

Unofficial Translation

This translation is for the convenience of those unfamiliar with the Thai language
Please refer to Thai text for the official version

Notification of the Bank of Thailand

No. FPG. 23/2558

Re: Preparation and Disclosure of the Summary Statement of Assets and Liabilities
of a Commercial Bank

1. Rationale

The Summary Statement of Assets and Liabilities is one of important information indicating the financial condition of a commercial bank, which facilitates the supervision of the Bank of Thailand, while the users of financial statements, such as investors, depositors and debtors of commercial banks are provided with information for their determination to engage in transactions with the commercial bank, as well as facilitates the customer protection.

The Bank of Thailand requires a commercial bank that has been granted relaxation on Single Lending Limit to conglomerate having potential or stable financial standings to maintain capital add-on for the portion of loans, investments, obligations or credit-like transactions exceeding 25 percent of total capital of the commercial bank, and to disclose the information on capital fund and capital adequacy ratio after deducting such capital add-on in the Summary Statement of Assets and Liabilities of commercial banks (Thor.Por. 1.1 and Thor.Por. 1.2) as prescribed in the Submission of the Guideline for Granting Relaxation on Single Lending Limit to Conglomerates Having Potential or Stable Financial Standings for Commercial Banks.

The Bank of Thailand also amends the descriptions of “Interbank and money market items” by specifying more explicitly by the type of counterparties under such item so that the analysis of interbank and money market items and real sector data aligns with the fact.

Therefore, the Bank of Thailand hereby amends the Summary Statement of Assets and Liabilities and descriptions of relevant items to be in line with the amended regulation, as aforementioned, in order that commercial bank applies the same standard of Summary Statement of Assets and Liabilities.

2. Statutory Power

By virtue of Section 31, Section 39(5) and Section 71 of the Financial Institutions Businesses Act B.E. 2551 (2008), the Bank of Thailand hereby prescribes for a commercial bank to comply with the requirement on preparation and disclosure of Summary Statement of Assets and Liabilities of the commercial bank as prescribed in this Notification.

3. Scope of Application

This Notification shall be applied to all commercial banks under the Financial Institutions Businesses Act B.E. 2551 (2008) except retail banks.

4. Notification to be Repealed

The Bank of Thailand Notification No. FPG. 13/2553 Re: Preparation and Disclosure of Summary Statement of Assets and Liabilities of a Commercial Bank dated 3 December 2010 (B.E. 2553)

5. Content

5.1 Preparation of the Summary Statement of Assets and Liabilities

The Summary Statement of Assets and Liabilities shall be prepared at the end of every month and be completely and accurately reflected the true and fair view of the commercial bank. The summary statement shall be prepared in accordance with the form and item descriptions, as follows:

(1) A locally incorporated bank shall prepare the summary statement in accordance with Form – Thor.Por. 1.1 in Attachment 1, where all assets and liabilities of all offices shall be included.

(2) A foreign bank branch shall prepare the summary statement in accordance with Form – Thor.Por. 1.2 as prescribed in Attachment 2.

In preparing the summary statement above, the commercial bank shall refer to the item descriptions and relevant datasets in the DMS system, as prescribed in Attachment 3 and 4 respectively.

5.2 Unit of currency in the Summary Statement of Assets and Liabilities

Commercial banks shall prepare the Summary Statement of Assets and Liabilities by using the unit of thousand Baht (without decimal places).

5.3 Disclosure of the Summary Statement of Assets and Liabilities

Commercial banks shall disclose the Summary Statement of Assets and Liabilities certified and signed by at least 2 persons, namely Managing Director and Accounting Director or those with the same authority but with different title, by presenting their names and surnames in parentheses along with their titles underneath the signatures. In case of appointing other authorized persons to sign off, the term “for” shall be indicated before the titles.

Commercial banks shall disclose the Summary Statement of Assets and Liabilities by the 25th of the following month, as follows:

(1) Post the summary statement in public area at all offices of such commercial banks.

(2) Publish in at least one daily newspaper for the quarterly summary statement and submit the evidence that such summary statement had been published in the newspaper to the Financial Institutions Monitoring and Analysis Department, Supervision Group, Bank of Thailand, within the month of publication.

(3) Publish the summary statement on the website of commercial banks unless the Bank of Thailand has prescribed otherwise.

