

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. 21/2558

Re: Preparation and Announcement of Financial Statements of a Commercial Bank
and a Holding Company that is the Parent Company of a Financial Group

1. Rationale

Whereas the Bank of Thailand has issued the Notification No. FPG. 11/2553 Re: Preparation and Announcement of Financial Statements of a Commercial Bank and a Holding Company that is the Parent Company of a Financial Group dated 3 December 2010 (B.E. 2553) to prescribe the format of financial statements, which shall be audited and given an opinion by the auditor, as well as the announcement of such financial statements to the public and the submission of financial statements to the Bank of Thailand, so that all commercial banks and holding companies that are the parent company of a financial group shall apply them on the same and comparable basis, which shall be beneficial to the supervision and the users of financial statements in making economic decisions.

Since the Federation of Accounting Professions has revised the Accounting Standard No.1: Presentation of Financial Statements to be in line with the international accounting standard, where a commercial bank must apply this standard to financial statements beginning on or after 1 January 2015 (B.E. 2558) and where this standard has effect on the format for presentation of accounting items and the disclosure of information in the financial statements, as a result, the commercial bank and the holding company that is the parent company of the financial group can no longer use the previous format as prescribed in the Bank of Thailand Notification No. FPG. 11/2553.

Furthermore, the Bank of Thailand requires a commercial bank that has been granted relaxation on Single Lending Limit to conglomerates having potential or stable financial standings to maintain a 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 notes to the financial

statements as prescribed in 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 description of interbank and money market items by specifying more explicitly 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 format of financial statements, disclosure of information, and the description of relevant items to be in line with the accounting standards and amended regulations, as aforementioned, in order for all commercial banks and holding companies that are the parent company of a financial group to apply the format on the same and comparable basis.

2. Statutory Power

By virtue of Section 57, Section 66, Section 67, Section 68 and Section 71 of the Financial Institutions Businesses Act B.E. 2551 (2008), the Bank of Thailand hereby prescribes the regulations for a commercial bank, which means a commercial bank, a retail bank, a subsidiary of a foreign bank, and a foreign bank branch licensed to engage in banking business, as well as a holding company that is the parent company of a financial group to comply with the format of financial statements 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) and holding companies that are the parent company of a financial group under the Bank of Thailand Notification Re: Consolidated Supervision.

4. Notification to be Repealed

The Bank of Thailand Notification No. FPG. 11/2553 Re: Preparation and Announcement of Financial Statements of a Commercial Bank and a Holding Company that is the Parent Company of a Financial Group dated 3 December 2010 (B.E. 2553)

5. Content

Preparation of financial statements

1. A commercial bank and a holding company that is the parent company of a financial group shall prepare the statement of financial position, **statement of income and other comprehensive income**, statement of changes in equity, statement of cash flows, and notes to the financial statements, as well as comparative financial statements. The commercial bank and the holding company shall apply the format and details for presentation and disclosure in the financial statements as prescribed by the Bank of Thailand.

2. The financial statements as specified in Clause 1 shall be completely and accurately reflected the true and fair view of the commercial bank and the holding company and prepared in accordance with the description as prescribed. In addition, the commercial banks and the holding company must comply with other relevant Bank of Thailand Notifications as well as accounting standards and financial reporting standards under the Accounting Act. In the case where certain accounting practices have not yet been covered by current accounting standards and financial reporting standards under the Accounting Act, the international accounting standards, international financial reporting standards, or other generally accepted accounting standards shall be adopted, where the source of applied standards shall be referred in notes to the financial statements under the section of accounting policies. However, the selected standard shall be adopted in full, certain parts are not allowed, unless the Federation of Accounting Professions or the Bank of Thailand has prescribed otherwise.

3. The item numbers as appeared in the format of financial statements are for reference only, which are not required to present in the financial statements.

4. A commercial bank and a holding company that is the parent company of a financial group shall present items in the financial statements as prescribed, but only where applicable. However, if it is necessary to use different terms from those specified in the format of financial statements, they are allowed to do so but using those terms must not make the essence of items different from those as prescribed by the Bank of Thailand. Also, if there are additional items needed, such items shall be presented as deemed necessary and appropriate. For example, the format requires the transactions to be presented in single item, if the commercial bank and the holding company need to present further details under such item, they are allowed to do so but those items must be presented correctly according to the class and nature of asset, liability, equity, income or expense.

Furthermore, in the case where accounting standards and financial reporting standards require the presentation of additional items other than those specified in the format of financial statements, or where there are amendments to accounting standards and financial reporting standards so that certain items need to be presented in different format, the commercial bank and the holding company shall present those items in accordance with such accounting standards and financial reporting standards.

5. For the first accounting period that financial statements have been prepared under this Notification, a commercial bank and a holding company that is the parent company of a financial group shall reclassify the items or revise the format of comparative financial statements in accordance with those as prescribed in this Notification, unless it is not practically feasible and the commercial bank and the holding company had consulted with the auditor.

Unit of currency in financial statements

6. For statement of financial position, **statement of income and other comprehensive income**, statement of changes in equity, and statement of cash flows, the unit of thousand Baht (without decimal places) shall be used. For notes to the financial statements, any unit of Baht can be used but it must be clearly specified which unit of Baht is used for each section, and be reconciled with the items as presented in the financial statements.

Reporting period of financial statements

7. A commercial bank, except a foreign bank branch, shall prepare financial statements for every first 6-month period and 12-month period of its financial year. A foreign bank branch and a holding company that is the parent company of a financial group shall prepare financial statements for every 12-month period of their financial year.

Preparation of consolidated financial statements

8. In the case where a commercial bank and a holding company that is the parent company of a financial group have subsidiaries, they shall also prepare consolidated financial statements. The definition of subsidiary and additional items to be presented in the consolidated financial statements shall be in accordance with **the Financial Reporting Standard No.10 Re: Consolidated Financial Statements** as well as other relevant accounting standards and financial reporting standards. If the commercial bank and the holding company have not included any subsidiary in their consolidated

financial statements, they shall specify the reason for exclusion along with the impact and the financial statements of such subsidiary in notes to the financial statements.

Announcement of financial statements

9. A commercial bank and a holding company that is the parent company of a financial group shall announce their financial statements in accordance with the following regulations:

9.1 A commercial bank, except a foreign bank branch

A commercial bank shall announce its financial statements that have been audited by the auditor and certified by authorized directors of the commercial bank in a public area at their head office and branches and shall publish them in at least one daily newspaper and on its website, as well as submit them to the Financial Institutions Monitoring and Analysis Department, Supervision Group, Bank of Thailand. The financial statements published through prescribed media and those submitted to the Bank of Thailand must be prepared in Thai.

For the financial statements of the first 6-month period, the entire operation as prescribed in the first paragraph shall be completed within 3 months after the end of the period. For the financial statements of the full financial year, the entire operation shall be completed within 21 days after the shareholders' general meeting has approved the financial statements; however, it must not exceed 4 months after the end of the financial year.

9.2 A foreign bank branch

9.2.1 A foreign bank branch shall announce the financial statements of the foreign bank (which have been prepared in accordance with laws or regulations of the home regulators) within 1 month after the foreign bank (head office) announced its financial statements. The financial statements shall be announced in a public area at branch offices of such foreign bank branch. The announcement of the financial statements shall restrict to the auditor's report, statement of financial position and **statement of income and other comprehensive income** that have been prepared in accordance with requirements of the home regulator. If the financial statements have not been prepared in English, the foreign bank branch shall prepare such financial statements in English or Thai. The branch manager or other authorized persons shall certify the financial statements before announcing them in a public area at branch offices.

9.2.2 A foreign bank branch shall announce its financial statements that have been audited by the auditor and certified by the branch manager in a public area at branch offices of such foreign bank branch and shall publish them in at least one daily newspaper and on its website, as well as submit them to the Financial Institutions Monitoring and Analysis Department, Supervision Group, the Bank of Thailand. This entire operation shall be completed within 4 months after the end of the financial year. The financial statements published through prescribed media and those submitted to the Bank of Thailand must be prepared in Thai.

9.3 A holding company that is the parent company of a financial group

A holding company that is the parent company of a financial group shall submit its financial statements prepared in accordance with the format as prescribed by the Bank of Thailand to the Financial Institutions Monitoring and Analysis Department, Supervision Group, the Bank of Thailand within 4 months after the end of the financial year. The holding company is not required to announce its financial statements at the offices nor publish through any media as the Bank of Thailand prescribes for commercial banks. The financial statements submitted to the Bank of Thailand must be prepared in Thai.

10. The announcement of financial statements in a public area at the head office and branches and the publication of financial statements in at least one daily newspaper as prescribed in 9.1 and 9.2.2 shall restrict to the auditor's report, statement of financial position and **statement of income and other comprehensive income**. However, if the auditor's report refers to any particular note to the financial statements without specifying the relevant amount in the report, such note shall also be included. For publication on the website and submission to the Bank of Thailand as prescribed in 9.1, 9.2.2 and 9.3, financial statements shall include the auditor's report, statement of financial position, **statement of income and other comprehensive income**, statement of changes in equity, statement of cash flows and all notes to the financial statements.

11. A commercial bank shall announce the financial statements for the current period in a public area at the head office and branches and on the website until the financial statements for the following period have been announced. However, the announcement of financial statements for several periods for comparability would be more beneficial to the users of financial statements.

12. In the case where a commercial bank and a holding company that is the parent company of a financial group prepare the consolidated financial statements, the

operation as prescribed in 9.1, 9.2.2 and 9.3 shall also be applied to the consolidated financial statements.

6. Effective Date

This Notification shall apply to the financial statements beginning on or after 1 January 2015 onwards, except for the requirement on interbank and money market items which shall be applied to the financial statements for the period ended on the date after the publication of this Notification in the Government Gazette onwards.

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

(Mr. Veerathai Santipraphob)
Governor
Bank of Thailand

Regulatory Policy Department
Tel. 0 2283 5313, 0 2283 5303

Financial Statements

1. Statement of financial position
2. Statement of income and other comprehensive income
3. Statement of changes in equity
4. Statement of cash flows
5. Notes to the financial statements
6. Item descriptions

1. Statement of Financial Position

(Name of bank)

Statement of Financial Position

As at 25X1 and 25X0

Unit: Thousand Baht

Consolidated	Bank
financial	financial
statement	statement
<u>25X1 : 25X0</u>	<u>25X1 : 25X0</u>

Assets

1. Cash
2. Interbank and money market items (net)
3. Claims on securities
4. Derivative assets
5. Investments (net)
6. Investments in subsidiaries and associates (net)
7. Loans to customers and accrued interest receivables (net)
 - 7.1 Loans to customers
 - 7.2 Accrued interest receivables
 - Total loans to customers and accrued interest receivables
 - 7.3 Less Deferred revenues
 - 7.4 Less Allowances for doubtful accounts
 - 7.5 Less Revaluation allowances for debt restructuring
 - Total loans to customers and accrued interest receivables (net)
8. Customer's liabilities under acceptances
9. Properties for sale (net)
10. Lands, buildings and equipment (net)
11. Goodwill and other intangible assets (net)
12. Deferred tax assets
13. Other assets (net)
- Total assets

Liabilities and Equity

- 14. Deposits
- 15. Interbank and money market items (net)
- 16. Liabilities payable on demand
- 17. Liabilities to deliver securities
- 18. Financial liabilities measured at fair value through profit or loss
- 19. Derivative liabilities
- 20. Debt instruments issued and borrowings
- 21. Bank's liabilities under acceptances
- 22. Contingent liabilities
- 23. Deferred tax liabilities
- 24. Other liabilities
- Total liabilities
- 25. Equity (For foreign bank branches – to be presented in Item 26)
 - 25.1 Share capital
 - 25.1.1 Authorized share capital
 - 25.1.1.1 Preferred shares
 - 25.1.1.2 Common shares
 - 25.1.2 Issued and paid-up share capital
 - 25.1.2.1 Preferred shares
 - 25.1.2.2 Common shares
 - 25.2 Stock rights, warrants and options
 - 25.3 Premium (discount) on share capital
 - 25.3.1 Premium (discount) on preferred shares
 - 25.3.2 Premium (discount) on common shares
 - 25.4 Premium on treasury shares – preferred shares
 - 25.5 Premium on treasury shares – common shares
 - 25.6 Other components of equity
 - 25.7 Retained earnings (losses)
 - 25.7.1 Appropriated
 - 25.7.1.1 Legal reserves
 - 25.7.1.2 Others
 - 25.7.2 Unappropriated
 - 25.8 Less Treasury shares – preferred shares

25.9 Less Treasury shares – common shares

Total equity attributable to parent company

25.10 Non-controlling interests

Total equity

Total liabilities and equity

26. Equity of head office and other branches of the same juristic person (For foreign bank branches – to be presented in Item 26, instead of Item 25)

26.1 Funds brought in to maintain assets under the Act

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

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

26.4 Retained earnings (losses)

Total equity of head office

26.5 Non-controlling interests (if any)

Total equity of head office and other branches of the same juristic person

Total liabilities and equity of head office and other branches of the same juristic person

.....
Director/Branch Manager

.....
Director/Branch Manager

2. Statement of Income and Other Comprehensive Income

(Name of bank)

Statement of income and other comprehensive income

For period..... ended..... 25X1 and 25X0

Unit: Thousand Baht

Consolidated	Bank
financial	financial
statement	statement
<u>25X1 : 25X0</u>	<u>25X1 : 25X0</u>

1. Interest income
2. Interest expense
Net interest income
3. Fees and service income
4. Fees and service expense
Net fees and service income
5. Gains (losses) on trading and foreign exchange transactions
6. Gains (losses) on financial liabilities measured at fair value through profit or loss
7. Gains (losses) on investments
8. Share of gains (losses) on investment using the equity method
9. Other operating income
Total operating income
10. Other operating expenses
 - 10.1 Employee expenses
 - 10.2 Director's remuneration
 - 10.3 Premises and equipment expenses
 - 10.4 Taxes and duties
 - 10.5 OthersTotal other operating expenses
11. Impairment losses of loans and debt securities
12. Operating profits (losses) before income taxes
13. Income tax expense
14. Net profits (losses)
15. Other comprehensive income

