreign currency with any person with residence in Thailand, by the head office or other overseas branches of a foreign bank operating as a branch in Thailand

(1.3.6) Granting credits, making investments, or undertaking contingent liabilities, or credit-like transactions guaranteed by other financial institutions, specialized financial institutions, or overseas financial institutions

(1.3.7) Contingent liabilities under the firm underwriting agreement of debt instruments issued by the Thai Government, the Ministry of Finance, the Bank of Thailand, the Financial Institutions Development Fund, Deposit Protection Agency, or state enterprises established by specific laws

5.2.4 Guidelines for granting relaxation of Single Lending Limit for a group of business qualified as having potential or a stable business

The Bank of Thailand will consider granting Single Lending Limit relaxation for large debtor that is part of a business group on the case by case basis by considering whether such debtor's business is qualified as having potential or a stable business according to Attachment 6.

5.2.5 Guidelines for Treatment of Bills of Exchange

Granting credits by purchasing, discounting or re-discounting bills of exchange shall be deemed as granting credits to the following person, upon adding other credits, investments, contingent liabilities, or credit-like transactions, shall not exceed the ratio prescribed in 5.2.1 as the case maybe as well:

(1) In case where the quality bills of exchange are accepted or avaled by other financial institutions, the financial institutions accepting or giving aval to the quality bills of exchange shall be deemed as debtor.

(2) In case where the quality bills of exchange are not accepted or avaled by other financial institution, the payer or issuer shall be deemed as debtor.

(3) In case where the bills are not quality bills of exchange, any holders who sell such bills and any liable persons pursuant to the law on bills shall be deemed as debtor.

5.2.6 Guidelines for treatment of making investments, undertaking contingent liabilities or granting credits for purchasing instrument under the firm underwriting agreement of debt instruments

(1) Contingent liabilities under firm underwriting agreement of debt instruments are contingent liabilities under firm underwriting agreement of the following instruments:

(1.1) Debentures, or debt instruments offered to the public or any person with at least AA or equivalent rating and rated by credit rating agencies to which the Securities and Exchange Commission has given an approval

(1.2) Debentures, or debt instruments issued by financial institutions

(2) Contingent liabilities under the underwriting agreement of debt instrument in 5.2.6 (1) above, when added to the amount of money that the financial institution granted credits, made investments, or undertook contingent liabilities, or credit-like transactions in 5.2.1 shall not exceed 50 percent of capital fund, from the date that the financial institution commits to the underwriting agreement to the closing date of the offer for sale. In case that the financial institution cannot fulfill its commitment and has to invest in or grant credits for purchasing of such instruments, the amount of money that the financial institution can grant credits to, make investments in, or undertake contingent liabilities or credit-like transaction according to item 5.2.1 shall not exceed 50 percent of its capital fund for the period not exceeding 3 months from the closing date of the offer for sale of such instruments.

5.2.7 Guidelines for Treatment of Debtor with Credit Guarantee (Non-Credit Derivatives Transactions)

(1) For granting credits, making investments, or undertaking contingent liabilities, or credit-like transactions guaranteed by other financial institutions, specialized financial institutions, or overseas financial institutions, the financial institutions that guarantee the debtor shall be considered as debtor in the Single Lending Limit calculation in 5.2.1.

(2) For granting credits, making investments, or undertaking contingent liabilities, or credit-like transactions guaranteed by other companies, the debtor shall be still considered as debtor in the Single Lending Limit calculation in 5.2.1 while the companies that guarantee the debtor shall not be considered as debtor in the calculation in 5.2.1

5.2.8 Guidelines for Treatment of Other Transactions

(1) For hire purchase, leasing, factoring, Private Repo, securities borrowing and lending and short selling, securitization, and collateralized debt obligation transactions, financial institutions shall comply with the Notification of the Bank of Thailand on permission and supervision of such transactions.

(2) For derivatives transactions, financial institutions shall comply with the Notification of the Bank of Thailand on calculation of credit risk assets for

commercial banks and finance companies and/or the Notification of the Bank of Thailand on permission and supervision of such derivatives transactions.

5.2.9 The supervisory guidelines in this Notification exclude granting credits, making investments, or undertaking contingent liabilities or credit-like transactions with companies in the same financial group as that financial institution, provided that the financial group set up obtained the approval from the Bank of Thailand. Such financial group shall comply with the Notification of the Bank of Thailand on consolidated supervision.

