

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. 24/2558

Re: Preparation and Disclosure of the Summary Statement of Assets and
Liabilities of a Finance Company and a Credit Foncier Company

1. Rationale

The Summary Statement of Assets and Liabilities is one of important information indicating the financial condition of a finance company and a credit foncier company, hereby referred as “the companies”, which facilitates the supervision of the Bank of Thailand, while the users of financial statements, such as investors, depositors and creditors of the companies are provided with information for their decision to engage in transactions with the companies, as well as facilitates the customer protection.

The Bank of Thailand amends the description 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 description of relevant items to be in line with the amended regulation as aforementioned.

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 the regulations for a finance company and a credit foncier company to comply with the requirement on preparation and disclosure of the Summary Statement of Assets and Liabilities of the companies as prescribed in this Notification.

3. Scope of Application

This Notification shall be applied to all finance companies and credit foncier companies under the Financial Institutions Businesses Act B.E. 2551 (2008).

4. Notification to be Repealed

The Bank of Thailand Notification No. FPG. 14/2553 Re: Preparation and Disclosure of the Summary Statement of Assets and Liabilities of a Finance Company and a Credit Foncier Company 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 companies. The summary statement shall be prepared in accordance with the form and item descriptions, as follows:

(1) A finance company shall prepare the summary statement in accordance with Form – Bor.Ngor. 1.2 as prescribed in Attachment 1, where all assets and liabilities of all offices shall be included.

(2) A credit foncier company shall prepare the summary statement in accordance with Form – Bor.Kor. 1.2 as prescribed in Attachment 2.

In preparing the summary statement above, the companies 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

The companies shall prepare the Summary Statement of Assets and Liabilities by using the unit of Baht (without decimal places).

5.3 Disclosure of the Summary Statement of Assets and Liabilities and Detail Information of the Companies

5.3.1 The companies 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.

The companies 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 companies.

(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 the companies (for a finance company only) unless the Bank of Thailand has prescribed otherwise.

5.3.2 The companies shall disclose their detail information, complete and accurate, in a public area at all commercial offices, as follows:

(1) License, original or copy, authorized to engage in finance business or credit foncier business, as applicable

(2) Company certificate issued by Office of the Company Limited and Partnership Registration, Ministry of Commerce, which indicates authorized director(s), registered share capital and address of the head office and branch (if any), at present.

(3) List of top ten shareholders as shown in the book of shareholders' registration, along with their percentage of paid-up shares holding at reference date

(4) Names of auditors appointed by annual general meeting and approved by the Bank of Thailand, including name and address of auditors' office

(5) Specimen of its promissory note with effective date and the name of printing house where the promissory note has been printed

(6) Specimen of current company's stamp registered with Office of the Company Limited and Partnership Registration, Ministry of Commerce

5.3.3 The companies shall provide the following documents with complete and accurate information during business hours in a public area at all offices, in order that people can easily access the information. Moreover, such documents can be stored in the folder.

(1) Financial statements and independent auditor's report, including notes to the financial statement of the latest accounting period

(2) List of all authorized directors and officers, along with specimen of their signatures in all applicable languages, including scope and authority to sign off on behalf of the company

In case that there are changes in details of the companies or disclosed information in 5.3.2 or 5.3.3, the companies shall correct such details or information immediately, except for the list of major shareholders in 5.3.2 (3) which can be corrected only when there is significant change.

5.4 Submission of the Summary Statement of Assets and Liabilities

5.4.1 The companies 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, the companies shall submit the files by the next business day but before the date of disclosure of the summary statement as specified in 5.3.1

(2) Hard copy – one set of original documents signed as specified in 5.3.1 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, commercial banks shall submit the documents by the companies shall submit the documents by the next business day.

5.4.2 The companies 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 companies 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, the companies may make the amendments to the summary statement after it has been disclosed according to 5.3.1 or submitted according to 5.4. In such case, the companies 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, the companies 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 5.3.1, 5.4 and 5.5 shall be prepared in Thai.

6. Effective Date

This Notification shall apply to the preparation and disclosure of the 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

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

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

	Baht
Non-performing loans ^{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)	
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	.....
Other liabilities	.....

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

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

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

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

..... A Credit Foncier Company
 Summary Statement of Assets and Liabilities
 (has not been audited by a certified public account)
 As of

Assets	Baht	Liabilities	Baht
Cash	Deposits	.....
Interbank and money market items (net)	Interbank and money market items (net)	.....
Investments (net)	Liabilities to deliver securities	.....
(with obligations: Baht)	Debt instruments issued and borrowings	.....
Investments in subsidiaries and associates (net)	Other liabilities	.....
Loans to customers (net)	Total liabilities	.....
Accrued interest receivables	Equity	
Customers' liabilities under acceptances	Share capital ^{1/}	.....
Properties for sale (net)	Other components of equity	.....
Lands, buildings and equipment (net)	Retained earnings (losses)	.....
Other assets (net)	Total equity	.....
Total assets	Total liabilities and equity	.....