5.4 Submission of the Summary Statement of Assets and Liabilities

5.4.1 Commercial banks shall submit the summary statement by the following means:

(1) Excel formatted files as prescribed by the Bank of Thailand – the files shall be submitted through the DMS Data Acquisition System by the Extranet (<https://webserv>) under section “Summit File” and sub-section “Summary Statement of Assets and Liabilities” by the 21st of the following month. If the due date is a bank holiday, commercial banks shall submit the files by the next business day but before the date of disclosure of the summary statement as specified in 5.3.

(2) Hard copy – one set of original documents signed as specified in 5.3 together with a copy shall be submitted to the Statistics Office, Statistic and Data Management Department, the Bank of Thailand, by the 25th of the following month. If the due date is a bank holiday, the commercial banks shall submit the documents by the next business day.

5.4.2 Commercial banks shall submit one set of hard copy of the summary statement to the Monetary and Financial Institution Policy Division, Fiscal Policy Office, Ministry of Finance, by the 25th of the following month. If the due date is a bank holiday, the commercial banks shall submit the documents by the next business day.

5.5 Amendments to the Summary Statement of Assets and Liabilities

5.5.1 As deemed necessary and appropriate, commercial banks may make the amendments to the summary statement after it has been disclosed according to 5.3 or submitted according to 5.4. In such case, the commercial banks shall submit the amended summary statement to the Statistics Office, Statistic and Data Management Department, the Bank of Thailand and the Monetary and Financial Institution Policy Division, Fiscal Policy Office, Ministry of Finance, and shall post it in a public area at all offices as well as publish it on the website. The term “amended version” shall be indicated at the center of the header of the amended summary statement.

5.5.2 In the case where the summary statement has not been audited by the certified public accountant, commercial banks shall indicate the term “This Summary Statement of Assets and Liabilities has not been audited by the certified public accountant” on the summary statement.

The summary statement disclosed and submitted according to 5.3, 5.4 and 5.5 shall be prepared in Thai, except for those published in foreign language newspapers, where commercial banks that are foreign bank branches may prepare the Summary Statement of Assets and Liabilities in English.

6. Effective Date

This Notification shall apply to the preparation and disclosure of the Summary Statement of Assets and Liabilities starting on or after 1 January 2015 onwards, except for requirements on interbank and money market items, which shall be applied to

the preparation and disclosure of Summary Statement of Assets and Liabilities for the period ended on the date after the publication of this Notification in the Government Gazette onwards.

Announced on 4th December 2015 (B.E. 2558)

(Mr. Veerathai Santipraphob)

Governor

Bank of Thailand

..... Bank
 Summary Statement of Assets and Liabilities
 (has not been audited by a certified public account)
 As of

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	Deposits	.....
Interbank and money market items (net)	Interbank and money market items (net)	.....
Claims on securities	Liabilities payable on demand	.....
Derivative assets	Liabilities to deliver securities	.....
Investments (net)	Financial liabilities measured at fair value through profit or loss	.....
(with obligations: Baht)		Derivative liabilities	.....
Investments in subsidiaries and associates (net)	Debt instruments issued and borrowings	.....
Loans to customers (net)	Bank's liabilities under acceptances	.....
Accrued interest receivables	Other liabilities	.....
Customers' liabilities under acceptances	Total liabilities	.....
Properties for sale (net)		
Lands, buildings and equipment (net)	Equity	
Other assets (net)	Share capital ^{1/2}	.....
		Other components of equity	.....
		Retained earnings (losses)	.....
		Total equity	.....
Total assets	Total liabilities and equity	.....

Thousand Baht

Non-performing loans^{2/2} (net) for the quarter ended
 (..... percent of total loans after deducting allowances for doubtful accounts of non-performing loans)
 Allowances for debtors as prescribed by the BOT for the quarter ended
 Allowances for existing debtors for the quarter ended
 Loans to related persons or businesses
 Loans to related asset management companies
 Loans to related persons or businesses from debt restructuring
 Legal capital
 (..... (percent) ratio of total capital to risk weighted assets)

Capital after deducting capital add-ons for loans to large exposures

(..... (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)

Changes in assets and liabilities during the quarter ended resulting from penalties for violation of the Financial Institutions
 Business Act B.E. 2551 (2008), Section

Contingent liabilities

Avals to bills and loan guarantees
 Liabilities under unmatured import bills
 Letters of credit
 Other liabilities