5.2.10 In case of non-compliance with Section 50 where a financial institution can prove that it has already exercised its prudence in assessing related parties but fails to detect or prevent such non-compliance, it shall be assumed that the financial institution is not guilty of non-compliance with Section 50.

6. Transitional Provision

6.1 In case that a financial institution has received a relaxation on granting credits, making investments, or undertaking contingent liabilities or credit-like transactions exceeding the limit in 5.2.1 prior to the effective date of the Financial Institutions Business Act B.E. 2551, the financial institution can maintain such credits, investments, contingent liabilities or credit-like transactions according to the committed contracts and the relaxation granted by the Bank of Thailand.

6.2 For granting credits, making investments, or undertaking contingent liabilities or credit-like transactions with any person or related persons exceeding the limit in 5.2.1 prior to the effective date of the Financial Institutions Business Act B.E. 2551 that do not violate the laws on commercial banking, or the laws on undertaking of finance business, securities business and credit foncier business effective at that time, financial institutions shall not undertake additional credits, investments, contingent liabilities or credit-like transactions with such person or related persons and must proceed to have these credits, investments, contingent liabilities, or credit-like transactions to be in compliance with Section 50 without delay, and shall not be longer than 5 years from the effective date of the Financial Institutions Business Act B.E. 2551.

7. Effective Date

This Notification shall be effective the day after its publication in the Royal Gazette onward.

Announced on 3 August 2008.

(Mrs. Tarisa Watanagase)

Governor

Bank of Thailand

Notifications of the Bank of Thailand and Circulated Letter that are Revoked

No	Date of the BOT Notification / Circulated Letter	Type	Number	Topic
1	10 February 1981	BOT Notification		Prescription on Ratio of Credits Granted, and/or Investments by a Credit Foncier Company to Any Person to its Capital Funds (Circulated Letter No. ThorPorThor.NgorPor. (Wor) 176/2524 dated 5 February 1981)
2	3 May 1994	Circulated Letter	ThorPorThor.NgorKor. 804/2537	Guidelines on Relaxation of Granting of Credits, Investments, or Undertake Contingent Liabilities to Any Person Exceeding the Specified Limit
3	6 January 1997	Circulated Letter	ThorPorThor.NgorKor. 32/2540	Relaxation of Single Lending Limit of Foreign Bank's Branches
4	30 December 1999	Circulated Letter	ThorPorThor.SorNorSor. (12) Wor. 4463/2542	Explanation on Supervision of Major Debtors of Commercial Banks
5	31 July 2001	Circulated Letter	ThorPorThor.SorNorSor. (21) Wor. 1673/2544	Granting of credits, giving aval to bills, accepting bills or guaranteeing loans ,guaranteeing payment in respect of the selling, discounting or rediscounting of bills, or undertaking any contingent liabilities for Ministries, Dhabuangs, Governmental Departments or other public bodies of equivalent status
6	7 May 2003	Circulated Letter	ThorPorThor.SorNorSor. (21) Wor. 1122/2546	Relaxation of Supervision of Large Exposure
7	4 November 2003	Circulated Letter	ThorPorThor.SorNorSor. (21) Wor. 2420/2546	Guidelines to Consider the Relaxation of Supervision of Large Debtors in accordance with Section 13
8	30 December 2006	BOT Notification		Prescription on Ratio of Credits Granted, Investments, and Contingent Liabilities by a Retail Bank to Any Person to its Capital Funds (Circulated Letter No. PhoNorSor.

No	Date of the BOT Notification / Circulated Letter	Type	Number	Topic
				(21) Wor. 29/2549 dated 30 January 2006)
9	19 January 2006	BOT Notificatio n		Prescription on Ratio of Credits Granted, Investments, and Contingent Liabilities or Contingent Payments by a Finance Company to Any Person to its Capital Funds (Circulated Letter No. PhoNorSor. (21) Wor. 72/2549 dated 16 February 2006)
10	19 January 2006	BOT Notificatio n		Prescription on Ratio of Credits Granted, Investments, and Contingent Liabilities by a Commercial Bank to Any Person to its Capital Funds (Circulated Letter No. PhoNorSor. (21) Wor. 71/2549 dated 16 February 2006)
11	24 April 2006	Circulated Letter	ThorPorThor. SorNorSor. (21) Wor. 555/2549	Clarification regarding Relaxation of Ratio of Credits Granted, Investments, and Contingent Liabilities Incurred by a Commercial Bank to Any Person to its Capital Funds