15.1 Items subsequently reclassified to profit or loss

- 15.1.1 Gains (losses) from remeasurement of available-for-sale investments
- 15.1.2 Gains (losses) from translation of financial statements of foreign operations
- 15.1.3 Gains (losses) from mark-to-market of derivatives for cash flow hedges
- 15.1.4 Gains (losses) from mark-to-market of derivatives for hedges of net investments in foreign operations
- 15.1.5 Share of other comprehensive income from associates and joint ventures (using the equity method) for items subsequently reclassified to profit or loss**
- 15.1.6 Income taxes on other comprehensive income items subsequently reclassified to profit or loss**

15.2 Items not subsequently reclassified to profit or loss

- 15.2.1 Changes in capital surplus from revaluation of assets
- 15.2.2 Gains (losses) from actuarial valuation of employee benefits plans
- 15.2.3 Share of other comprehensive income from associates and joint ventures (using the equity method) for items not subsequently reclassified to profit or loss**
- 15.2.4 Income taxes on other comprehensive income items not subsequently reclassified to profit or loss**

Total other comprehensive income (net)

16. Total comprehensive income

17. Net profits (losses) attributable to

17.1 Parent company

17.2 Non-controlling interests

18. Total comprehensive income attributable to

18.1 Parent company

18.2 Non-controlling interests

19. Earnings per share of parent company

19.1 Basic earnings per share

19.2 Diluted earnings per share

.....
Director/Branch Manager

.....
Director/Branch Manager

3. Statement of Changes in Equity

(Name of bank)
 Statement of Changes in Equity
 (except for foreign bank branches)
 For period..... ended.....25X1 and 25X0

Unit: Thousand Baht

	Equity of parent company							Non-controlling interests	Total
	Issued and paid-up share capital	Stock rights, warrants and options	Premium (discount) on share capital	Premium on treasury shares	Other components of equity*	Retained earnings (losses)	Total equity of parent company		
1. Starting balance as of 25X0									
2. Impact from changes in accounting policies									
3. Correction of prior period accounting errors									
4. Balance after revision									
5. Dividend payments									
6. Increase (decrease) in preferred / common / treasury shares									
7. Stock rights, warrants and options									
8. Total comprehensive income									
9. Ending balance as of 25X0									
10. Impact from changes in accounting policies									
11. Correction of prior period accounting errors									
12. Balance after revision									
13. Dividend payments									
14. Increase (decrease) in preferred / common / treasury shares									
15. Stock rights, warrants and options									
16. Total comprehensive income									
17. Ending balance as of 25X1									

*Each item of "Other components of equity" shall be presented separately as it incurs.

.....
 Director/Branch Manager

.....
 Director/Branch Manager

(Name of bank)

Statement of Changes in Equity of Head Office and Other Branches of the Same Juristic person

(Only for foreign bank branches)

For period.....ended.....25X1 and 25X0

Unit: Thousand Baht

	Equity of parent company					Non-controlling interests	Total
	Funds brought in to maintain assets under the Act	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 parent company		
1. Starting balance as of 25X0							
2. Impact from changes in accounting policies							
3. Correction of prior period accounting errors							
4. Balance after revision							
5. Total comprehensive income							
6. Ending balance as of 25X0							
7. Impact from changes in accounting policies							
8. Correction of prior period accounting errors							
9. Balance after revision							
10. Total comprehensive income							
11. Ending balance as of 25X1							

* Each item of "Other components of equity of head office and other branches of the same juristic person" shall be presented separately as it incurs.

.....
Director/Branch Manager

.....
Director/Branch Manager

4. Statement of Cash Flows

(Name of bank)

Statement of Cash Flows*

For period.....ended.....25X1 and 25X0

Unit: Thousand Baht	
Consolidated	Bank
financial	financial
statement	statement
<u>25X1 : 25X0</u>	<u>25X1 : 25X0</u>

Cash flows from operating activities

Profits (losses) from operating activities before income taxes

Adjustments to profits (losses) from operating activities before income taxes resulting in cash inflows (outflows) from operating activities

Such as Depreciation and amortization

Non-performing loans and doubtful loans

(Gains) losses on revaluation of investments

(Gains) losses on disposal of assets

(Gains) losses on foreign exchange translation

.....

.....

Net interest income (less)

Dividend income (less)

Cash inflows from interest received

Cash outflows from interest paid

Cash inflows from dividends received

Cash outflows from income tax expense

Profits (losses) from operating activities before changes in operating assets and liabilities

Decrease (Increase) in operating assets

Such as Interbank and money market items

Investments in short-term securities

Loans to customers

Properties for sale

Other assets

.....

.....

Increase (decrease) in operating liabilities

- Such as Deposits
- Interbank and money market items
- Liabilities payable on demand
- Short-term borrowings

.....
.....

Net cash flows from operating activities

Cash flows from investing activities

- Such as Cash outflows from purchase of lands, buildings and equipment
- Cash inflows from disposal of lands, buildings and equipment
- Cash outflows from purchase of investments in long-term securities
- Cash inflows from sale of investments in long-term securities
- Cash inflows from dividends paid by subsidiaries and associates

.....
.....

Net cash flows from investing activities

Cash flows from financing activities

- Such as Cash inflows from long-term borrowings and issuance of long-term debt securities
- Repayments for long-term borrowings and long-term debt securities
- Issued and paid-up share capital (except for foreign bank branches)
- Funds received / paid from / to head office (in case of foreign bank branches)
- Dividends paid (except for foreign bank branches)

.....

Net cash flows from financing activities

Net increase (decrease) in cash and cash equivalents

Cash and cash equivalents as at..... (Starting balance)

Cash and cash equivalents as at..... (Ending balance)

* Each item under the Statement of Cash Flows shall be presented in accordance with the Accounting Standard No.7 Re: Statement of Cash Flows

.....
Director/Branch Manager

.....
Director/Branch Manager

5. Notes to the Financial Statements

Notes to the financial statement consist of 4 categories, namely:

- 5.1 Accounting practices and summary of significant accounting policies
- 5.2 Risk management
- 5.3 Estimates and assumptions
- 5.4 Additional information

Commercial bank shall disclose information on guidelines for preparation of financial statements and significant accounting policies, financial risk management, estimates and assumptions as well as other details in notes to the financial statements in accordance with related accounting standards and financial reporting standards as well as other additional requirements as prescribed by the Bank of Thailand. As a minimum, notes to the financial statements shall consist of the following items. However, in case where such items are not applicable to commercial bank, they may not be presented.

5.1 Accounting practices and summary of significant accounting policies

Commercial banks shall disclose the following significant accounting policies as the minimum:

1. Practices on preparation of financial statements

Disclose practices on preparation of financial statements.

2. Summary of significant accounting policies

Disclose the summary of significant accounting policies as specified by accounting standards and financial reporting standards, in which the following significant accounting policies shall be included:

2.1 Revenue recognition

Disclose practices on recognition of significant revenues, such as interest income from loans and deposits, income from hire-purchase and financial lease transactions, fee income, suspension of revenue recognition, profits from disposal of assets including properties for sale, interests and dividends from investments etc.

2.2 Expense recognition

Disclose guidelines on recognition of significant expenses, such as interest expenses from deposits and borrowings, fees paid, profits (losses) from exchange rate, losses from disposal and revaluation of assets including properties for sale etc.

2.3 Derivatives

Disclose guidelines on recognition and measurement of derivatives.

2.4 Investments

Disclose those in accordance with relevant accounting standards, financial reporting standards and the Bank of Thailand Notifications, such as practices on fair value measurement for each type of investments, accounting policies regarding calculation of weighted average costs for sold securities etc.

2.5 Loans

Disclose those in accordance with relevant accounting standards, financial reporting standards and the Bank of Thailand Notifications, such as recognition, derecognition, valuation, and shall disclose if loans are presented by an amount in which

accrued interest receivables are included or not, and for discounted loans, how unearned discounts are presented.

2.6 Allowances for doubtful accounts

Disclose guidelines on provisioning for doubtful accounts, write-off and bad debt recovery.

2.7 Debt restructuring

Disclose those in accordance with relevant accounting standards and financial reporting standards, such as conditions for debt restructuring, including discount rates for debt restructuring etc.

2.8 Properties for sale

Disclose guidelines on valuation to determine book values for each type of properties for sale.

2.9 Lands, buildings and equipment and depreciation

Disclose those in accordance with relevant accounting standards and financial reporting standards, such as recognition of items, methods for calculation of depreciation, useful life or depreciation rates, and guidelines on valuation of assets etc.

2.10 Deferred tax assets or liabilities

Disclose those in accordance with specified by relevant accounting standards and financial reporting standards.

2.11 Financial liabilities measured at fair value through profit or loss

(Fair value option)

Disclose those in accordance with relevant accounting standards and financial reporting standards, such as attributes of financial liabilities measured at fair value through profit or loss, recognition and derecognition, policy for classifying financial liabilities to be those measured at fair value through profit or loss, practices on fair value measurement and recognition of changes in fair values of those liabilities.

2.12 Earnings (losses) per share

Disclose practices on calculation of earnings (losses) per share for the respective accounting period.

2.13 Sale of bill receivables

Disclose accounting methods for sale, discounting or rediscounting of promissory notes or bills of exchanges that commercial bank have purchased, discounted or rediscounted.

2.14 Debt instruments issued and financial liabilities

Disclose those in accordance with relevant accounting standards and financial reporting standards, such as purposes of issuing debt securities and instruments, risk control policies, hedging policies, offsetting policies etc.

2.15 Hedge accounting (in case of applying hedge accounting)

Disclose hedging policy for each type of hedge (fair value hedge, cash flow hedge and hedge of net investments in foreign operations), hedging instruments, hedged items, accounting guidelines, guidelines on fair value measurement, guidelines on assessment of effectiveness and other relevant information in accordance with accounting standards and financial reporting standards.

2.16 Foreign exchange translation

Disclose practices on translation of assets and liabilities denominated in foreign currency as at the transaction date and balance sheet date, recognition of gains or losses from such translation, as well as practices on exemption of translation of certain assets and liabilities denominated in foreign currency (if any).

Disclose practices on recognition of gains (losses) from foreign exchange forward contracts or conditional obligations to sell/buy foreign currency, as well as practices on translation of financial statements of oversea financial institutions that are their subsidiaries.

2.17 Trade date or settlement date accounting

Disclose which accounting method is used for recording transactions, whether it is trade date and settlement date accounting. Commercial bank may disclose such accounting method in the heading of each relevant item.

2.18 Policies on employee provident fund and benefits, retirement benefit plans and share-based payments

Disclose methods to manage fund and guidelines on fund contribution, as well as employee benefits, retirement benefit plans and share-based payments in accordance with relevant accounting standards and financial reporting standards.

2.19 Other accounting policies (if any)

Disclose other information in accordance with accounting standards and financial reporting standards.

5.2 Risk Management

Commercial banks shall disclose the following information as the minimum:

1. Information on risk exposures of commercial banks

Commercial banks shall disclose information on risk exposures, risk management policies and hedging policies to the extent in accordance with accounting standards and financial reporting standards. Where, the following risks shall be covered:

- 1) Credit risk
- 2) Interest rate risk
- 3) Foreign Exchange risk
- 4) Equity price risk
- 5) Commodity price risk
- 6) Liquidity risk, which should cover both qualitative and quantitative

aspects, as follows:

- Volume or amount of interbank and money market items (for both assets and liabilities), classified by remaining maturity
- Volume or amount of investments in debt securities, classified by remaining maturity
- Volume or amount of loans, classified by remaining contractual term
- Volume or amount of deposits, classified by remaining contractual term
- Volume or amount of issued debt securities and borrowings, classified by remaining contractual term

2. Fair values of financial securities

Commercial banks shall disclose fair value for each type of the following financial assets and liabilities:

Unit: XXBaht

25X1 : 25X0

Type of financial securities	Book value	Fair value
<u>Financial assets</u>		
Cash	XXX	XXX
Interbank and money market items (net)	XXX	XXX
Derivatives	XXX	XXX
Investments (net)	XXX	XXX
Loans to customers (net)	XXX	XXX
Total	<u>XXX</u>	<u>XXX</u>
<u>Financial liabilities</u>		
Deposits	XXX	XXX
Interbank and money market items (net)	XXX	XXX
Liabilities payable on demand	XXX	XXX
Financial liabilities measured at fair value through profit or loss	XXX	XXX
Derivatives	XXX	XXX
Debt instruments issued and borrowings	XXX	XXX
Total	<u>XXX</u>	<u>XXX</u>

3. Capital requirements

Disclose details of legal capital requirements, by disclosing components of capital as prescribed in the attachments of the Bank of Thailand Notification Re: Disclosure of Information on Capital Requirements for Commercial Bank and **the Bank of Thailand Notification Re: Disclosure of Information on Capital Requirements for Financial Business Groups** or as prescribed by the Financial Institutions Businesses Act B.E. 2551, as follows:

Disclosure of information on capital requirements for commercial banks

- 1) Table 1 (for commercial banks except foreign bank branches)
- 2) Table 2 (for foreign bank branches)
- 3) Table 8 - Ratio of capital to risk-weighted assets of commercial bank

Disclosure of information on capital requirements for financial business groups

- 1) Table 1 - Capital of financial business group
- 2) Table 7 - Ratio of capital to risk-weighted assets of financial business group

Commercial banks shall specify a channel to disclose all information on capital requirements for commercial bank and financial business groups in accordance with the Bank of Thailand Notification Re: Disclosure of Information on Capital Requirements for Commercial Bank and **the Bank of Thailand Notification Re: Disclosure of Information on Capital Requirements for Financial Business Groups**, and shall clearly specify the date on which such information is disclosed in notes to the financial statements for this section.

Furthermore, commercial banks shall disclose information on capital and capital adequacy ratio after deducting capital add-ons as prescribed in the Guidelines on Relaxation of Supervision of Large Exposures for Business Groups That Have Potential or Well-Constructed Business Operations for Commercial Banks in notes to the financial statements for this section.

5.3 Estimates and Assumptions

Disclose information on assumptions with respect to future events and other major sources of estimation uncertainty at the end of the reporting period as well as the judgments that the management has made in applying accounting policies, which may have significant effect on the amounts recognized in financial statements. This shall be in accordance with accounting standards and financial reporting standards.