^{1/2} Share capital means issued and paid-up share capital, warrants, premium (discount) on share capital and premium on treasury shares less treasury shares

^{2/2} Non-Performing Loans (gross) for the quarter ended
 (..... percent of total loans before deducting allowances for doubtful accounts)

Channels for disclosure of information on capital requirement

<p style="text-align: center;">For commercial banks</p> <p>(according to the Bank of Thailand Notification Re: Disclosure of Information on Capital Requirements of Commercial Banks)</p> <p>Channels for disclosure</p> <p>Date of disclosure</p> <p>Information as of</p>	<p style="text-align: center;">For financial business groups</p> <p>(according to the Bank of Thailand Notification Re: Regulations on Consolidated Supervision)</p> <p>Channels for disclosure</p> <p>Date of disclosure</p> <p>Information as of</p>
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I hereby certify that this Summary Statement of Assets and Liabilities has been presented
 completely, correctly and truly.

..... (Authorized signatory)
 (.....)
 Position

..... (Authorized signatory)
 (.....)
 Position

..... Bank
 Summary Statement of Assets and Liabilities
 (has not been audited by a certified public account)
 As of

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	Deposits	.....
Interbank and money market items (net)	Interbank and money market items (net)	.....
Claims on securities	Liabilities payable on demand	.....
Derivative assets	Liabilities to deliver securities	.....
Investments (net)	Financial liabilities measured at fair value through profit or loss	.....
(with obligations: Baht)		Derivative liabilities	.....
Investments in subsidiaries and associates (net)	Debt instruments issued and borrowings	.....
Loans to customers (net)	Bank's liabilities under acceptances	.....
Accrued interest receivables	Other liabilities	.....
Customers' liabilities under acceptances	Total liabilities	.....
Properties for sale (net)	Equity of head office and other branches of the same juristic person	
Lands, buildings and equipment (net)	Funds brought in to maintain assets under the Act	.....
Other assets (net)	Accounts with head office and other branches of the same juristic person (net)	.....
		Other components of equity of head office and other branches of the same juristic person	.....
		Retained earnings (losses)	.....
		Total equity of head office and other branches of the same juristic person	.....
Total assets	Total liabilities and equity of head office and other branches of the same juristic person	.....

Thousand Baht

Non-performing loans^{1/2} (net) for the quarter ended

(..... percent of total loans after deducting allowances for doubtful accounts of non-performing loans)

Allowances for debtors as prescribed by the BOT for the quarter ended

Allowances for existing debtors for the quarter ended

Loans to related persons or businesses

Loans to related asset management companies

Loans to related persons or businesses from debt restructuring

Legal capital

(..... (percent) ratio of total capital to risk weighted assets)

Capital after deducting capital add-ons for loans to large exposures

(..... (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)

Changes in assets and liabilities during the quarter ended resulting from penalties for violation of the Financial Institutions Business Act

B.E. 2551 (2008), Section

Contingent liabilities

Avals to bills and loan guarantees

Liabilities under unmatured import bills

Letters of credit

Other liabilities

^{2/} Non-Performing Loans (gross) for the quarter ended

(..... percent of total loans before deducting allowances for doubtful accounts)

Channels for disclosure of information on capital requirement

For commercial banks

(according to the Bank of Thailand Notification Re: Disclosure of Information on Capital

Requirements of Commercial Banks)

Channels for disclosure

Date of disclosure

Information as of

I hereby certify that this Summary Statement of Assets and Liabilities has been presented completely, correctly and truly.

..... (Authorized signatory)

(.....)

Position

..... (Authorized signatory)

(.....)

Position

Item Descriptions for the Summary Statement of Assets and Liabilities

1. Assets

1.1 Cash

means banknotes and coins in possession of commercial banks, including petty cash and cash in the collection process.

1.2 Interbank and money market items (net)

means deposits, certificates of deposit, loans, loans under private repurchase agreements, including transferred receivables which are not considered the true sale according to accounting principles; where commercial banks engage in such transactions with the Bank of Thailand, commercial banks, finance companies, securities companies, credit foncier companies, specialized financial institutions except the Thai Credit Guarantee Corporation, saving cooperatives, the Federation of saving and credit cooperatives, credit unions, insurance companies, the Financial Institutions Development Fund, located domestically, international financial institutions that Thailand is a member of, other banks or financial institutions registered and located abroad, such as central banks, commercial and investment banks. This item also includes accrued interest receivables from above transactions less deferred revenues, allowances for doubtful accounts and allowances for revaluation of debt restructuring, and includes transactions with the Bank of Thailand, such as bilateral repurchase agreements, financial market transactions with respect to deposits made with the Bank of Thailand and other transactions to be prescribed by the Bank of Thailand.