Definition

(1) “Financial business” means commercial banking business, finance business, credit foncier business, securities business, futures contract business under the laws on futures contracts, life insurance business under the laws on life insurance, or other businesses as prescribed by the Bank of Thailand

(2) “Granting of credits” means lending money, buying, discounting or rediscounting bills, becoming a creditor upon having paid or ordered an amount of money to be paid on behalf of a customer, or becoming a creditor upon having paid in accordance with an obligation specified in a letter of credit or other contingent liabilities

(3) “Credit-like transactions” means factoring, hire purchase, leasing and other transactions similar to granting of credits as specified by the Bank of Thailand

(4) “Financial institution” means

(4.1) commercial bank

(4.2) finance company

(4.3) credit foncier company

(5) “Company” means limited company, public limited company, limited partnership, ordinary partnership or other juristic persons

(6) “Parent company” means a company having the power of control over other companies either directly or indirectly in the following manners:

(6.1) Holding more than 50 percent of total shares sold

(6.2) Having the power to control majority voting rights in the shareholders’ meeting

(6.3) Having the power to control the appointment or dismissal of a person with managing authority or directors at least half of the total number of directors in the company or

(6.4) Having the power of control in the manner prescribed by the Bank of Thailand.

Holding of 20 percent or more of total shares sold in a company, directly or indirectly, is assumed to have the power of control, unless it can be proven otherwise.

(7) “Subsidiary company” means

(7.1) Company that has other company as parent company or

(7.2) Subsidiary companies of company under (7.1) at all levels

(8) “Affiliated company” means subsidiary companies that have the same parent company

(9) “Related person” means a person who is related to another person in the following manners:

(9.1) Spouse

(9.2) Child or adopted child who is not yet reached adulthood

(9.3) Company in which that person or person under (9.1) or (9.2) has managing authority

(9.4) Company in which that person or person under (9.1) or (9.2) has power to control the majority voting rights in the shareholders' meeting

(9.5) Company in which that person or person under (9.1) or (9.2) has power to control the appointment or dismissal of directors

(9.6) Subsidiary company of the company under (9.3), (9.4) or (9.5)

(9.7) Affiliated company of the company under (9.3), (9.4) or (9.5)

(9.8) Principal or agent or

(9.9) Other persons with characteristics as specified by the Bank of Thailand

In case where a person holds, directly or indirectly, 20 percent or more of total shares sold in a company, it is assumed that such company is related to such person, unless it can be proven otherwise.

Calculation of Single Lending Limit Ratio of A Retail Bank

(1) Granting credits, making investment, or undertaking contingent liabilities or credit-like transactions with each retail customer shall not exceed 1 percent of the capital fund.

(2) Granting credits, making investment, or undertaking contingent liabilities or credit-like transactions with each SME shall not exceed 10 percent of the capital fund.

(3) Granting credits, making investment, or undertaking contingent liabilities or credit-like transactions with each commercial bank, finance company or specialized financial institution in order to manage its own assets and liabilities, and to hedge its own risks shall not exceed 10 percent of the capital fund, deducted by the amount under credit derivatives contracts that the retail bank buys unfunded credit risk protection of a reference asset from such commercial bank, finance company, and specialized financial institution.

(4) Granting credits, making investment, or undertaking contingent liabilities or credit-like transactions to each counter party that is not a retail customer, SME, commercial bank, finance company or specialized financial institution in order to manage its own assets and liabilities and to hedge its own risks or any transaction resulted from provision of services to SMEs such as discounting of bills and factoring shall not exceed 10 percent of capital fund, deducted by the amount under credit derivatives contracts that the retail bank buys unfunded credit risk protection of a reference asset from such commercial bank, finance company, and specialized financial institution.

Bank
Report on Credits, Investments, Contingent Liabilities, or Credit-like
Transactions with Counter Parties that are Commercial Banks, Finance
Companies, Specialized Financial Institutions, an Overseas Commercial Banks
As of Date.....

Unit : million baht

No.	Debtor Name	Debtor Code	Details of Credits, Investments, Contingent Liabilities, or Credit-like Transactions	Credit Line	Outstanding	% of Credit Line to Capital Fund
Total						

Amount of Capital Fund.....million baht

Total credit line is.....times of capital fund

I certify this report is genuine and accurate.

Authorized Signature

(.....)

.....Position.....