5.4 Additional Information

1. Interbank and money market items (net) (Asset)

The following details shall be presented:

	25X1			25X0		
	Demand (XXBaht)	Time (XXBaht)	Total (XXBaht)	Demand (XXBaht)	Time (XXBaht)	Total (XXBaht)
(1) <u>Domestic</u>						
Bank of Thailand and Financial Institutions Development Fund	XXX	XXX	XXX	XXX	XXX	XXX
Commercial banks	XXX	XXX	XXX	XXX	XXX	XXX
Specialized financial institutions*	XXX	XXX	XXX	XXX	XXX	XXX
Other financial institutions**	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	XXX	XXX	XXX	XXX	XXX	XXX
<u>Plus</u> Accrued interest receivables	XXX	XXX	XXX	XXX	XXX	XXX
<u>Less</u> Deferred revenues	XXX	XXX	XXX	XXX	XXX	XXX
Allowances for doubtful accounts	XXX	XXX	XXX	XXX	XXX	XXX
Revaluation Allowances for debt restructuring	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
(2) <u>Foreign</u>						
USD	XXX	XXX	XXX	XXX	XXX	XXX
JPY	XXX	XXX	XXX	XXX	XXX	XXX
EURO	XXX	XXX	XXX	XXX	XXX	XXX
Other currencies	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	XXX	XXX	XXX	XXX	XXX	XXX
<u>Plus</u> Accrued interest receivables	XXX	XXX	XXX	XXX	XXX	XXX
<u>Less</u> Deferred revenues	XXX	XXX	XXX	XXX	XXX	XXX
Allowances for doubtful accounts	XXX	XXX	XXX	XXX	XXX	XXX
Revaluation allowances for debt restructuring	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total domestic and foreign transactions	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

* "Specialized financial institutions" means the financial institutions established by specific law, namely Government Savings Bank, Bank for Agriculture and Agricultural Co-operatives, Government Housing Bank, Small and Medium Enterprise Bank of Thailand, Islamic Bank of Thailand, Export and Import Bank of Thailand and Secondary Mortgage Corporation, excluding Small Business Credit Guarantee Corporation

** "Other financial institutions" means financial institutions other than those specified above, namely finance companies, securities companies, credit foncier companies, life insurance companies, saving cooperatives, Federation of Savings and Credit Cooperatives of Thailand Limited and credit union cooperatives.

In addition, commercial bank shall disclose the amounts that have been suspended from recognition of income according to their internal practices.

2. Derivatives

2.1 Derivatives for trading

Present details of derivatives held for trading, including embedded derivatives that are separated from the host contracts according to relevant accounting standards and financial reporting standards (compared to the previous accounting period).

Fair value and notional amount classified by type of risk

Unit: XXBaht

25X1 : 25X0

Type of risk	Fair value		Notional amount or effective notional amount*
	<u>Asset</u>	<u>Liability</u>	
1. Exchange rate	XXX	XXX	XXX
2. Interest rate	XXX	XXX	XXX
3. Others **	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

* For interest rate derivatives, this means effective notional amount. For equity options, this means market price of underlying share. And for other derivatives, this means notional amount for the position in which commercial banks are obliged to pay.

** Specify components of "Others"(specify types of risk)

Proportion of derivatives classified by type of counterparty according to notional amount

Counterparty	25X1	25X0
	Proportion	Proportion
Financial institutions**	%	%
Companies in the financial group	%	%
External parties	<u>%</u>	<u>%</u>
Total	<u>100%</u>	<u>100%</u>

** excluding financial institutions that are companies in the financial group

2.2 Derivatives for hedging

Present details of derivatives for hedging various types of risk (compared to the previous accounting period using a separate table)

Table 1 Fair value hedges

Unit: XXBaht

25X1 : 25X0

Type of risk	Fair value		Notional amount or effective notional amount*
	<u>Asset</u>	<u>Liability</u>	
Exchange rate	XXX	XXX	XXX
Interest rate	XXX	XXX	XXX
Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

* For interest rate derivatives, this means effective notional amount. For equity options, this means market price of underlying share. And for other derivatives, this means notional amount for the position in which commercial banks are obliged to pay.

Provide information in summary on fair value hedges, derivatives used as hedging instruments, financial assets or financial liabilities designated as hedged items, hedged risks and net gains (losses) from hedged items and hedging instruments.

Table 2 Cash flow hedges

Unit: XXBaht

25X1 : 25X0

Type of risk	Fair value		Notional amount or effective notional amount*
	<u>Asset</u>	<u>Liability</u>	
Exchange rate	XXX	XXX	XXX
Interest rate	XXX	XXX	XXX
Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

* For interest rate derivatives, this means effective notional amount. For equity options, this means market price of underlying share. And for other derivatives, this means notional amount for the position in which commercial banks are obliged to pay.

Provide information in summary on cash flow hedges, derivatives used as hedging instruments, financial assets or financial liabilities designated as hedged items, hedged risks and net gains (losses) from hedged items and hedging instruments.

In addition, commercial banks shall disclose expected periods during which cash flows from hedged items would exist and have effect on profits or losses according to the management policy of commercial banks. Such disclosure may be in a narrative form or table as shown below.

Unit: XXBaht

25X1 : 25X0

Cash flows	3 months or less	More than 3 months to 1 year	More than 1 year to 5 years
Cash inflows	XXX	XXX	XXX
Cash outflows	XXX	XXX	XXX
Net cash flows	XXX	XXX	XXX

Table 3 Hedges of net investments in foreign operations

Unit: XXBaht

25X1 : 25X0

Type of hedging Instrument	Fair value		Notional amount or effective notional amount*
	<u>Asset</u>	<u>Liability</u>	
<u>Example</u>			
Forward	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

* For interest rate derivatives, this means effective notional amount. For equity options, this means market price of underlying share. And for other derivatives, this means notional amount for the position in which commercial banks are obliged to pay.

Provide information in summary on net investments in foreign operations designated as hedged items and net gains (losses) from ineffective portion of hedging instruments.

On this, total fair value of Table in 2.1 and every Table in 2.2 shall be equal to Item 4: Derivative assets (asset side) and Item 19: Derivative liabilities (liability side) of the statement of financial position.

3. Investments (net)

The following details shall be presented:

	25X1	25X0
	Fair value (XXBaht)	Fair value (XXBaht)
3.1 <u>Trading investments</u>		
3.1.1 Government and state enterprise securities	XXX	XXX
3.1.2 Private debt securities	XXX	XXX
3.1.3 Foreign debt securities	XXX	XXX
3.1.4 Domestic marketable equity securities	XXX	XXX
3.1.5 Foreign marketable equity securities	XXX	XXX
3.1.6 Investments in receivables	XXX	XXX
3.1.7 Investments in structured products	XXX	XXX
3.1.8 Others	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>

	25X1	25X0
	Fair value (XXBaht)	Fair value (XXBaht)
3.2 <u>Available- for-sale investments</u>		
3.2.1 Government and state enterprise securities	XXX	XXX
3.2.2 Private debt securities	XXX	XXX
3.2.3 Foreign debt securities	XXX	XXX
3.2.4 Domestic marketable equity securities	XXX	XXX
3.2.5 Foreign marketable equity securities	XXX	XXX
3.2.6 Investments in receivables	XXX	XXX
3.2.7 Investments in structured products	XXX	XXX
3.2.8 Others	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>

	25X1	25X0
	Cost/ Amortized cost (XXBaht)	Cost/ Amortized cost (XXBaht)
<u>3.3 Held to maturity debt instruments</u>		
3.3.1 Government and state enterprise securities	XXX	XXX
3.3.2 Private debt securities	XXX	XXX
3.3.3 Foreign debt securities	XXX	XXX
3.3.4 Investments in receivables	XXX	XXX
3.3.5 Investments in structured products	XXX	XXX
3.3.6 Others	XXX	XXX
Total	<u>XXX</u>	<u>XXX</u>
<u>Less</u> Allowances for impairment	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>

	25X1	25X0
	Cost (XXBaht)	Cost (XXBaht)
<u>3.4 General investments</u>		
3.4.1 Domestic non-marketable equity securities	XXX	XXX
3.4.2 Foreign non-marketable equity securities	XXX	XXX
3.4.3 Others	<u>XXX</u>	<u>XXX</u>
Total	XXX	XXX
<u>Less</u> Allowances for impairment	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>
Total investments (net)	XXX	XX

If there is an investment in any juristic person for more than 10% of distributed shares and where this investment is not an investment in subsidiaries and associates, it shall be disclosed, classified by agricultural and mining group, manufacturing industrial and commercial group, real estate and construction group, utility and service group and others.

In case where there are securities lent or securities used as collateral, the amount and value of each type of securities used in such transactions shall also be disclosed.

4. Investments in subsidiaries and associates (net)

The following details shall be presented:

4.1 Bank financial statement

25X1: 25X0				
Company name	Type of business	Type of securities (Preferred or common share)	Percentage of securities (Preferred or common share)	Investments (Cost method) (XX Baht)
<u>Subsidiaries</u>				
_____	_____	_____	XXX	XXX
_____	_____	_____	XXX	XXX
_____	_____	_____	XXX	XXX
<u>Associates</u>				
_____	_____	_____	XXX	XXX
_____	_____	_____	XXX	XXX
_____	_____	_____	XXX	XXX
Total				XXX
<u>Less</u> Allowances for impairment				XXX
Investments in subsidiaries and associates (net)				XXX

4.2 Consolidated financial statement

25X1: 25X0					
Company name	Type of business	Type of securities (Preferred or common share)	Percentage of securities (Preferred or common share)	Investments (Cost method) (XXBaht)	Investments (Equity method) (XXBaht)
<u>Associates</u>					
_____	_____	_____	XXX	XXX	XXX
_____	_____	_____	XXX	XXX	XXX
_____	_____	_____	XXX	XXX	XXX
Total				XXX	XXX
<u>Less</u> Allowances for impairment				XXX	XXX
Investments in associates (net)				XXX	XXX

In addition, other information according to relevant accounting standards and financial reporting standards shall also be disclosed.

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

5. Loans to customers and accrued interest receivables

The following details shall be disclosed:

5.1 Classified by type of loans

	25X1 (XXBaht)	25X0 (XXBaht)
Overdrafts	XXX	XXX
Loans	XXX	XXX
Bills	XXX	XXX
Hire purchase receivables	XXX	XXX
Financial lease receivables	XXX	XXX
Loans under private repos	XXX	XXX
Others	XXX	XXX
<u>Less</u> Deferred revenues	<u>XXX</u>	<u>XXX</u>
Total loans net of deferred revenues	XXX	XXX
<u>Plus</u> Accrued interest receivables	<u>XXX</u>	<u>XXX</u>
Total loans net of deferred revenues, plus accrued interest receivables	XXX	XXX
<u>Less</u> Allowances for doubtful accounts		
1. Minimum reserve under BOT regulation		
- Individual Approach	XXX	XXX
- Collective Approach	XXX	XXX
2. Excess reserves	XXX	XXX
<u>Less</u> Revaluation allowances for debt restructuring	<u>XXX</u>	<u>XXX</u>
Total loans to customers (net)	<u>XXX</u>	<u>XXX</u>

In addition, commercial banks shall disclose the amount of suspended income according to related requirements.

5.2 Classified by currency and residence of receivables

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

* Equal to total loans net of deferred revenues as specified in Note 5.1

5.3 Classified by business type and classification

	25X1					
	Pass (XXBaht)	Special mentioned (XXBaht)	Substandard (XXBaht)	Doubtful (XXBaht)	Doubtful of loss (XXBaht)	Total (XXBaht)
Agricultural and mining	XXX	XXX	XXX	XXX	XXX	XXX
Manufacturing industry and commerce	XXX	XXX	XXX	XXX	XXX	XXX
Real estate and construction	XXX	XXX	XXX	XXX	XXX	XXX
Utilities and services	XXX	XXX	XXX	XXX	XXX	XXX
Housing loans	XXX	XXX	XXX	XXX	XXX	XXX
Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total*	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

* Equal to total loans net of deferred revenues as specified in Note 5.1

	25X0					
	Pass (XXBaht)	Special mentioned (XXBaht)	Substandard (XXBaht)	Doubtful (XXBaht)	Doubtful of loss (XXBaht)	Total (XXBaht)
Agricultural and Mining	XXX	XXX	XXX	XXX	XXX	XXX
Manufacturing industry and commerce	XXX	XXX	XXX	XXX	XXX	XXX
Real estate and construction	XXX	XXX	XXX	XXX	XXX	XXX
Utilities and services	XXX	XXX	XXX	XXX	XXX	XXX
Housing loans	XXX	XXX	XXX	XXX	XXX	XXX
Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total*	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

* Equal to total loans net of deferred revenues as specified in Note 5.1

In case where there are less than 3 accounts of loans granted to any particular business type, such business type shall be disclosed under “others”.

5.4 Classified by classification

	25X1			
	Loans and accrued interest receivables (XXBaht)	Net amount used for setting allowances for doubtful accounts ^{1/} (XXBaht)	Rate used for setting allowances for doubtful accounts (%) ^{2/}	Allowances for doubtful accounts (XXBaht)
1. Minimum reserves under BOT regulation				
- Pass	xxx	xxx	xxx	xxx
- Special mentioned	xxx	xxx	xxx	xxx
- Substandard	xxx	xxx	xxx	xxx
- Doubtful	xxx	xxx	xxx	xxx
- Doubtful of loss	<u>xxx</u>	<u>xxx</u>	xxx	xxx
2. Excess reserves				<u>xxx</u>
Total*	<u>xxx</u>	<u>xxx</u>		<u>xxx</u>

* Equal to total loans net of deferred revenues, plus accrued interest receivables as specified in Note 5.1

	25X0			
	Loans and accrued interest receivables (XXBaht)	Net amount used for setting allowances for doubtful accounts ^{1/} (XXBaht)	Rate used for setting allowances for doubtful accounts (%) ^{2/}	Allowances for doubtful accounts (XXBaht)
1. Minimum reserves under BOT regulation				
- Pass	xxx	xxx	xxx	xxx
- Special mentioned	xxx	xxx	xxx	xxx
- Substandard	xxx	xxx	xxx	xxx
- Doubtful	xxx	xxx	xxx	xxx
- Doubtful of loss	<u>xxx</u>	<u>xxx</u>	xxx	xxx
2. Excess reserves			xxx	<u>xxx</u>
Total*	<u>xxx</u>	<u>xxx</u>		<u>xxx</u>

* Equal to total loans net of deferred revenues, plus accrued interest receivables as specified in Note 5.1

^{1/} Net amount used for setting allowances for doubtful accounts means outstanding amount of loans excluding accrued interest receivables net of collateral value (in case where commercial banks choose to net pass and special

mention loans by collateral value) or loans net of present value of expected cash flows from debtors or present value of expected cash flows from sale of collateral (in case of substandard, doubtful and doubtful of loss loans for which the reserve is set aside for each account – individual approach) or loans for which the reserve is set aside for the pool of loans (collective approach) (for all classified loans for which the reserve is set aside for the pool of loans) as the case may be. Where, this shall be in accordance with the Bank of Thailand Notification Re: Regulations on Loan Classification and Provisioning of Financial Institutions.