Thousand Baht

Non-performing loans^{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)

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

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

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

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

..... (Authorized signatory) (.....) Position (Authorized signatory) (.....) Position
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Item Descriptions for the Summary Statement of Assets and Liabilities

1. Assets

1.1 Cash

means banknotes and coins in possession of the companies, 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 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 the companies 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.

1.5 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.

1.6 Loans to customers (net)

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

1.7 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.

1.8 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.

1.9 Properties for sale (net)

means (1) properties that commercial banks receive from debt repayments or where the companies purchase properties pledged as security at a public auction upon an order of a court or an official receiver, or where the companies receive such properties from the pledge, including properties in possession of commercial banks under financial lease or hire purchase agreements (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; and (3) lands buildings, including cost of land improvement and development, and construction cost, caused by conducting housing business or selling to employees as benefits.

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.

1.10 Lands, buildings and equipment (net)

means immovable properties and buildings in possession of the companies or permitted to be used as workplaces or facilities for officers of such finance companies and credit foncier companies, 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".

1.11 Other assets (net)

means other assets that have not been presented in item 1.1 – 1.10.

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 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 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 the companies have used such debt securities for other private repurchase transactions or short sale or other securities borrowing and lending (SBL).

2.4 Debt instruments issued and borrowings

means borrowing by issuing all types of bonds or debt securities.

2.5 Bank’s liabilities under acceptances (except for credit foncier companies)

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

2.6 Other liabilities

means other liabilities that have not been presented in item 2.1 – 2.5.

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

means the outstanding balance of non-performing loans less allowances for doubtful accounts that the companies 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.

5. 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.

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

means the existing allowances of the companies 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, the companies shall present the outstanding balance of allowances for existing debtors at the end of the last month of the previous quarter.

7. 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.

8. Loans to related asset management companies

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

9. 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.

10. 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).

11. 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, the companies 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).

12. Avals to bills and loan guarantees

12.1 Avals to bills

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

12.2 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).

13. Other liabilities (except for credit foncier companies)

means other liabilities not included in the item 12, namely “Avals to bills and loan guarantees”. On this, this item shall not include liabilities from engaging in derivatives.

References to Related Datasets

In preparing the Summary Statement of Assets and Liabilities according to Form - Bor.Ngor. 1.2 and Form - Bor.Kor. 1.2, the companies 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	Investments (net)	950290	Investments (net)
5	Investments in subsidiaries and associates (net)	950363	Investments in subsidiaries and associates (net)
6	Loans to customers (net)	950367	Loans
		950372	<u>Less</u> Deferred revenues
		950373	<u>Less</u> Allowances for doubtful accounts
		950376	<u>Less</u> Revaluation allowances for debt restructuring
7	Accrued interest receivables	950371	Accrued interest receivables
8	Customers' liabilities under acceptances (only for finance companies)	950377	Customers' liabilities under acceptances
9	Properties for sale (net)	950378	Properties for sale (net)
10	Lands, buildings and equipment (net)	950385	Lands, buildings and equipment (net)
11	Other assets (net)	950271	Assets
		950272	<u>Less</u> Cash
		950277	<u>Less</u> Interbank and money market items (net)
		950288	<u>Less</u> Claims on securities

Summary Statement of Assets and Liabilities		Balance Sheet (BLS) Data Element: Balance Sheet Item	
No.	Item	Code	Value
		950290	<u>Less</u> Investments (net)
		950363	<u>Less</u> Investments in subsidiaries and associates (net)
		950366	<u>Less</u> Loans to customers (net)
		950377	<u>Less</u> Customers' liabilities under acceptances
		950378	<u>Less</u> Properties for sale (net)
		950385	<u>Less</u> Lands, buildings and equipment (net)
Liabilities			
1	Deposits	950431	Deposits
2	Interbank and money market items (net)	950438	Interbank and money market items (net)
3	Liabilities to deliver securities	950457	Liabilities to deliver securities
4	Debt instruments issued and borrowings	950470	Debt instruments issued and borrowings
5	Bank's liabilities under acceptances	950480	Financial institution's liabilities under acceptances
6	Other liabilities	950430	Liabilities
		950431	<u>Less</u> Deposits
		950438	<u>Less</u> Interbank and money market items (net)
		950457	<u>Less</u> Liabilities to deliver securities
		950470	<u>Less</u> Debt instruments issued and borrowings
		950480	<u>Less</u> Bank's liabilities under acceptances
Equity			
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

Summary Statement of Assets and Liabilities		Balance Sheet (BLS) Data Element: Balance Sheet Item	
No.	Item	Code	Value
		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
3	Retained earnings (losses)	950527	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	

Summary Statement of Assets and Liabilities		Provision Summary Items	
No.	Item	Code	Value
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 finance companies)
		940002	<u>Data element: Net capital fund amount</u> Additional Tier 1 capital (only for credit foncier companies)

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 (only for finance companies)	950565	Avals to bills and loan guarantees
7	Other liabilities (only for finance companies)	950564	Contingent liabilities
		950565	<u>Less</u> Avals to bills and loan guarantees