Guidelines for Considering the Amount of Money that a Financial Institution Grants Credits, Makes Investments, Undertakes Contingent Liabilities or Credit-like Transactions with Several Persons in Any Project or For the Same Purpose

Granting credits, making investments, or undertaking contingent liabilities, or credit-like transactions with several persons in any project or for the same purpose can cause the concentration of credit risk as the source of fund that each debtor will use for debt repayment to the financial institution comes from the same project or activity. Therefore, the financial institution may not receive debt repayment from such debtor if there is any loss to that project or activity.

In assessing a group of debtors as debtors in the same project or for the same purpose, the financial institution shall consider financial status and repayment ability of debtors whether there is financial interdependence such that the risk can be considered as single risk. That is, if the financial status of one debtor is adversely affected, the financial status of another debtor will be affected in such a way that the debtor can no longer repay debt to the financial institution.

However, the financial institution is not limited only to the guidelines as given above. It may implement practical guidelines in addition to the guidance of the Bank of Thailand so as to enhance the efficiency of the monitoring and management of credit risk concentration fit for the situation of the financial institution.

**Guidelines on SLL Relaxation for Business Qualified as
Having Potential or a Stable Business**

1. The Bank of Thailand will consider granting a relaxation for financial institutions to grant credits, make investments, or undertake contingent liabilities, or credit-like transactions with juristic person in any business group qualified as having potential or a stable business in the amount exceeding the ratio prescribed in 5.2.1 on a case-by-case basis. The business that is qualified to apply for such relaxation must meet the following conditions:

(1) At least 50 percent of the amount of money applied for relaxation of any business group must be credits, investments, contingent liabilities, or credit-like transactions granted, made, or undertaken with a juristic person with credit rating of at least BBB+ or equivalent, where the rating must be performed by credit rating agencies approved by the Office of the Securities and Exchange Commission or an internationally recognized credit rating institution. Moreover, that rating assessment must be performed for no more than one year, or such credits, investments, contingent liabilities, or credit-like transactions must be granted, made, or undertaken with a juristic person having profitable operating performance for no less than two consecutive years based on an audited financial statement of the latest year. Such amount shall not include money granted to juristic persons subject to debt restructuring in accordance with the Bank of Thailand's criteria.

(2) Juristic person in a business group to be granted credits, made investments, or undertaken contingent liabilities or credit-like transactions must have income from other companies within the same group for no more than 50 percent of total income of the business within the entire group, based on an audited financial statement of the latest year.

(3) A juristic person in a group to be granted credits, made investments, or undertaken contingent liabilities or credit-like transactions must have combined income from an operating result within the same type of business for no more than 50 percent of total income of businesses in the group to be granted credits, made investments, or undertaken contingent liabilities or credit-like transactions, based on an audited financial statement of the latest year.

In this respect, business of the same type may use codes in accordance with the ISIC-BOT standard, which classifies the type of business into three levels of major and minor categories. However, the guidelines under (2) and (3) shall not apply to juristic persons that are state enterprises providing basic infrastructure services.

2. To apply for relaxation in granting credits, making investments, undertaking contingent liabilities or credit-like transactions, financial institutions must submit an application for relaxation and supporting documents required by the Bank of Thailand, as attached in the following application form, in advance for no less than 30 days. Financial institutions must be responsible for accuracy and completeness of such information and supporting documents.

Application Form for Relaxation of Granting Credits, Making Investments, or Undertaking Contingent Liabilities or Credit-like Transactions in accordance with Section 50 of the Financial Institutions Business Act B.E. 2551 and any Additional Amendments

Applying Financial Institution

<p>Type of Application</p> <p><input type="checkbox"/> New application</p> <p><input type="checkbox"/> Renewing permission</p> <p><input type="checkbox"/> Increase/ decrease of credit line</p> <p>Permission No:</p>	<p>Type of Credit Line Seeking Permission</p> <p><input type="checkbox"/> Credits</p> <p><input type="checkbox"/> Investments</p> <p><input type="checkbox"/> Contingent liabilities</p> <p><input type="checkbox"/> Credit-like transactions</p> <p><input type="checkbox"/> Any type</p>
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Part 1

1. Qualifications of Applying Debtor

Unit: Million Baht

Debtor's qualifications	Normal debts				No. of debt restructuring :	Total (3) = (1) + (2)
	1. Co...	2. Co...	3. Co...	Total (1)	Total (2)	
1. Total amount of credit line seeking permission						
2. Type of industry - Code of major and minor categories under ISIC-BOT - Type of business						
3. Credit rating - Rating - Rating institution - Rating date						