^{2/} Disclose additional information for loans and accrued interest receivables for which the reserve is set aside for the pool of loans (collective approach) (if any) by disclosing amount of loans and accrued interest receivables, rate for setting allowances (may disclose in range of rates) and minimum reserves estimated in accordance with the Bank of Thailand Notification Re: Regulations on Loan Classification and Provisioning of Financial Institutions. Where, such information shall be presented according to loan classification.

5.5 Disclosure of loan information of asset management companies in which commercial banks have shares

Commercial banks having shares either directly or indirectly in asset management companies for more than 50% of total distributed shares of such companies shall disclose specific information of those asset management companies regarding amounts of loans classified as substandard, doubtful and doubtful of loss (non-performing loans) in accordance with the Bank of Thailand Notification Re: Regulations on Loan Classification and Provisioning of Financial Institutions. The amounts of loans to disclose shall cover those of commercial banks and those of asset management companies. In addition, the amount of investment and loans granted by commercial banks to asset management companies, interest rates that commercial banks charge asset management companies and statement of cash flows of asset management companies shall also be disclosed. On this, commercial bank may choose to disclose the amount of investment and loans granted by commercial banks to asset management companies as well as interest rates that commercial banks charge asset management companies in notes to the financial statements - Item 24: Related party transactions. However, such disclosure must cover all required information.

5.6 Troubled debt restructuring

Disclose details of troubled debt restructuring in accordance with relevant accounting standards and financial reporting standards.

5.7 Financial lease receivables (including receivables under hire purchase and financial leases)

The following details shall be disclosed:

	25X1			
	Amounts due for payment under the contracts			
	1 year or less	More than 1 year – 5 years	More than 5 years	Total
Total gross investments in financial leases	XXX	XXX	XXX	XXX
<u>Less</u> Unearned financial income				XXX
Present value of minimum lease payments				XXX
Allowances for doubtful accounts				XXX
Financial lease receivables				XXX

	25X0			
	Amounts due for payment under the contracts			
	1 year or less	More than 1 year – 5 years	More than 5 years	Total
Total gross investments in financial leases	XXX	XXX	XXX	XXX
<u>Less</u> Unearned financial income				XXX
Present value of minimum lease payments				XXX
Allowances for doubtful accounts				XXX
Financial lease receivables				XXX

6. Allowances for doubtful accounts

The following details shall be presented:

	25X1					
	Pass	Special mentioned	Substandard	Doubtful	Doubtful of loss	Total
	(XXBaht)	(XXBaht)	(XXBaht)	(XXBaht)	(XXBaht)	(XXBaht)
Beginning balance	XXX	XXX	XXX	XXX	XXX	XXX
Doubtful accounts	XXX	XXX	XXX	XXX	XXX	XXX
Bad debt recovery	-	-	-	-	XXX	XXX
Bad debt write-off	-	-	-	-	XXX	XXX
Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Ending balance	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
	25X0					
	Pass	Special mentioned	Substandard	Doubtful	Doubtful of loss	Total
	(XXBaht)	(XXBaht)	(XXBaht)	(XXBaht)	(XXBaht)	(XXBaht)
Beginning balance	XXX	XXX	XXX	XXX	XXX	XXX
Doubtful accounts	XXX	XXX	XXX	XXX	XXX	XXX
Bad debt recovery	-	-	-	-	XXX	XXX
Bad debt write-off	-	-	-	-	XXX	XXX
Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Ending balance	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

7. Revaluation allowances for debt restructuring

The following details shall be presented:

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

8. Properties for sale (net)

The following details shall be presented:

Type of properties for sale	25X1			
	Beginning balance (XXBaht)	Increase (XXBaht)	Disposal (XXBaht)	Ending balance (XXBaht)
1. Assets from debt repayment				
1.1 Immovable assets	XXX	XXX	XXX	XXX*
1.2 Movable assets	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	XXX	XXX	XXX	XXX
2. Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total properties for sale	XXX	XXX	XXX	XXX
<u>Less</u> Allowances for impairment	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total properties for sale (net)	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

Type of properties for sale	25X0			
	Beginning balance (XXBaht)	Increase (XXBaht)	Disposal (XXBaht)	Ending balance (XXBaht)
1. Assets from debt repayment				
1.1 Immovable assets	XXX	XXX	XXX	XXX*
1.2 Movable assets	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total	XXX	XXX	XXX	XXX
2. Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total properties for sale	XXX	XXX	XXX	XXX
<u>Less</u> Allowances for impairment	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total properties for sale (net)	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

* Disclose value of immovable properties for sale received from debt repayments, classified by value assessed by external valuer and value assessed by internal valuer, according to the Policy Statement of the Bank of Thailand Re: Valuation of Collateral and Immovable Properties for Sale Received from Debt Repayment.

9. Land, building and equipment (net)

The following details shall be presented:

Unit: XXBaht

	25X1 : 25X0									
	Cost				Accumulated depreciation				Allowances for impairment	Net
	Beginning balance	Increase	Disposal	Ending balance	Beginning balance	Increase	Disposal	Ending balance		
Lands										
- Cost	XXX	XXX	XXX	XXX					XXX	XXX
- Appraisal surplus (year...)	XXX	XXX	XXX	XXX					XXX	XXX
- Appraisal deficit (year...)										
Buildings	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
- Cost	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
- Appraisal surplus (year...)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
- Appraisal deficit (year...)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Equipment	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Others										
Total										

10. Goodwill and other intangible assets (net)

Disclose details in accordance with relevant accounting standards and financial reporting standards, such as the Financial Reporting Standard No.3 Re: Business Combinations or the Accounting Standard No. 38 Re: Intangible Assets

11. Deferred tax assets

Disclose details in accordance with the Accounting Standard No.12 Re: Income Taxes

12. Other assets (net)

Disclose other important type of assets and related amounts

13. Deposits

The following details shall be presented:

13.1 Classified by type of deposits

	25X1 (XXBaht)	25X0 (XXBaht)
Demand	XXX	XXX
Savings	XXX	XXX
Fixed	XXX	XXX
Certificate of deposit	XXX	XXX
Total	XXX	XXX

13.2 Classified by currency and residence of depositors

	25X1			25X0		
	Domestic (XXBaht)	Foreign (XXBaht)	Total (XXBaht)	Domestic (XXBaht)	Foreign (XXBaht)	Total (XXBaht)
THB	XXX	XXX	XXX	XXX	XXX	XXX
USD	XXX	XXX	XXX	XXX	XXX	XXX
Others	XXX	XXX	XXX	XXX	XXX	XXX
Total	XXX	XXX	XXX	XXX	XXX	XXX

14. Interbank and money market items (net) (Liability)

The following details shall be presented:

	25X1			25X0		
	Demand (XXBaht)	Time (XXBaht)	Total (XXBaht)	Demand (XXBaht)	Time (XXBaht)	Total (XXBaht)
(1) <u>Domestic</u>						
Bank of Thailand and Financial Institutions Development Fund	XXX	XXX	XXX	XXX	XXX	XXX
Commercial bank	XXX	XXX	XXX	XXX	XXX	XXX
Financial state-owned enterprise*	XXX	XXX	XXX	XXX	XXX	XXX
Other financial institutions**	XXX	XXX	XXX	XXX	XXX	XXX
Total domestic	XXX	XXX	XXX	XXX	XXX	XXX
(2) <u>Foreign</u>						

USD	XXX	XXX	XXX	XXX	XXX	XXX
JPY	XXX	XXX	XXX	XXX	XXX	XXX
EURO	XXX	XXX	XXX	XXX	XXX	XXX
Others	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total foreign	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
Total domestic and foreign	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

* Financial state-owned enterprise means the financial institution established by specific law, such as the SME Bank, Bank for Agriculture and Agricultural Co-operatives, EXIM Bank, Government Savings Bank, Government Housing Bank, Islamic Bank of Thailand and Secondary Mortgage Corporation, but excluding the Small Business Credit Guarantee Corporation.

** Other financial institutions mean financial institutions other than those specified above, namely finance companies, securities companies, credit foncier companies, life insurance companies, saving cooperatives, the Federation of Savings and Credit Cooperatives of Thailand Limited and credit union cooperatives.

In addition, commercial banks shall disclose the amounts interbank and money market items with embedded derivatives that are not designated to measure at fair value through profit or loss.

15. Financial liabilities measured at fair value through profit or loss

The following details shall be presented by fair values:

	25X1 (XXBaht)	25X0 (XXBaht)
Certificates of deposit and deposits	XXX	XXX
Borrowings	XXX	XXX
Debt instruments issued	XXX	XXX
Subordinated debt instruments issued	XXX	XXX
Other liabilities	<u>XXX</u>	<u>XXX</u>
Total	<u>XXX</u>	<u>XXX</u>

Proportion of transactions classified by type of counterparty according to notional amount

Counterparty	25X1 <u>Proportion</u>	25X0 <u>Proportion</u>
Financial institutions*	%	%
Companies in the financial group	%	%
External parties	<u>%</u>	<u>%</u>
Total	<u>100%</u>	<u>100%</u>

*excluding financial institutions that are companies in the financial group

In addition, changes in fair value of financial liabilities (during the period and accumulation) as a result of changes in credit risk shall be disclosed.

16. Debt instruments issued and borrowings

The following details shall be presented:

	25X1			25X0		
	Domestic (XXBaht)	Foreign (XXBaht)	Total (XXBaht)	Domestic (XXBaht)	Foreign (XXBaht)	Total (XXBaht)
Debentures	XXX	XXX	XXX	XXX	XXX	XXX
Subordinated debentures	XXX	XXX	XXX	XXX	XXX	XXX
Convertible debentures	XXX	XXX	XXX	XXX	XXX	XXX
Bills of exchange	XXX	XXX	XXX	XXX	XXX	XXX
Floating rate bills	XXX	XXX	XXX	XXX	XXX	XXX
Borrowings under private repos	XXX	XXX	XXX	XXX	XXX	XXX
Others	XXX	XXX	XXX	XXX	XXX	XXX
Total						

Present supporting details for each type of instruments, classified by currency, amount, interest rate, maturity date and other important conditions as well as obligations of rights of each type of debenture and instrument.

In addition, commercial bank shall disclose the amount of structured debt instruments issued and borrowings that are not designated to measure at fair value through profit or loss.

17. Deferred tax liabilities

Disclose details in accordance with the Accounting Standard No.12 Re: Income Taxes. Where, related details may be disclosed together with deferred tax assets.

18. Other liabilities

Disclose other significant liabilities and related amounts, as well as details of provident fund or social security projects.

19. Share capital (Except foreign bank branches)

The following details shall be disclosed:

(1) In case where commercial banks have preferred shares, attributes and special rights of such preferred shares shall be disclosed.

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

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

(3) In case where commercial banks intend to increase or decrease capital, they shall disclose the amount of capital that will be increased or decreased, type of shares, number of shares, price per share, date of approval from the shareholder's meeting and the Bank of Thailand, date of new capital registered with the Ministry of Commerce. In case where such arrangement is in process, the progress shall be disclosed.

20. Treasury shares

In case where commercial banks have treasury shares, they shall disclose the type of treasury share in their possession (including those held by subsidiaries or associates of commercial banks – if any), objectives and reasons for buy-back of shares, accounting policies for treasury shares and schedule for sale and disposal of treasury shares. In addition, if commercial banks or their subsidiaries and associates have treasury shares from related parties or businesses, the details should be disclosed.

In order that the objective of Public Company Act (No.2) B.E.2544 is satisfied, the Bank of Thailand hereby requires commercial banks to record treasury shares using the cost method. This is except the case where commercial banks are approved by the Bank of Thailand to reduce their capital by buy-back of shares, in which commercial banks may record treasury shares using the par value method. The accounting entries and presentation of related items in financial statements shall be in accordance with the Accounting Practices Re: Treasury Shares as prescribed by the Federation of Accounting Professions.

However, the accounting for treasury shares shall be in accordance with accounting standards and financial reporting standards with respect to the presentation of financial

instruments when such accounting standards and financial reporting standards come into effect.

21. Other components of equity

Disclose each item of other components of equity separately. Such presentation shall be in accordance with definitions or components of items as prescribed by relevant accounting standards and financial reporting standards.

22. Assets under obligations and limitations

Disclose assets under obligations and limitations for each heading, by presenting types and book values of assets, together with related obligations and limitations.

23. Contingent liabilities

The following details of contingent liabilities shall be disclosed:

	25X1 (XXBaht)	25X0 (XXBaht)
Avals to bills	XXX	XXX
Guarantees for loans	XXX	XXX
Liabilities under unmatured import bills	XXX	XXX
Letters of Credit	XXX	XXX
Other contingencies		
- Guarantees for sale of instruments or securities	XXX	XXX
- Undrawn overdrafts	XXX	XXX
- Other guarantees	<u>XXX</u>	<u>XXX</u>
- Others	<u>XXX</u>	<u>XXX</u>
Total		

Contingent liabilities means financial obligations of commercial banks according to contracts with customers or counterparties that may oblige commercial banks to comply with such contracts in making payments or reimbursement in form of money or assets both for commercial banks themselves or for customers in the future, as follows:

- (1) Avals to bills means obligations of commercial banks from giving avals to bills.