However, the interbank and money market items do not include the purchase of debt securities from above counterparties for general funding, where they are sold to financial institutions, juristic persons and the general public.

1.3 Claims on securities

means the rights of commercial banks to demand the return of securities placed as collateral for private repurchase agreements or securities borrowing and lending as commercial banks have used such securities for other private repurchase agreements or securities borrowing and lending.

1.4 Derivative assets

means fair values or profits from revaluation of derivatives for trading or heading, including those of embedded derivatives separated from the host contracts from mark-to-market.

1.5 Investments (net)

means investments that may arise from investment according to treasury management policies or investment in securities issued for general funding or investment in debt securities that have definite maturity date, where commercial banks are to hold such investments until maturity, including such debt securities that, later, do not have quoted prices in the liquid market. This item includes all type of investments, such as trading investments, available-for-sale investments, held-to-maturity securities or general investments according to related accounting standards and financial reporting standards, for those owned by commercial banks and those the ownership of which have been transferred but with repurchase agreements, including investments in transferred receivables that are considered the true sale according to accounting principles and investments in deposits or borrowings with embedded derivatives (structured products) except for those to be included in the item “Investments in subsidiaries and associated (net)”. The amount to be presented shall be the net amount after adding or deducting allowances for revaluation or allowances for impairment of securities according to related accounting standards and financial reporting standards.

1.6 Investments in subsidiaries and associates

means investments in subsidiaries and associates, according to related accounting standards and financial reporting standards, of commercial banks. Such investments shall be presented in the net amount after deducting allowances for impairment.

1.7 Loans to customers (net)

means loans to customers less deferred revenues, allowances for doubtful accounts and revaluation allowances for debt restructuring.

1.8 Accrued interest receivables

means accrued interest receivables from loans, excluding interests from overdraft lending that shall be included in the item “Loans to customers (net)”. Accrued

interest receivables that have not been recognized as revenues shall be deducted from related items.

1.9 Customers' liabilities under acceptance

means customers' liabilities resulting from acceptance of bills for customers and other acceptance in the same manner, where commercial banks are obliged to make payments for those under their acceptance.

1.10 Properties for sale (net)

means (1) properties that commercial banks receive from debt repayments or where commercial banks purchase properties pledged as security at a public auction upon an order of a court or an official receiver, or where commercial banks receive such properties from the pledge, including properties in possession of commercial banks under financial lease or hire purchase agreements; and (2) lands, buildings and other assets, including leasehold rights, served as workplaces or facilities for officers and employees that are no longer used for such purposes.

This item shall be presented in the net amount after deducting allowances for impairment of such assets. The allowances for impairment shall include provisions for a decrease in market prices or expected losses if such properties are sold and provisions for holding of foreclosed immovable properties according to the Bank of Thailand Notification Re: Foreclosed Properties for Sale and Regulations on Purchase or Holding of Immovable Properties Served as Workplaces or Facilities for Officers and Employees of Financial Institutions.

1.11 Lands, buildings and equipment (net)

means immovable properties and buildings in possession of commercial banks or permitted to be used as workplaces or facilities for officers of such commercial banks, improvements to lands and buildings under leasehold rights, including equipment, office appliances, computers, furniture, fixtures and vehicles. This item shall be presented in the net amount after deducting accumulated depreciation and allowances for impairment of such assets. Leasehold rights are excluded and shall be included in the item "Other assets".

1.12 Other assets (net)

means other assets that have not been presented in item 1.1 – 1.11.

2. Liabilities

2.1 Deposits

means all kinds of deposits including inactive deposits after deducting deferred discounts (if any) and prepaid interests (if any). This item shall not include interbank and money market deposits, for both domestic and oversea money market, which shall be presented in the item “Interbank and money market items (net)”.