4. Net profit - Year..... - Year.....						
5. Income						
- Total income of all companies in the same group - Income of companies seeking relaxation - Intra-group income of all companies within the same group						(5.1)
6. Source of income (percent) - Intra-group income of all companies within the same group (5.6) / (5.1) - Total income of companies seeking relaxation being in the same type of business (To sum income of companies being in the same type of business under (5.2),(5.3),(5.4) / (5.5) and indicate companies being in the same type of business If the type of business is not the same, indicate income of each company without summing the outstanding)						

2. Financial Ratios

Ratio	1. Co..... As of date	2. Co..... As of date	3. Co..... As of date
1. Current Ratio			
2. Debt to Equity Ratio			
3. Return on Asset (ROA)			
4. Return on Equity (ROE)			

3. Summary of credits and obligations with the highest outstanding in each month of each debtor applying for relaxation during the past 12 months

Starting from Month.....Year... to Month.....Year.....

Unit: Million Baht

Month Company	1 (Latest)	2	3	4	5	6	7	8	9	10	11	12
1.....												
2.....												
3.....												
4.....												
...												
...												
Total												

Part 2 Details of Each Debtor Seeking Relaxation*

1. Details of Debtor No.....

Debtor's Name:

(in Thai and English)

.....

Address:

.....

.....

Type of Industry under ISIC-BOT Code:

Details of Business:

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.....
.....
.....

Purpose of Application

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.....

Notes * Each debt-restructuring debtor must separately complete the relaxation form.

2. Details of the Application and Repayment Conditions

2.1 Granting of Credits

Unit: Million Baht

Type of credit	Outstanding debt as of.....	Original amount of credit line permitted	Amount of credit line seeking relaxation this time
Overdrafts			
Bills of Exchange			
Loans			
Others (e.g. debentures, T/R, etc)			
.....			
.....			
Any Type			
Total			

2.2 Investments

Unit: Million Baht

Type of Investment	Amount of Investment as of Date.....	Original amount of credit line permitted	Amount of credit line seeking relaxation this time
Common stocks			
Preferred stocks			
Warrants			
Total			

2.3 Contingent Liabilities

Unit: Million Baht

Type of contingent liabilities	Outstanding obligations as of Date.....	Original amount of credit line permitted	Amount of credit line seeking relaxation this time

Acceptance or aval to bills Intervention for honor in bills Endorsement of bills with recourse Guarantee* Underwriting instruments ** Transactions results in taking of credit risk *** Foreign exchange contracts*** Interest rate contracts*** Others.....			
Total			

* Limited to guarantee of loans or guarantee of payment in respect of selling, discounting, or rediscounting of bills only

** Limited to firm underwriting only

*** Calculation based on the Notification of the Bank of Thailand Re: Large Exposure (Single Lending Limit)

2.4 - Period of Permissionyears, starting fromto

- Repayment Conditions

.....
.....

3. Collateral for Credits and Obligations

3.1 Immovable properties

Unit: Million Baht

Title Deed No. / Location	Appraised value				Mortgaged amount
	Appraiser	Date	Land	construction	

3.2 Persons

Unit: Million Baht

Name and Family name	Relationship with debtor	Guaranteed amount

3.3 Others

Unit: Million Baht

Detail	Appraiser	Appraised value	Appraisal date	Par value	Market value	Pledged/Mortgaged amount

4. Relationship between applying financial institution and debtor

4.1 The financial institution, directors or executives of the applying financial institution

(as of)

Have no shareholding in the debtor's company

Hold shares in the debtor's company with details as follows:

Name	Number of shares held	% of total shares sold

4.2 Applying debtor

Have no shareholding in the applying financial institution

Hold shares in the applying financial institution, where the debtor holdsshares, equivalent topercent of total shares sold

4.3 The applying financial institution's opinion on the debtor:

.....

.....
.....

Attached herewith are the documents to support a consideration to grant relaxation, as follows:

- 1) Balance sheet and income statement certified by auditor of the latest three consecutive years
- 2) The latest certificate of incorporation and copy of the list of shareholders from the Ministry of Commerce
- 3) Shareholding structure and companies in the group
- 4) Other necessary documents

Part 3 Other debtors receiving permission from the Bank of Thailand as of

No.	Debtor's name	Type of industry according to ISIC-BOT Code	Amount of credit line permitted (million Baht)	Ratio of permitted credit line to capital fund (percent)	Period of Permission
		Total			

The applying financial institution's total capital fund ismillion Baht.

I hereby certify that the report is genuine and complete.

Sig......

(.....)

Authorized Signatory

Position:.....

Date

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