(2) Guarantees for loans means obligations of commercial banks from giving loan guarantees for customers, including guarantees on sale, discounting or rediscounting of bills and other forms of guarantee, such as standby letters of credit.

(3) Liabilities under unmatured import bills

means obligations of commercial banks according to unmatured bills under letters of credit opened by the commercial banks, trust receipts under unmatured import bills of exchange, including obligations of commercial banks according to deferred payment letters of credit for which commercial banks have already received accurate and complete shipping documents from the beneficiaries under the letters of credit.

(4) Letters of credit means issuance of letters of credit that commercial banks are obliged to make payments.

(5) Other contingencies

means

(5.1) Guarantees for sale of instruments or securities that commercial banks are obliged to purchase such securities if they cannot be sold for an amount as agreed in the contract.

(5.2) Undrawn overdrafts means overdraft lines of credit that are higher than overdraft amounts that customers have already drawn down.

(5.3) Other guarantees, such as construction guarantees, tender guarantees, shipping guarantees, issuance of letters of comfort, letters of indemnity, letters of awareness and letters of undertaking.

(5.4) Others means other obligations other than those specified above, such as asset purchase agreements that commercial banks have to comply with the agreements without conditions.

In case where commercial banks have been sued, have obligations in purchasing or acquiring assets or have significant contingent liabilities or any obligation for significant amounts, the commercial banks shall disclose information in summary on relevant contents and amounts as well as the opinion of commercial banks' executives in case of losses or impacts.

24. Related party transactions

Disclose transactions and remaining amounts of transactions with related parties or businesses of commercial banks as prescribed by relevant accounting standards and financial reporting standards, except information to be disclosed according to Item 25. However, commercial banks may choose to disclose information as prescribed in Item 24 and Item 25 together, but such disclosure must cover all required information.

25. Other remunerations paid to directors and persons with management authority

Disclose details with respect to directors, managers, deputy managers, assistant managers, those held equivalent positions but with different titles, persons with management authority of commercial banks, major shareholders or related parties of those persons, as prescribed in Section 48 (3) and 48 (4) of the Financial Institutions Businesses Act B.E.2551, as follows:

1. Remunerations binding to the employment contracts and other remunerations or privileges of directors, managers or persons with management authority of commercial banks

Disclose remunerations binding to the employment contracts, that is, remunerations in case where commercial banks have made employment contract with those persons with a specified period of employment so that the commercial banks may have obligations to make payments to such persons or compensations for the termination of employment before maturity. Commercial banks shall also disclose remunerations or any other benefits, irrespective whether they are monetary or non-monetary payments, paid to such persons other than ordinary benefits, that is, remunerations or other benefits than wage, meeting attendance fee, salary or bonus. Such information shall be disclosed, classified by type of remunerations or other benefits, by total amount, not by each person's information.

2. Selling, giving, leasing, purchasing or taking leases of any properties

Disclose details of selling, giving or leasing any properties to directors, managers, deputy managers, assistant managers, those held equivalent positions with different titles, persons with management authority of commercial banks, major shareholders or related parties of those persons, or purchasing or taking lease of any properties from such persons, as prescribed in the Bank of Thailand Notification Re: Regulations on Selling, Giving or Leasing Any Properties to Directors and Other Persons as Prescribed in Section 48(4) or Purchasing or Taking Leases from Such Persons. Such information shall

be disclosed by type of transactions by total amount, not by each person's information. Amount to be disclosed is the value of assets involving the transactions for each year.

26. Long-term lease agreements

Disclose information in summary on contents of contracts, maturity dates, obligations of contracts and any restrictions under such contracts and relevant amounts, including other details as prescribed by relevant accounting standards and financial reporting standards.

27. Events after the date of financial statements

Disclose information in summary on contents of the events incurred after the date of financial statements that may have an effect on financial statements of the reporting year as well as relevant amounts.

28. Guidelines for applying accounting standards and changes of accounting policies

Disclose internal guidelines for applying new or revised accounting standards and financial reporting standards that have an effect on financial statements for current and previous period, including the case where commercial banks have not yet applied new accounting standards and financial reporting standards that have been published in the Government Gazette but not yet come into effect, as prescribed in relevant accounting standards and financial reporting standards. In addition, commercial banks shall disclose any change to accounting policies, accounting estimates and errors as well as the impact from such changes on relevant items in financial statements as prescribed in the Accounting Standard No.8 Re: Accounting Policies, Changes in Accounting Estimates and Errors.

29. Important position and performance classified by type of domestic or foreign transactions

29.1 Positions classified by types of transaction

	25X1			25X0		
	Domestic (XXBaht)	Foreign (XXBaht)	Total (XXBaht)	Domestic (XXBaht)	Foreign (XXBaht)	Total (XXBaht)
Total assets	XXX	XXX	XXX	XXX	XXX	XXX
Interbank and money market items (net) (Item 2)	XXX	XXX	XXX	XXX	XXX	XXX
Investments (net) (Total of Item	XXX	XXX	XXX	XXX	XXX	XXX

5- 6)						
Loans to customers and accrued interest receivables (net) (Item 7)	XXX	XXX	XXX	XXX	XXX	XXX
Deposits (Item 14)						
Interbank and money market items (net) (Item 15)	XXX	XXX	XXX	XXX	XXX	XXX
Debt instruments issued and borrowings (Item 20)	XXX	XXX	XXX	XXX	XXX	XXX

29.2 Performance classified by types of transaction

	25X1			25X0		
	Domestic (XXBaht)	Foreign (XXBaht)	Total (XXBaht)	Domestic (XXBaht)	Foreign (XXBaht)	Total (XXBaht)
Interest income	XXX	XXX	XXX	XXX	XXX	XXX
Interest expense	(XXX)	(XXX)	(XXX)	(XXX)	(XXX)	(XXX)
Net interest income	XXX	XXX	XXX	XXX	XXX	XXX
Net fees and services income	XXX	XXX	XXX	XXX	XXX	XXX
Other operating income	XXX	XXX	XXX	XXX	XXX	XXX
Other operating expense	(XXX)	(XXX)	(XXX)	(XXX)	(XXX)	(XXX)
Operating profit (loss) before income tax	XXX	XXX	XXX	XXX	XXX	XXX

30. Interest income

Unit: XXBaht

25X1: 25X0

<u>Item</u>	<u>Amount</u>
Interbank and money market items	XXX
Investments and trading transactions	XXX
Investments in debt instruments	XXX
Loans	XXX
Hire purchase and financial lease contracts	XXX
Others	XXX
Total interest income	<u>Equal to balance in the statement of income and other comprehensive income</u>

Note Net interest received from derivatives for hedging interest rate risk of transactions in the banking book shall be included in interest income of each hedged item.

31. Interest expense

Unit: XXBaht

25X1: 25X0

<u>Item</u>	<u>Amount</u>
Deposits	XXX
Interbank and money market items	XXX
Premiums for the Deposit Protection Agency	XXX
Debt instruments issued	
- Subordinated debenture	XXX
- Others	XXX
Borrowings	XXX
Fees	XXX
Others	XXX
Total interest expense	<u>Equal to balance in the statement of income and other comprehensive income</u>

Note Net interest paid from derivatives for hedging interest rate risk of transactions in the banking book shall be included in interest expense of each hedged item.

32. Net fees and service income

Net fees and service incomes consist of the following items:

Unit: XXBaht

25X1: 25X0

<u>Item</u>	<u>Amount</u>
Fees and service income	
- Acceptances, avals and guarantees	XXX
- Others*	<u>XXX</u>
Total fees and service income	<u>XXX</u>
Fees and service expense**	<u>XXX</u>
Net fees and service income	<u>Equal to balance in the statement of income and other comprehensive income</u>

* In case where any item of “Fees and service income – others” accounts for at least 20 percent of total fees and service income, such item shall be presented separately before “Others”.

** In case where any item of “Fees and service expense” accounts for at least 20 percent of total fees and service expense, such item shall be presented separately.

33. Gains (losses) on trading and foreign exchange transactions

Gains (losses) on trading and foreign exchange transactions consist of the following items:

Unit: XXBaht

25X1: 25X0

<u>Item</u>	<u>Net gains (losses)</u>	
1) Gains (losses) on trading and foreign exchange transactions		
- Foreign currencies and exchange rate derivatives	XXX	
- Interest rate derivatives	XXX	
- Debt instruments	XXX	
- Equity instruments	XXX	
- Others	<u>XXX</u>	
Total		XXX
2) Gains (losses) from hedging		XXX
Grand total		<u>Equal to balance in the statement of income and other comprehensive income</u>

34. Gains (losses) on financial instruments measured at fair value through profit or loss

Gains (losses) on financial instruments designated to measure at fair value through profit or loss (Fair Value Option) consist of the following items:

Unit: XXBaht

25X1: 25X0

Item	Net gains (losses)	
1) Net changes in fair value		
- Deposits	XXX	
- Borrowings	XXX	
- Other liabilities	<u>XXX</u>	
Total		XXX
2) Gains (losses) from withdrawal or transfer of financial instruments, including interest paid (only for those that have not been included in 1)		XXX
Total		<u>Equal to balance in the statement of income and other comprehensive income</u>

In addition, changes in fair value of financial liabilities issued by commercial banks, in case of applying the Fair Value Option, as a result of changes in credit risk shall be also disclosed.

35. Gains (losses) on investments

Gains (losses) on investments consist of the following items:

Unit: XXBaht

25X1: 25X0

Item	Net gains (losses)	
1) Gains (losses) from sale		
- Available for sale investments	XXX	
- Held to maturity debt instruments	XXX	
- General investments	XXX	
- Investments in subsidiaries and associates	<u>XXX</u>	
Total		<u>XXX</u>

2) Impairment losses		
- Available for sale equity instruments	XXX	
- General investments	XXX	
- Investments in subsidiaries and associates	<u>XXX</u>	
Total		<u>XXX</u>
Grand total		<u>XXX</u>

36. Bad debts, doubtful accounts and impairment losses

Disclose bad debts, doubtful accounts and impairment losses, including losses from debt restructuring of the following items:

Unit: XXBaht

	25X1	25X0
Interbank and money market items	XXX	XXX
Available for sale debt instruments	XXX	XXX
Held to maturity debt instruments	XXX	XXX
Loans to customers	XXX	XXX

If there are losses from debt restructuring, they shall be disclosed separately, even they have already been included in the above table.

6. Item Descriptions

Statement of Financial Position

Assets

1. Cash

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

1.2 Cash in transit, which are instruments payable on demand that are in collection process and instruments according to the regulations on interbank clearing, for those to be collected within the next business day, such as drafts, cheques that have not been cleared but the bank has already credited customers' accounts and returned cheques.

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.

For loans, margin receivables and payables under private repurchase agreements made with the same counterparty and transactions that can be netted according to relevant accounting standards and financial reporting standards, they shall be presented by the net amounts.

The “Interbank and money market items (net)” item does not include:

(1) Purchase of debt securities from above counterparties for general funding, where such debt securities are sold to financial institutions, juristic persons and the general public – to be presented in Item 5: Investments (net)

(2) For loans, margin receivables and payables under private repurchase agreements made with the same counterparty and transactions that cannot be netted, the margin receivables and payables shall be presented in Item 13: Other assets (net) and Item 24: Other liabilities, respectively.

3. Claims on securities

means 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.

4. Derivative assets

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

Derivative assets consist of:

4.1 Derivatives for trading means derivatives held for non-hedging purposes as well as entering into derivative contracts with customers and embedded derivatives that can be separated from the host contracts, with all of the following attributes:

1) Values of such derivatives change in response to interest rate, financial security price, commodity price, foreign exchange rate, index of prices or rates, credit rating or any other variables;

2) The initial net investment is not required or required but for a small amount compared to other types of contract that respond to market factors in the same manner; and

3) The settlement will be made in the future

4.2 Derivatives for hedging means derivatives held for hedging as prescribed by accounting standards and financial reporting standards or accounting practices regarding hedge accounting.

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 Item 6: Investments in subsidiaries and associated (net). The amount to be presented shall be the net amount after adding or deducting allowances for revaluation and allowances for impairment of securities according to related accounting standards and financial reporting standards.

Investments are, for example:

1. Debt securities

(1) Government and state enterprises securities

means treasury bills, bonds or other securities issued by the Government of Thailand, local or provincial administrations as well as debentures, bonds or other securities issued by government entities, state enterprises or juristic persons established under specific laws.

(2) Private enterprises debt securities

means debentures, bills of exchange and any other debt securities issued by financial institutions or other businesses for funding or those with the similar attributes as debentures as prescribed by the Office of the Securities and Exchange Commission.

(3) Foreign debt securities

means securities issued for being sold abroad, including debt securities as specified in (1) and (2) sold abroad.

(4) Other debt securities

means debt securities that cannot be presented in the above items.

2. Equity securities

(1) Marketable equity securities

means securities that have been traded in active markets both in Thailand and abroad.

(2) Non-marketable equity securities

means securities that have not been traded in active markets both in Thailand and abroad.

(3) Other equity securities

means equity securities that cannot be presented in the above items.

3. Investments in receivables

means purchase of receivables or receipt of transferred receivables that is considered the true sale according to accounting principles or regulations as prescribed in the Bank of Thailand Notification Re: Accounting Requirements of Financial Institutions.

4. Investments in structured notes

means investments in structured notes as prescribed in the Bank of Thailand Re: Regulations on Permission for Commercial Banks to Engage in Structured Products.

6. Investments in subsidiaries and associates (net)

means investments in subsidiaries and associates as prescribed by relevant accounting standards and financial reporting standards that are held by commercial banks.

Such investments shall be recorded as prescribed by relevant accounting standards and financial reporting standards and presented by the net amounts after deducting allowances for impairment.