2.2 Interbank and money market items (net)

means deposits, borrowings and borrowings with embedded derivatives not measured at fair value through profit or loss (in case of not using the fair value option), borrowings under private repurchase agreements from the Bank of Thailand, commercial banks, finance companies, securities companies, credit foncier companies, specialized financial institutions except the Thai Credit Guarantee Corporation, saving cooperatives, the Federation of saving and credit cooperatives, credit unions, insurance companies, the Financial Institutions Development Fund, located domestically, international financial institutions that Thailand is a member of, other banks or financial institutions registered and located abroad, such as central banks, commercial and investment banks, including borrowing by issuing debt securities for being sold to banks and money market and sale of receivables not considered the true sale according to accounting principles. This item also includes transactions with the Bank of Thailand, such as bilateral repurchase of bonds, money market items with respect to sale of debt securities for liquidity facilities with repurchase agreements (Debt securities services) and other transactions to be prescribed by the Bank of Thailand.

However, this item does not include the issuance of debt securities, for general funding, for being sold to financial institutions, juristic persons and the general public, which shall be presented in the item “Debt instruments issued and borrowings”.

2.3 Liabilities payable on demand

means cheques issued by commercial banks, customers’ cheques certified by commercial banks only in case where commercial banks record the amounts by debiting customers’ accounts at the time when they certify the cheques, including drafts and transferred money that has not been paid to customers.

2.4 Obligations to deliver securities

means obligations of commercial banks to return debt securities received as collateral under private repurchase agreements or securities borrowing and lending (SBL) to counterparties or borrowed securities as commercial banks have used such debt securities for other private repurchase transactions or short sale or other securities borrowing and lending (SBL).

2.5 Financial liabilities measured at fair value through profit or loss

means financial liabilities, such as deposits, bills of exchange, promissory notes, bonds and borrowings with embedded derivatives that commercial banks designate as liabilities measured at fair value through profit or loss (in case of using the fair value option), according to the regulations as specified by the Bank of Thailand or related accounting standards and financial reporting standards.

2.6 Derivative liabilities

means fair values or losses from revaluation of derivatives held for trading and hedging, including those of embedded derivatives separated from the host contracts from mark-to-market.

2.7 Debt instruments issued and borrowings

means borrowing from individuals or juristic persons by issuing debt securities, such as bonds, subordinate bonds, convertible bonds, bills of exchange and floating rate notes, private placement from individuals and juristic persons, issuance of debt securities for general funding, where such securities are sold to financial institutions, juristic persons and the general public, for example, issuance of subordinate bonds that can be included in Tier 1 or Tier 2 capital of commercial banks, borrowing and borrowing by issuing debt securities with embedded derivatives not measured at fair value through profit or loss (in case of not using the fair value option), sale of receivables not considered the true sale according to accounting principles, including borrowing under private repurchase agreements made with counterparties that are not under the item "Interbank and money market items".

2.8 Bank's liabilities under acceptances

means liabilities of commercial banks under acceptances of bills for customers and other acceptances in the same manner, where commercial banks are obliged to make payments under such acceptances.

2.9 Other liabilities

means other liabilities that have not been presented in item 2.1 – 2.8.

3. Equity (except for foreign bank branches, where they shall apply the descriptions as specified in 4.)

3.1 Share capital

means issued and paid-up share capital, warrants, premium (discount) on share capital, and premium on treasury shares (common shares) less treasury shares (common shares).

3.2 Other components of equity

means the sum of

- (1) Appraisal surplus
- (2) Surplus (deficit) from revaluation of investments
- (3) Difference from foreign currency translation
- (4) Surplus (deficit) from mark-to-market of hedging instruments for cash flow hedges (only an effective portion)
- (5) Surplus (deficit) from mark-to-market of instruments for hedges of net investments in foreign operations (only an effective portion)
- (6) Other revenues and expenses for which the related accounting standards and financial reporting standards do not allow to recognize them in the profit and loss statement.

3.3 Retained earnings (losses)

means the sum of net retained earnings (losses)

4. Equity of head office and other branches of the same juristic person (only for foreign bank branches)

4.1 Funds brought in to maintain assets under the Act (net)

means funds brought in from head office or other branches of foreign bank of the same juristic person abroad, regardless of whether such funds are brought in as capital or borrowings.

However, the borrowings must be in accordance with the regulations as prescribed by the Bank of Thailand, including the case where the head office chooses to compensate losses by funds brought in, surplus (deficit) from translation of funds brought in, reserves apportioned from net profits, net profits maintained in Thailand as prescribed by the Bank of Thailand.

4.2 Accounts with head office and other branches of the same juristic person (net)

means the net amount of inter-office accounts with head office and other branches. This item shall include all types of deposits, borrowings and loans. If the net amount of inter-office accounts indicates that the branch is a creditor of head office and other branches, it shall be presented as a deduction.

4.3 Other components of equity of head office and other branches of the same juristic person

Commercial banks shall refer to the description for item 3.2 – other components of equity.

4.4 Retained earnings (losses)

means retained earnings remaining from those transferred to the head office.

5. Non-performing loans (net) for the quarter ended ...

means the outstanding balance of non-performing loans less allowances for doubtful accounts that commercial banks have set aside according to the Bank of Thailand Notification Re: Loans Classification and Provisioning of Financial Institutions. The outstanding balance of non-performing loans shall include loans classified as substandard, doubtful, doubtful of loss and loss according to such Notification.

“... percent of total loans after deducting allowances for doubtful accounts” means the ratio of non-performing loans as specified in the first paragraph to total loans less allowances for doubtful accounts that commercial banks have set aside (percent) according to the Bank of Thailand Notification Re: Loans Classification and Provisioning of Financial Institutions.

On this, commercial banks shall present the non-performing loans (gross) and ... percent of total loans before deducting allowances for doubtful accounts in the footnotes to the Summary Statement of Assets and Liabilities. Where, “non-performing loans (gross)” means the outstanding balance of non-performing loans before deducting allowances for doubtful accounts, and “... percent of total loans before deducting allowances for doubtful accounts” means the ratio of non-performing loans to total loans before deducting allowances for doubtful accounts (percent).

Furthermore, if the month in which the Summary Statement of Assets and Liabilities has been prepared is not the last month of the quarter, commercial banks shall present the outstanding balances of non-performing loans (net) and non-performing loans (gross) as well as the ratio of non-performing loans (net) to total loans after deducting allowances for doubtful accounts (percent) and the ratio of non-performing loans (gross) to total loans before deducting allowances for doubtful accounts at the end of the last month of the previous quarter.

6. Allowances for debtors as prescribed by the Bank of Thailand for the quarter ended ...

means allowances that commercial banks shall set aside according to the Bank of Thailand Notification Re: Loans Classification and Provisioning of Financial Institutions, including allowances for doubtful accounts that the Bank of Thailand requires commercial banks to additionally set aside and allowances for losses from calculation of new book values at the end of quarter.

If the month in which the Summary Statement of Assets and Liabilities has been prepared is not the last month of the quarter, commercial banks shall present the outstanding balance of allowances for debtors as prescribed by the Bank of Thailand at the end of the last month of the previous quarter.

7. Allowances for existing debtors for the quarter ended ...

means the existing allowances of commercial banks at the end of quarter for debtors according to the regulations on loans classification and revaluation allowances for debt restructuring, including allowances for doubtful accounts and revaluation allowances for debt restructuring of the debtors under the item “Interbank and money market”.

If the month in which the Summary Statement of Assets and Liabilities has been prepared is not the last month of the quarter, commercial banks shall present the outstanding balance of allowances for existing debtors at the end of the last month of the previous quarter.

8. Loans to related persons or businesses

means the outstanding balance of loans to related persons or businesses according to related accounting standards and financial reporting standards, excluding loans to related asset management companies and loans to related persons or businesses from debt restructuring.

9. Loans to related asset management companies

means the outstanding balance of loans to related asset management companies, where commercial banks hold or have shares, either directly or indirectly, in such companies for more than 50 percent of total paid-up shares of such companies.

10. Loans to related persons or businesses from debt restructuring

means the outstanding balance of loans to related persons or businesses according to related accounting standards and financial reporting standards from debt restructuring.

11. Legal capital

means total capital according to Section 4 together with Section 30 and Section 32 of the Financial Institution Business Act B.E. 2551 (2008).

12. Capital after deducting additional capital for large exposures

means total capital after deducting additional capital for loans to large exposures that have potential or well-constructed business operations according to regulations as prescribed by the Bank of Thailand, which is calculated in

accordance with the regulations as prescribed in the Bank of Thailand Notification Re: Supervision of Large Exposures (Single Lending Limit).

13. Changes in assets and liabilities during the quarter ended ..., resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section ...

means the total amount of penalties during the reporting quarter resulting from violation of the Financial Institutions Business Act B.E. 2551 (2008). Commercial banks shall specify the Section under which the offence is committed and shall specify the amount of penalties paid in each month accumulated to the end of quarter.