7. Loans to customers and accrued interest receivables (net)

means loans to customers, including accrued interest receivables from such loans, deducting deferred revenues, allowances for doubtful accounts and revaluation allowances for debt restructuring

7.1 Loans to customers

means all types of loans, or financial securities with the same attributes as loans, granted to customers that are not the counterparties under the item “Interbank and money market items”, including the case where commercial banks are the creditors as they have paid or ordered to pay for the benefits of customers, payments under all types of obligation, hire purchase or financial lease agreements, factoring transactions, loans under private repurchase agreements. This item also includes loans granted to suspended financial institutions and those whose licenses have been revoked, as follows:

7.1.1 Overdraft lending, excluding interests that have not yet recognized as income

7.1.2 Lending, purchasing, discounting or rediscounting of bills, excluding bills of exchange, which shall be presented in Item 5: Investment (net)

7.1.3 Receivables under hire purchase, factoring and financial lease agreements, including existing costs as prescribed by relevant accounting standards and financial reporting standards

7.1.4 Credit extension under bills of exchange payable when presented or upon maturity issued under the letters of credit opened by commercial banks

7.1.5 Being creditors as commercial banks have paid or ordered to pay for the benefits of customers, including payments under all types of obligation, such as letters of credit, payments under guarantees or letters of guarantee issued by commercial banks for customers, term bills with immediate payment obligations for which the beneficiaries have already received the payments under such bills

7.1.6 Requiring payers to make trust receipts under bills of exchange for collection as required by banks abroad when presented or with specified terms that have matured

7.1.7 Loans under private repurchase agreements shall refer to entering into private repurchase agreements with other juristic persons that are not under the item “Interbank and money market items”

For loans, margin receivables and payables under private repurchase agreements made with the same counterparty and transactions that can be netted according to accounting standards, they shall be presented by the net amounts. And for those that cannot be netted, the margin receivables and payables shall be presented in Item 13: Other assets (net) and Item 24: Other liabilities, respectively.

7.1.8 Loans granted to suspended financial institutions and those whose licenses have been revoked, regardless of whether the promissory notes from such loans are exchangeable.

7.2 Accrued interest receivables

means accrued interest receivables from loans, excluding interests from overdraft lending, which shall be presented in Item 7.1: Accrued interest receivables. For those that have not been recognized as income, they shall be deducted from related items.

7.3 Deferred revenues

means revenues from receivables under hire purchase agreements, revenues from receivables under financial lease agreements or discounts on bill receivables that have not been recognized as income.

7.4 Allowances for doubtful accounts

means reserves set aside to deduct from loans and accrued interest receivables for portion that is expected to be uncollectible, which are calculated according to the regulations as prescribed by the Bank of Thailand or relevant accounting standards and financial reporting standards, as follows:

7.4.1 Individual approach

means reserves set aside for each particular debtor (individually significance) by taking into account the indication of impairment and calculated according to the regulations as prescribed by the Bank of Thailand or relevant accounting standards and financial reporting standards.

7.4.2 Collective approach

means reserves set aside for a pool of loans that have similar credit risk exposures by using the historical loss approach as prescribed by the Bank of Thailand or relevant accounting standards and financial reporting standards.

7.5 Revaluation allowances for debt restructuring

means the amount of restructured loans that is higher than fair value of such loans, which is calculated according to relevant accounting standards and financial reporting standards.

8. Customer's liabilities under acceptances

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

9. Properties for sale (net)

means

9.1 Properties that commercial banks receive from debt repayments or where commercial banks purchase properties pledged as collateral 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;

9.2 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 by 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 properties for sale 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.

Securities received as loan repayments or from debt restructuring shall be presented in Item 5: Investments (net).

10. Lands, buildings and equipment (net)

means

10.1 Immovable properties and buildings in possession of commercial banks or permitted to be used as workplaces or facilities for officers of such commercial banks

10.2 Equipment, office appliances, computers, furniture, fixtures and vehicles.

This item shall be presented by the net amount after deducting accumulated depreciation and allowances for impairment of such assets.

11. Goodwill and other intangible assets (net)

means

11.1 Goodwill (net) means goodwill from merger and preparation of consolidated financial statements as prescribed by relevant accounting standards and financial reporting standards. Goodwill shall be presented by the net amount after deducting allowances for impairment.

11.2 Other intangible assets (net) means non-monetary assets that can be identifiable and do not have physical substance as prescribed by relevant accounting standards and financial reporting standards. Such assets shall be presented by the net amount after deducting accumulated amortization and allowances for impairment.

12. Deferred tax assets

means an amount of income taxes that can be refunded in the future resulting from a temporary difference between carryforward of unused tax losses and carryforward of unused tax credits, as prescribed by the Accounting Standard No.12 Re: Income Taxes.

13. Other assets (net)

means

13.1 Accrued revenues that commercial banks have recorded as income but have not yet received, such as accrued interest receivables from government bonds, accrued dividends and accrued interest receivables from other debt securities, excluding accrued interest receivables from loans, which shall be presented in Item 2 and Item 7.

13.2 Prepaid expenses that commercial banks have already paid; such expenses will be for the future accounting period

13.3 Receivables other than those from loans e.g. receivables from fraud committed by employees - to be presented by the net amount expected to collect

13.4 Leasehold rights - to be presented by the net amount after amortization.

13.5 Collateral that commercial banks have placed under the Credit Support Annex and margin receivables under private repurchase agreements, excluding margin receivables that can be netted with loans or borrowings under private repurchase agreements.

13.6 Other assets that cannot be presented in the above items.

In case where any item of other assets accounts for at least 20 percent of the total amount of other assets, such item shall be presented separately following Item 12.

Liabilities and Equity

14. Deposits

means all kinds of deposits from residents and non-residents, both in Thai Baht and foreign currencies, regardless of whether commercial banks have to pay interests for such depositors or not, as well as non-active 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 overseas money market, which shall be presented in Item 15: Interbank and money market items (net).

15. Interbank and money market items (net)

means deposits, borrowings and borrowings with embedded derivatives that are not designated to measure at fair value (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 transactions 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.

For borrowings, margin receivables and payables under private repurchase agreements made with the same counterparty and transactions that can be netted according to accounting standards, they shall be presented by the net amount.

However, this item does not include

(1) Issuance of debt securities for general funding sold to financial institutions, juristic persons and the general public, which shall be presented in Item 20: Issued debt securities and borrowings.

(2) Borrowings, margin receivables and payables under private repurchase agreements made with the same counterparty and transactions that cannot be netted, where the margin receivables and payables shall be presented in Item 13: Other assets (net) and Item 24: Other liabilities, respectively.

16. Liabilities payable on demand

means

16.1 Cheques issued by commercial banks

16.2 Customer's cheques certified by commercial banks only in case where commercial banks record the transactions by debiting the customer's account once they certify the cheques

16.3 Drafts and other money transfers for which the payments to customers have not been made.

17. Liabilities to deliver security

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).

18. 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 designated by commercial banks to measure at fair value (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.

19. Derivatives 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.

Derivative liabilities consist of:

19.1 Derivatives for trading means derivatives held for non-hedging purposes as well as entering into derivative contracts with customers and embedded derivatives that can be separated from the host contracts, with all of the following attributes:

1) Values of such derivatives change in response to interest rate, financial security price, commodity price, foreign exchange rate, index of prices or rates, credit rating or any other variables;

2) The initial net investment is not required or required but for a small amount compared to other types of contract that respond to market factors in the same manner; and

3) The settlement will be made in the future

19.2 Derivatives for hedging means derivatives held for hedging as prescribed by accounting standards and financial reporting standards or accounting practices regarding hedge accounting.

20. 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 (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".

21. 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.

22. Provisions

means provisions set aside in accordance with the Accounting standard No.37 Re: Provisions, contingent liabilities and contingent assets. This item shall include provisions incurred from recording transactions related to employee benefits as prescribed by the Accounting Standard No. 19 Re: Employee benefits.

23. Deferred tax liabilities

means an amount of income taxes payable in the future resulting from taxable temporary differences, as prescribed by the Accounting Standard No.12 Re: Income Taxes.

24. Other liabilities

means

24.1 A n amount of money that commercial banks collect from customers as deposits or collateral for borrowings or opening letters of credit, issuing letters of guarantee, using safe deposit boxes and other transactions in the same manner, including deposits that commercial banks collect from their employees

24.2 Contributions to the provident fund and social security fund

24.3 Interests from debentures accepted as collateral

24.4 Collateral that commercial banks accept as collateral under the Credit Support Annex and margin payables under private repurchase agreements, excluding margin payables that can be netted with loans or borrowings under private repurchase agreements

24.5 Accrued interest payables that commercial banks have recorded as expenses but have not yet paid

24.6 Other liabilities that cannot be presented in the above items

In case where any item of other liabilities accounts for at least 20 percent of the total amount of other assets, such item shall be presented separately following Item 23.

25. Equity (Except for foreign bank branches - to be presented in Item 26)

25.1 Share capital

25.1.1 Authorized share capital

means capital of registered commercial banks, which shall be presented by number of shares and par values as registered for each type of share, as follows:

25.1.1.1 Preferred shares

25.1.1.2 Common shares

25.1.2 Issued and paid-up share capital

means number of shares and value of shares issued and paid-up, which shall be presented according to the type of share, as follows:

25.1.2.1 Preferred shares

25.1.2.2 Common shares

25.2 Stock rights, warrants and options

means value of rights issued by commercial banks to the holders for purchasing common or preferred shares.

25.3 Premium (discount) on share capital

means the amount of money received from sale of common shares or preferred shares that is higher or lower than par value.

25.3.1 Premium (discount) on preferred shares

means the amount received from sale of preferred shares that is higher or lower than par value. If there are both premium and discount on preferred shares, they can be offset and presented by the net amount.

25.3.2 Premium (discount) on common shares

means the amount received from sale of common shares that is higher or lower than par value. If there are both premium and discount on common shares, they can be offset and presented by the net amount.

25.4 Premium on treasury shares – preferred share

means the amount received from sale of treasury shares – preferred share that is higher than the average cost price of treasury shares. In case of cancelling treasury shares to reduce capital, this shall mean the par value that is higher than the average cost price of treasury shares that have been canceled. This shall be in accordance with accounting standards and financial reporting standards or accounting guidelines regarding treasury shares as prescribed by the Federation of Accounting Professions.

25.5 Premium on treasury shares – common share

means the amount received from sale of treasury shares – common share that is higher than the average cost price of treasury shares. In case of cancelling treasury shares to reduce capital, this shall mean the par value that is higher than the average cost price of treasury shares that have been canceled. This shall be in accordance with accounting standards and financial reporting standards or accounting guidelines regarding treasury shares as prescribed by the Federation of Accounting Professions.

25.6 Other components of equity

means

25.6.1 Appraisal surplus

means the surplus from cost value or book value of assets in accordance with relevant accounting standards and financial reporting standards.

25.6.2 Revaluation surplus (deficit) on investments

means the difference between book value and fair value of investments that shall be presented under the equity section as prescribed by relevant accounting standards and financial reporting standards.

25.6.3 Foreign currency translation

means the difference of exchange rates resulting from translation of financial statements denominated in foreign currency of foreign operations. Foreign operations are subsidiaries, associates, joint ventures or branches of a reporting bank, where there are activities or businesses in other countries or currencies than that of the reporting bank. This shall be in accordance with relevant accounting standards and financial reporting standards.

25.6.4 Surplus (deficit) from fair value measurement of instruments for cash flow hedges (only an effective portion)

means gains (losses) from fair value measurement of instruments for cash flow hedges, only for an effective portion that shall be presented under the equity section

25.6.5 Surplus (deficit) from fair value measurement of instruments for hedges of net investments in foreign operations (only an effective portion)

means gains (losses) from fair value measurement of instruments for hedges of net investments in foreign operations, only for an effective portion that shall be presented under the equity section

25.6.6 Share of other comprehensive income of associates and **joint ventures**

means share of other comprehensive income, under the equity method, of associates and **joint ventures** only for the preparation of consolidated financial statements.

25.6.7 Others

means other income and expenses that relevant accounting standards and financial reporting standards do not allow to be recognized in the profit or loss statement

25.7 Retained earnings

25.7.1 Appropriated

25.7.1.1 Legal reserves

means reserves set aside from net profits according to the Civil and Commercial Code and the Public Limited Company Act.

25.7.1.2 Others

means reserves appropriated from net profits or retained earnings for any purposes in accordance with the resolution of the shareholders' general meeting. It shall be presented separately by type of reserve, such as reserves for maintenance of dividends, business expansion or under conditions of obligation etc.

25.7.2 Unappropriated

means retained earnings and net profits of current accounting period remaining from appropriation. If the balance is in deficit, it shall be presented in parentheses and named "Retained losses".

25.8 Treasury shares – preferred shares

means treasury shares – preferred share that are accounted by the cost method, which shall be presented as deductions from equity and presented following

retained earnings by the cost value that commercial banks have paid to buy treasury shares – preferred share.

25.9 Treasury shares – common shares

means treasury shares – common share that are accounted by the cost method, which shall be presented as deductions from equity and presented following retained earnings by the cost value that commercial banks have paid to buy treasury shares – common share.

25.10 Non-controlling interests

means profits or losses and net assets of subsidiaries, for portion that is not attributed to the parent company, both directly or indirectly through subsidiaries of the parent company, as prescribed by relevant accounting standards and financial reporting standards.

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

26.1 Funds brought in to maintain assets under the Act

means funds brought in from head office or other branches of foreign bank abroad that are the same juristic person, 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.

26.2 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.

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

means

26.3.1 Appraisal surplus

Same meaning as Item 25.6.1

26.3.2 Revaluation surplus (deficit) on investments

Same meaning as Item 25.6.2

26.3.3 Foreign currency Translation

Same meaning as Item 25.6.3

26.3.4 Surplus (deficit) from fair value measurement of instruments for cash flow hedges (only an effective portion)

Same meaning as Item 25.6.4

26.3.5 Surplus (deficit) from fair value measurement of instruments for hedges of net investments in foreign operations (only an effective portion)

Same meaning as Item 25.6.5

26.3.6 Share of other comprehensive income of associates

Same meaning as Item 25.6.6

26.3.7 Others

Same meaning as Item 25.6.7

26.4 Retained earnings

means retained earnings remaining from those transferred to the head office. If the balance is in deficit, it shall be presented in parentheses and named "Retained losses"

26.5 Non-controlling interests

Same meaning as Item 25.10

Statement of income and other comprehensive income

1. Interest income

1.1 Interests on interbank and money market items

means interests from deposits, certificate of deposits, loans as well as interests from loans under private repurchase agreements, and taking transfer of loans that is not considered the true sale according to accounting principles, where counterparties are 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.