If the month in which the Summary Statement of Assets and Liabilities has been prepared is not the last month of the quarter, commercial banks shall present the accumulated amount of penalties only for the reporting quarter, for example, penalties at the end of August 2014 (B.E. 2557) will cover total penalties paid during July – August 2014 (B.E. 2557).

14. Avals to bills and loan guarantees

14.1 Avals to bills

means the liabilities of commercial banks from providing avals to bills for customers.

14.2 Loan guarantees

means the liabilities of commercial banks from providing loan guarantees for customers, including providing guarantees for sale, discounting or rediscounting of bills and other forms of loan guarantees, such as standby letters of credit (L/C).

15. Liabilities under unmatured import bills

means the liabilities of commercial banks under bills of exchange with definite maturity date but not yet matured issued according to letters of credit that commercial banks have opened, and trust receipts according to unmatured import bills, including liabilities of commercial banks according to deferred payment letters of credit for which commercial banks have received shipping documents correctly and completely from the beneficiaries as specified in such letters of credit.

16. Letters of credit

means issuance of letters of credit for which commercial banks are obliged to make payments.

17. Other liabilities

means other liabilities not included in the above items, namely “Avals to bills and loan guarantees”, “Liabilities under unmatured import bills”, and “Letters of credit”, for example, providing guarantees for sale of instruments or securities in which commercial banks are obliged to purchase such securities if the commercial banks cannot sell them for an amount as specified in the contract, undrawn overdraft lines of credit, and other guarantees. On this, this item shall not include liabilities from engaging in derivatives.

18. Channels for disclosure of information on capital requirements

Commercial banks shall disclose information on capital requirements for commercial banks and financial business group (if any) in accordance with the Bank of Thailand Notification Re: Disclosure of Information on Capital Requirements for Commercial Banks and **the Bank of Thailand Notification Re: Disclosure of Information on Capital Requirements for Financial Business Groups.**

References to Related Datasets

In preparing the Summary Statement of Assets and Liabilities according to Form - Thor.Por.1.1 and Form - Thor.Por.1.2, commercial banks may refer to the sum of items of related datasets through the DMS system, except for certain items which must be presented in an amount net of specified components. Details of reference are as follows:

Summary Statement of Assets and Liabilities		Balance Sheet (BLS) Data Element: Balance Sheet Item	
No.	Item	Code	Value
Assets			
1	Cash	950272	Cash
2	Interbank and money market items (net)	950277	Interbank and money market items (net)
3	Claims on securities	950288	Claims on securities
4	Derivative assets	950289	Derivative assets
5	Investments (net)	950290	Investments (net)
6	Investments in subsidiaries and associates (net)	950363	Investments in subsidiaries and associates (net)
7	Loans to customers (net)	950367	Loans
		950370	<u>Plus</u> Adjustments from hedging
		950372	<u>Less</u> Deferred revenues
		950373	<u>Less</u> Allowances for doubtful accounts
		950376	<u>Less</u> Revaluation allowances for debt restructuring
8	Accrued interest receivables	950371	Accrued interest receivables
9	Customers' liabilities under acceptances	950377	Customers' liabilities under acceptances
10	Properties for sale (net)	950378	Properties for sale (net)
11	Lands, buildings and equipment (net)	950385	Lands, buildings and equipment (net)
12	Other assets (net)	950413	Other assets (net)
		950403	<u>Plus</u> Goodwill and other intangible assets (net)
		950412	<u>Plus</u> Deferred tax assets

Summary Statement of Assets and Liabilities		Balance Sheet (BLS) Data Element: Balance Sheet Item	
No.	Item	Code	Value
Liabilities			
1	Deposits	950431	Deposits
2	Interbank and money market items (net)	950438	Interbank and money market items (net)
3	Liabilities payable on demand	950454	Liabilities payable on demand
4	Liabilities to deliver securities	950457	Liabilities to deliver securities
5	Financial liabilities measured at fair value through profit or loss	950458	Financial liabilities measured at fair value through profit or loss
6	Derivative liabilities	950469	Derivative liabilities
7	Debt instruments issued and borrowings	950470	Debt instruments issued and borrowings
8	Bank's liabilities under acceptances	950480	Financial institution's liabilities under acceptances
9	Other liabilities	950485	Other liabilities
		950481	<u>Plus</u> Contingent liabilities
		950484	<u>Plus</u> Deferred tax liabilities
Equity (Only for locally registered banks)			
1	Share capital	950498	Issued and paid-up share capital
		950503	<u>Plus</u> Stock rights, warrants and options
		950504	<u>Plus</u> Premium (discount) on share capital
		950509	<u>Plus</u> Premium on treasury shares – preferred shares
		950510	<u>Plus</u> Premium on treasury share – common shares
		950536	<u>Less</u> Treasury shares – preferred shares
		950537	<u>Less</u> Treasury shares – common shares
2	Other components of equity	950511	Appraisal surplus
		950515	<u>Plus</u> Surplus (deficit) from revaluation of investments
		950522	<u>Plus</u> Difference from foreign currency translation