1.2 Investments and trading transactions

means net interests received from investments and trading transactions, including net interests from derivatives for hedging interest rate risk of trading transactions.

1.3 Investments in debt securities

means interests from investments in available for sale and held to maturity debt securities.

1.4 Interests on loans

means interests, discounts and fees from loans, overdrafts, purchasing, discounting, rediscounting of bills and other forms of lending.

1.5 Hire purchase and financial lease income

means the difference between lease or hire-purchase prices and cost prices of merchandises under the lease or hire purchase agreements that commercial banks recognize as income in each accounting period.

1.6 Others

means interest income from other transactions that are not prescribed above.

For net interest income from derivatives for hedging interest rate risk of transactions in the banking book (including hedging under the accrual method), net interest income from such derivatives shall be recoded together with interest income of each relevant hedged item.

2. Interest expense

2.1 Deposits

means interests paid to all type of depositors.

2.2 Interbank and money market items

means interests paid for deposits, borrowings, as well as interests paid for loans under private repurchase agreements, and sale of loans that is not considered the true sale according to accounting principles, where counterparties are 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.

2.3 Premiums paid to the Deposit Protection Agency

means premiums that commercial banks have paid to the Deposit Protection as prescribed by law.

2.4 Debt instruments issued and borrowings

mean interests and discounts paid for borrowings.

2.5 Fee paid on borrowings

means fees and expenses that commercial banks must directly pay for borrowings.

2.6 Others

means interest expense for other transactions that are not specified above.

For net interest expenses from derivatives for hedging interest rate risk of transactions in the banking book (including hedging under the accrual method), net

interest expenses from such derivatives shall be recoded together with interest expense of each relevant hedged item.

3. Fees and service income

3.1 Acceptances, avals and guarantees

means fees and service income from acceptances and avals of bills, loan guarantees as well as guarantees for sale, discounting or rediscounting of bills and endorsement of bills with recourse.

3.2 Others

means fees and service income from providing the following services to customers:

- Issuance of letters of credit
- Money transfer and collection
- Services with respect to credit cards, ATM cards and electronic banking services
- Other businesses or services as permitted by the Bank of Thailand under Section 36 of the Financial Institutions Businesses Act B.E.2551, such as securities custody, trustees of mutual funds, issuance, underwriting and trading of debt securities, and insurance brokerage etc.
- Cheque fees, passbook keeping fees, security survey fees, safe deposit box fees and rental from foreclosed immovable properties, but excluding income from lease of properties of commercial banks, which shall be deducted from Item 10.3
- Other guarantees than those specified in Item 3.1

4. Fees and service expense

means fees and service expense that commercial banks have paid for the benefits of providing services to customers, such as professional fees, collection fees that commercial banks have paid to collectors for their customers. In case where commercial banks have collected fees and service expenses from customers for an amount not exceeding those actually paid, such fees and expenses shall be deducted from this item so that the net amount is presented. If the amount collected from customers is more than those actually paid, the whole amount shall be shown as income under Item 3.

5. Gains (losses) on trading and foreign exchange transactions

means the following items:

5.1 Gains (losses) from sale, fair value measurement or reclassification of investments of debt securities, equity securities and investments in receivables for trading, including gains (losses) from mark-to-market of derivatives for trading and embedded derivatives that are separated from the host contracts.

5.2 Gains (losses) from trading of foreign currencies and translation of assets and liabilities denominated in foreign currencies to Thai Baht.

5.3 In case of using hedge accounting, the following items shall be included:

1) Fair value hedges

- Gains (losses) from fair value measurement of hedged items and hedging instruments

2) Cash flow hedges and hedges of net investments

- Gains (losses) from fair value measurement of hedging instrument, only for an ineffective portion

Such items shall be presented by the net amount of gains after deducting losses. In case where the net amount is a loss, such amount shall be presented in parentheses.

6. Gains (losses) on financial liabilities measured at fair value through profit or loss (Fair value option)

means the following items:

6.1 Gains (losses) from changes in fair values of financial liabilities designated to measure at fair value through profit or loss

6.2 Gains (losses) from withdrawal or transfer of financial liabilities designated to measure at fair value through profit or loss

6.3 Interest expenses from financial liabilities designated to measure at fair value through profit or loss

7. Gains (losses) on investments

means the following items:

7.1 Gains (losses) from sale of available for sale investments, held to maturity investments and general investments, including investments in receivables that are classified as such investments

7.2 Gains (losses) from sale of investments in subsidiaries and associates

7.3 Losses from impairment of equity securities classified as available for sale investments, general investments and investments in subsidiaries and associates

8. Share of profits (losses) from investments using the equity method

means share of profits (losses) from investments in other companies as prescribed by relevant accounting standards and financial reporting standards to record using the equity method, only for the preparation of consolidated financial statements.

9. Other operating income

mean other operating incomes than those specified in Item 1, Item 3 and Item 5 – 8.

This item shall include negative goodwill from merger, dividend income from all types of investments and other profits, such as profits from sale of properties for sale and other assets. In case where there are expenses or losses associated with such sale, those expenses or losses shall be deducted from this item so that the net amount is presented. In case where the net amount is a loss, it shall be presented under Item 10.5.

If any item of other operating incomes is accounted for at least 20 percent of the total amount of other operating income, it shall be presented separately following Item 8.

10. Other operating expenses

10.1 Employee expenses

mean salaries, wages, overtime payments, bonuses, pensions, living expenses, employee benefits, provident fund for portion paid by commercial banks, welfare, income taxes paid for by commercial banks as well as other benefits that commercial banks have paid to staff and employees.

10.2 Director's remuneration

means money or any assets paid to the directors of commercial banks in accordance with Section 90 of the Limited Public Company Act.

10.3 Premise and equipment expenses

means depreciation, amortization, losses from impairment, rental expenses, repair expenses, maintenance expenses, insurance premiums, land and property taxes, water, electricity and telephone charges, supplies expenses and other expenses related to buildings, equipment, office appliances, computers, furniture and fixtures, vehicles and leasehold rights.

In case where commercial banks have income from leasehold of their buildings, such income shall be deducted from premise expenses and, accordingly, the net amount is presented. This item excludes income from safe deposit box fees, which shall be presented under Item 3.2.

10.4 Taxes and duties

means tax expenses, such as specific business taxes, signboard taxes, duty stamps, excluding corporate income taxes, which shall be presented under Item 13, land and property taxes, which shall be presented under Item 10.3, and income taxes paid by commercial banks for their staff, employees and directors, which shall be presented under Item 10.1 and 10.2.

10.5 Other expenses

means operating expenses other than those specified in Item 2 - 4 and Item 10.1 – 10.4.

This item shall include expenses associated with goodwill and other intangible assets, that is, expenses from systemic amortization of intangible assets over useful life of such assets as prescribed by relevant accounting standards and financial reporting standards, including incurred impairment losses.

In addition, this item shall include other professional expenses, such as auditing fees, financial consulting fees and legal service fees etc. as well as other losses, such as losses from fraud committed by employees, losses from receivables presented as other assets in the statement of financial position that is not collectible, losses from impairment of properties for sale and other assets, losses from sale of properties for sale and other assets. Where there are profits from such sale, such profits shall be deducted from this item and, accordingly, the net amount is presented. If the net amount of each item is a profit, it shall be presented under Item 9. This item also includes expenses from provisioning for off-balance sheet items as prescribed by the Bank of Thailand.

If any item of other expenses is accounted for at least 20 percent of the total amount of other expenses, it shall be presented separately following Item 10.4.

11. Impairment losses of loans and debt securities

means impairment losses of loans and investments in available for sale debt securities and held to maturity debt securities as prescribed by relevant accounting standards and financial reporting standards. Such loans shall include loans and accrued interest receivables that have been asked but uncollectible and having been written off, including provisions for loans and accrued interest receivables for portion that is anticipated to be uncollectible for each accounting period and losses from debt restructuring.

12. Operating profits (losses) before income tax expense

means total income net of total expenses, bad debts, doubtful accounts and impairment losses but before income tax expense. If the net amount is a loss, it shall be presented in parentheses.

13. Income tax expense

means corporate income taxes calculated in accordance with relevant accounting standards and financial reporting standards.

14. Net profits (losses)

means profits or losses net of income tax expense. If the net amount is a loss, it shall be presented in parentheses.

15. Other comprehensive income

means income and expense items (including reclassification adjustments) as prescribed by accounting standards and financial reporting standards to **classify to 2 following categories:**

15.1 Items subsequently reclassified to profit or loss

15.1.1 Gains (losses) from remeasurement of available-for-sale investments

means gains and losses from remeasurement of investments according to the Accounting Standard No.105 Re: Accounting for investments in debt and Equity instruments.

15.1.2 Gains (losses) from translation of financial statements of foreign operations

means gains and losses from translation of financial statements of foreign operations according to the Accounting Standard No.21 Re: The Effects of Changes in Foreign Exchange Rates.

15.1.3 Gains (losses) from mark-to-market of derivatives for cash flow hedges

means gains and losses from mark-to-market of derivatives for cash flow hedges, only for an effective portion that shall be presented in equity.

15.1.4 Gains (losses) from mark-to-market of derivatives for hedges of net investments in foreign operations

means gains and losses from mark-to-market of derivatives for hedges of net investments in foreign operations, only for an effective portion that shall be presented in equity.

15.1.5 Share of other comprehensive income from associates and joint ventures (using the equity method) for items subsequently reclassified to profit or loss

means share of other comprehensive income under the equity method of associates and joint ventures, only for the preparation of consolidated financial statements, **for items that will be subsequently reclassified to profit or loss**

15.2 Items not subsequently reclassified to profit or loss

15.2.1 Changes in capital surplus from revaluation of assets

means changes in capital surplus from revaluation of assets according to the Accounting Standard No.16 Re: Lands, Buildings and Equipment and Accounting Standard No.38: Intangible Assets.

15.2.2 Gains (losses) from actuarial valuation of employee benefit plans

means gains and losses from actuarial valuation of employee benefit plans according to the Accounting Standard No.19: Employee Benefits.

15.2.3 Share of other comprehensive income from associates and joint ventures for items not subsequently reclassified to profit or loss

means share of other comprehensive income from associates and joint ventures (using the equity method), only for the preparation of consolidated financial statements, **for items that will not be subsequently reclassified to profit or loss.**

15.2.4 Income taxes on other comprehensive income items not subsequently reclassified to profit or loss

means income taxes relating to other comprehensive income **for items that will not be subsequently reclassified to profit or loss, which are calculated** in accordance with the Accounting Standard No.12 Re: Income Taxes.

16. Total comprehensive income

means the total amount of Item 14 and 15 as prescribed in the Accounting Standard No.1 Re: Presentation of Financial Statements.

17. Net profits (losses) attributable

means net profits (losses) attributable to shareholders, to be presented separately in accordance with accounting standards, as follows:

17.1 Parent company

17.2 Non-controlling interests

18. Total comprehensive income attributable

means total comprehensive income attributable to shareholders, to be presented separately in accordance with accounting standards, as follows:

18.1 Parent company

18.2 Non-controlling interests

19. Earnings per share of parent company

19.1 Basic earnings per share

The calculation of basic earnings (losses) per share shall be in accordance with the Accounting Standard No.33 Re: Earnings per Share.

19.2 Diluted earnings per share

The calculation of diluted earnings (losses) per share shall be in accordance with the Accounting Standard No.33 Re: Earnings per Share.

Questions and Answers for the Bank of Thailand Notification
Re: Preparation and Announcement of Financial Statements of Commercial Banks
and Holding Companies that are the Parent Companies of Financial Groups

No.	Question	Guided Answer
General issues		
1	In preparing financial statements, can an FI add additional items other than those as prescribed by the BOT?	An FI can add additional items other than those as prescribed by the BOT, if this would provide the users of financial statements more beneficial information. However, the presentation of those items must be consistent with the classification and attribute of the items and in accordance with relevant accounting standards.
2	For disclosure of financial statements in a public area at the head office and branches of an FI, is it required to announce the financial statements on the information board only? Can they be kept in a binder and placed over the counter?	The BOT requires an FI to disclose financial statements in a public area at the head offices or branches, therefore, in practice, the FI may post them on the information board or put them in a binder and placed over the counter in an public area. On this, irrespective of the form of disclosure, the general customers must be clearly informed that the FI has disclosed the financial statements.
3	For disclosure of financial statements of a foreign bank branch to the public and publication of them on the FI's website, is it necessary to prepare the financial statements in Thai? Especially for a foreign bank branch disclosing its financial statements on the head office's website, can the financial statements be prepared in English?	Financial statements of a foreign bank branch disclosed to the public or published on the website must be prepared in Thai as most of the users of financial statements are in Thailand. However, a foreign bank branch may additionally describe the items with English terms or may additionally present the financial statements prepared in English.
4	In case where financial statements of the head office of a foreign bank branch are not prepared in English, what should be the practices for this?	A foreign bank branch must translate financial statements of the head office to English or Thai. The branch manager or authorized persons of a foreign bank branch shall certify

No.	Question	Guided Answer
		such financial statements before disclosing them.
5	Are the formats of financial statements as prescribed in this Notification applied to the subsidiaries in the solo consolidation according to the regulations on consolidated supervision?	<p>The formats of financial statements as prescribed in this Notification are applied to financial institutions (Thai banks, retail banks, foreign bank branches, finance companies and credit foncier companies) and holding companies that are parent companies of financial groups only.</p> <p>For financial statements of subsidiaries in the solo consolidation, they shall be in accordance with those as prescribed by respective regulators of such subsidiaries. For example, leasing companies must prepare financial statements in accordance with the formats as prescribed by the Department of Business Development.</p>
6	Are the formats of financial statements as prescribed in this Notification applied to the asset management companies?	<p>The formats of financial statements as prescribed in this Notification shall implicitly be applied to asset management companies since, by virtue of the Royal Decree on Asset Management Company B.E.2541 and the amendments thereof, the BOT has powers to prescribe the formats of financial statements for asset management companies. The BOT has issued the Notification Re: Prescribing Assets Considered Non-performing Assets and Regulations to be Complied with by Assets Management Companies, where the asset management companies must apply the formats of financial statements as prescribed by the BOT for finance companies according to the BOT Notification Re: Preparation and Disclosure of Financial Statements of Finance Companies and Credit Foncier Companies.</p>