Summary Statement of Assets and Liabilities		Balance Sheet (BLS) Data Element: Balance Sheet Item	
No.	Item	Code	Value
		950524	<u>Plus</u> Surplus (deficit) from fair value measurement of instruments for cash flow hedges (only an effective portion)
		950525	<u>Plus</u> Surplus (deficit) from fair value measurement of instruments for hedges of net investments in foreign operations (only an effective portion)
3	Retained earnings (losses)	950527	Retained earnings (losses)
<u>Equity of head office and other branches of the same juristic person (only for foreign bank branches)</u>			
1	Funds brought in to maintain assets under the Act	950542	Funds brought in from head office or other oversea branches
		950543	<u>Plus</u> Premium (discount) on translation of funds brought in
		950544	<u>Plus</u> Reserves appropriated from net profits
		950545	<u>Plus</u> Net profits maintained in Thailand
2	Accounts with head office and other branches of the same juristic person (net)	950546	Accounts with head office and other branches of the same juristic person (net)
3	Other components of equity of head office and other branches of the same juristic person	950547	Appraisal surplus
		950548	<u>Plus</u> Surplus (deficit) from revaluation of investments
		950556	<u>Plus</u> Surplus (deficit) from fair value measurement of instruments for cash flow hedges (only an effective portion)
		950557	<u>Plus</u> Surplus (deficit) from fair value measurement of instruments for hedges of net investments in foreign operations (only an effective portion)
4	Retained earnings (losses)	950558	Retained earnings (losses)

Summary Statement of Assets and Liabilities		Total Classified Lending Summary (TCS) Data Element: Net Outstanding Amount	
No.	Item	Code	Value
Attached Item			
1	Non-performing loans (net)		<u>Data element: Assets classification type:</u>
		020003	Substandard
		020004	Doubtful
		020005	Doubtful of loss
		020006	Loss
			And Data element: Arrangement type that is not the following item:
		018051	Accrued interest receivables
		018052	Advance payments for prosecution
018053	Advance payments for insurance premiums		
018054	Other assets		
2	Non-performing loans (gross)		<u>Data element: Assets classification type:</u>
		020003	Substandard
		020004	Doubtful
		020005	Doubtful of loss
		020006	Loss
			And Data element: Arrangement Type that is not the following item:
		018051	Accrued interest receivables
		018052	Advance payment for prosecution
018053	Advance payment for insurance premiums		
018054	Other assets		

Summary Statement of Assets and Liabilities		Provision Summary Items	
No.	Item	Code	Value
3	Allowances for debtors as prescribed by BOT for the quarter ended ...	960013	Total allowances: Debtors according to the Regulation on Loan Classification
		960014	Total allowances: Total losses
4	Allowances for existing debtors for the quarter ended ...	960029	Existing allowances: Classified loans
		960035	Existing allowances: Total losses

Summary Statement of Assets and Liabilities		Capital Fund	
No.	Item	Code	Value
5	Legal capital for the period ended ...	940028	<u>Data element: Net capital fund amount:</u> Total legal capital (Only for locally registered banks)
		940037	<u>Data element: Applicable capital fund value</u> Total legal capital (only for foreign bank branches)

Summary Statement of Assets and Liabilities		Balance Sheet (BLS) Data Element: Balance Sheet Item	
No.	Item	Code	Value
6	Avals to bills and loan guarantees	950565	Avals to bills and loan guarantees
7	Liabilities under unmatured import bills	950566	Liabilities under unmatured import bills
8	Letters of credit	950568	Letters of credit
9	Other liabilities	950569	Other liabilities
		950567	<u>Plus</u> Commercial papers sold with recourse