No.	Question	Guided Answer
7	Are the formats of financial statements as prescribed in this Notification applied to the specialized financial institutions?	The formats of financial statements as prescribed in this Notification are not applied to specialized financial institutions as the specialized financial institutions must comply with the regulations as prescribed by their respective regulator, which is the Ministry of Finance. However, the Office of the Auditor General of Thailand encourages specialized financial institutions to apply the formats of financial statements as prescribed by the BOT for financial institutions in this Notification.
8	Will the consolidated financial statements be prepared using the same regulations as prescribed by the accounting standards? Are there any exemptions? What are those exemptions?	<p>The practices for preparation of consolidated financial statements as prescribed in this Notification are in accordance with the principles as prescribed by accounting standards, which must be audited by the auditor.</p> <p>The practices for preparation of consolidated financial statements to be submitted to the BOT according to regulations on consolidated supervision are also in accordance with the principles as prescribed by accounting standards, except for companies in the financial group that shall be included in the consolidated financial statements, for example, according to the regulations on consolidated supervision, subsidiaries that are insurance companies are not included in the consolidated financial statements, but investments in insurance companies are deducted from capital of financial group.</p>
Statement of financial position		
9	As the Financial Institutions Development Fund (FIDF) has been closed down by the replacement of the	The BOT still requires an FI to present the transactions with the FIDF in the “Interbank and money market items” item as there are

No.	Question	Guided Answer
	Deposit Protection Agency (DPA), why is an FI required to present the transactions with the FIDF in the “Interbank and money market transaction” item?	certain banks that still have transactions with the FIDF.
10	If an FI has purchased receivables and such receivables have not been undergone the troubled debt restructuring (TDR), what is the item to present these transactions in the statement of financial position? Will these transactions be presented separately?	For purchased receivables that have not been undergone the TRD, an FI shall comply with accounting practices regarding the transfer and taking transfer of financial assets as prescribed by the Federation of Accounting Professions and relevant accounting standards.
11	<ol style="list-style-type: none"> 1. Derivatives engaged in by an FI and classified as transactions in the banking book, can such transactions be presented together with the “Derivative asset / liability for trading” item? And how? Currently, the FI does not mark-to-market such transactions, but only the revaluation method is applied. 2. For derivatives for hedging but recorded under the accrual basis (not hedge accounting), will such transactions be presented in the “Derivative asset / liability” item? 	<p>For derivatives, the following 2 cases shall be considered?</p> <ol style="list-style-type: none"> 1. For derivatives not using for hedging, which are considered derivatives for trading, they shall be presented using the mark-to-market values and the revaluation surplus (deficit) shall be recognized in the “Derivative asset / liability” item. 2. Derivatives for hedging, the following shall be considered: <ol style="list-style-type: none"> 2.1 In case of using hedge accounting, such derivatives shall be presented by their mark-to-market values and the revaluation surplus (deficit) shall be recognized in the “Derivative asset / liability” item. 2.2 In case of using accrual basis, there is no recognition of the “Derivative asset / liability” item as such transactions are not presented by mark-to-market values (but considered the off-balance sheet

No.	Question	Guided Answer
		<p>items), where only income / interest expense or accrued interests receivables / related expenses are recognized.</p> <p>However, for derivatives for hedging foreign exchange risk, the revaluation for portion of foreign exchange shall be presented together with the “Derivatives asset / liability” item.</p>
12	<p>If an FI does not mark-to-market derivatives on a daily basis, what should be the practices for recording the values of such transactions in the “Derivative assets / liabilities” item?</p>	<p>The accounting standards require an FI to mark-to-market derivatives at the end of period for preparation of financial statements. Furthermore, an FI engaging in derivatives shall comply with regulations on mark-to-market as prescribed in the BOT Notification Re: Regulations on Risk Management for Derivatives.</p>
13	<p>Generally, according to regulations on supervision of market risk, an FI must separate derivatives from the host contracts, if, in practice, the FI cannot carry out such separation, what should be the valuation practices?</p>	<p>In case where an FI cannot reliably carry out fair value measurement for derivatives separated from the host contracts:</p> <ul style="list-style-type: none"> - In case of financial assets, the FI may treat all securities as those in the trading book, and apply the same practices as for those in the trading book. - In case of financial liabilities, the FI may use the accounting practices regarding the Fair Value Option (FVO) for fair value measurement of host contracts with embedded derivatives using the mark-to-market for the whole transactions. The transactions shall be presented in Item 18: Liabilities measured at fair value through profit and loss and the revaluation surplus (deficit) shall be recognized as profits or losses

No.	Question	Guided Answer
		immediately.
14	What are the components of other components of equity for the statement of financial position (Item 25.6) and the statement of changes in equity?	<p>Other components of equity, for both statement of financial position and statement of changes in equity, consist of 2 main components, as follows:</p> <ol style="list-style-type: none"> 1. Other comprehensive income, which, according to the current accounting standards, are those as specified in the item descriptions for financial statements - Item 25.6.1 – 25.6.6: <p>If, in the future, there is the introduction of new accounting standards or there is any amendments to the current accounting standards, as a result, there are additional other comprehensive income, an FI shall disclose such items separately in notes to the financial statements - Item 21 and separately present such items in the statement of changes in equity.</p> <ol style="list-style-type: none"> 2. Other owner changes are those as specified in the item descriptions for financial statements - Item 25.6.7, such as items to be recognized in the equity due to capital surplus (deficit) from merger of businesses of the same juristic person, premium (discount) on net values of subsidiaries or share-based payments or other items etc. <p>This does not include changes in equity as prescribed by financial reporting standards to present separately in the statement of financial position, namely Item 25.1: share capital, Item 25.2: Stock rights, warrants and options, Item 25.3: Premium (discount) on share capital and Item 25.4 – 25.5: Premium on treasury shares.</p>

No.	Question	Guided Answer
15	<p>If an FI has liabilities from recording items regarding employee benefits according to the Financial Standard No.19 for 2 following cases:</p> <ol style="list-style-type: none"> 1. Employee retirement facilities according to the Labor Protection Act 2. Short-term benefits, such as holiday pay, contributions to the provident fund <p>Is the FI required to present all liabilities regarding employee benefits in the statement of cash flows in the item “Contingent liability”, or should the items regarding short-term benefits presented in the item “Other liabilities”?</p>	<p>Liabilities from short-term employee benefits, such as wages payable, salaries payable, contributions to the provident fund or holiday pay are considered ordinary accounts payable (to be recorded under the accrual basis by not using the actuarial method for calculation). Therefore, they must be presented in the item “Other liabilities”. For long-term employee benefits after retirement, they shall be presented in the item “Contingent liabilities” as prescribed by the Accounting Standard No.19: Contingent Liabilities.</p>
16	<p>Generally, an FI must sell treasury shares – common share within 6 months but no later than 2 years from the day such shares have been bought back, what should be the accounting practices for sale of treasure shares – common share?</p>	<p>For the accounting practices for sale of treasury shares – common share, an FI shall comply with accounting practices regarding treasury shares – common share of businesses as prescribed by the Federation of Accounting Professions, as summarized below:</p> <ol style="list-style-type: none"> 1. If sale price > purchase price (there is a profit) – to be recorded as premium on treasury shares – preferred share / common share 2. If sale price < purchase price (there is a loss) – to be recorded as retained earnings (losses)
statement of income and other comprehensive income		
17	<p>What are examples of the items under Item description 1: Interest income – Subitem 1.2: Investments and trading</p>	<p>Examples of interest income under Item description 1 – Subitem 1.2: Investments and trading transactions are interests received</p>

No.	Question	Guided Answer
	transactions?	from securities held for trading, net interests received / paid from derivatives for hedging interest rate risk of trading transactions.
18	<p>As specified in Item description 1: Interest income, an FI shall present net interest income from derivatives for hedging interest rate risk of transactions in the banking book (including hedging under the accrual basis) together with interest income of each respective hedged items:</p> <ol style="list-style-type: none"> 1. If net interest is net interest expense, how will this expense be presented? 2. In case of portfolio hedge, how will net interest be presented? 	<p>An FI shall present net interest income from derivatives for hedging interest rate risk of transactions in the banking book as follows:</p> <ol style="list-style-type: none"> 1. For net interest from such items, irrespective if it is net interest income or interest expense, it shall be presented together with interest income of each respective hedged item (assets) If it is net interest expense, it shall be presented as deduction from interest income in order to indicate the results of hedging. 2. For net interest income / net interest expense from derivatives for hedging interest rate risk of transactions in the banking book in case of portfolio hedge, it shall be presented as separate item (not including it in item “Others”), where the classification of the item shall be clearly specified. If the net amount is interest expense, it shall be presented as deduction.
19	<p>As specified in item descriptions - Item 2: Interest expense, an FI shall present net interest expense from derivatives for hedging interest rate risk of transactions in the banking book (including hedging under the accrual basis) together with interest expense of each respective hedged item:</p> <ol style="list-style-type: none"> 1. If net interest is net interest income, how will this income be presented? 	<p>An FI shall present net interest expense from derivatives for hedging interest rate risk of transactions in the banking book as follows:</p> <ol style="list-style-type: none"> 1. For net interest from such items, irrespective if it is net interest income or interest expense, it shall be presented together with interest expense of each respective hedged item (liabilities) If it is net interest income, it shall be presented as deduction from interest

No.	Question	Guided Answer
	2. In case of portfolio hedge, how will net interest be presented?	<p>expense in order to indicate the results of hedging.</p> <p>2. For net interest income / net interest expense from derivatives for hedging interest rate risk of transactions in the banking book in case of portfolio hedge, it shall be presented as separate item (not including it in item “Others”), where the classification of the item shall be clearly specified.</p> <p>If the net amount is interest income, it shall be presented as deduction.</p>
20	What are the items under which net interest income / expense from derivatives for trading will be presented in the statement of income and other comprehensive income ?	Net interest income / expense from derivatives for trading shall be presented as part of Item 5: Gains (losses) on trading and foreign exchange transactions and considered the item under Subitem 5.1 of the item descriptions.
21	How will the specific business tax be presented as it is the direct expense for transactions of an FI, therefore, it should be presented together with related transactions, for example, specific business tax from interest transactions should be presented in the item “Interest expense” so that the item in the financial statements reflects the actual performance of each transaction, or it should be presented together with “Taxes and duties” in the section “Other operating expenses” of the statement of income and other comprehensive income ?	Specific business tax shall be presented under Subitem “Taxes and duties” under Item “Other operating expenses” in order to sum all types of taxes except for corporate income tax, which shall be presented separately according to accounting standards.
22	In case of applying IFRIC 13 for credit card services, will the points used and	For customer royalty program of credit card services, when an FI gives award credits to a

No.	Question	Guided Answer
	<p>reward expenses be netted and included in “Fees and service income”? Or will the points used be recognized as sale, and will reward expenses be recognized as other expenses?</p>	<p>customer, it must measure the fair value of award credits in order to apportion them as deferred revenues (as a result, revenues from sale related to award credits given decrease as the customer intends to buy goods or services related award credits given). In addition, the award credits shall gradually be recognized as revenues when the customer uses such award credits.</p>
23	<p>How will the bad debt recovery be presented in the financial statement?</p>	<p>For presentation of bad debt recovery, it shall be in accordance with relevant financial reporting standards, where it may be recognized through allowances for doubtful accounts (item in the statement of financial position) or through bad debts or other income (item in the statement of income and other comprehensive income). An FI must disclose an accounting approach for recognition of bad debt recovery in notes to the financial statements.</p>
24	<p>In case of gain (loss) from reclassification of investments in receivables to loans due to debt restructuring, will this gain (loss) be presented in the item “Impairment losses of loans and debt securities” in the statement of income and other comprehensive income? Since the item description for the statement of income and other comprehensive income No.11: Impairment losses of loans and debt securities do not explicitly cover this case.</p>	<p>In case where an FI has bought receivables and recorded as investments, but later, there is debt restructuring, where, according to the BOT Notification Re: Accounting Requirements of Financial Institutions, such investments must be reclassified to loans by using fair value at the transfer date, and a difference from reclassification of investments is immediately considered gain (loss) in the statement of income and other comprehensive income, as the essence of such item is gain (loss) from debt restructuring.</p> <p>Therefore, if there exists such item, it shall be presented in the item “Impairment losses of loans and debt securities” (including losses</p>

No.	Question	Guided Answer
		from debt restructuring) in the statement of income and other comprehensive income.
Notes to the financial statements		
25	Can an FI disclose information on risk management in an annual report or director report so that the same standards are applied?	The disclosure of information in notes to the financial statements must at least be in accordance with accounting standards or regulations as prescribed by the BOT.
26	According to Q&A for the Policy Statement Re: Liquidity Risk Management, qualitative information is permitted to disclose under a related section in an annual report, for example, management discussion and analysis, which may not be audited by the auditor and disclosed on a yearly basis for being consistent with the frequency for disclosure of annual report. Therefore, if the FI chooses to disclose qualitative information on liquidity risk management under the management discussion and analysis section, is the FI allowed not to disclose such information in notes to the financial statements according to the BOT Notification Re: Preparation and Disclosure of Financial Statements of Commercial Banks and Holding Companies that are the Parent Companies of Financial Groups?	<p>For disclosure of qualitative information on liquidity risk management, the following shall be considered:</p> <ol style="list-style-type: none"> 1. Disclosure of information according to the Policy Statement Re: Liquidity Risk Management is the disclosure of information on liquidity risk management according to requirements as prescribed by the BOT and where an FI is allowed to disclose the qualitative information under any section, other than financial statements, of an annual report, for example, disclosing such information under the management discussion and analysis section, which may not be audited by the auditor. 2. Disclosure of information according to the BOT Notification Re: Preparation and Disclosure of Financial Statements of Commercial Banks and Holding Companies that are the Parent Companies of Financial Groups is the disclosure of information according to those as prescribed by relevant accounting standards. <p>Therefore, if any qualitative information disclosed under the management discussion and analysis section is the information</p>

No.	Question	Guided Answer
		required to disclose according to accounting standards, such information must thereby be disclosed in the notes to the financial statements.
27	In case where an FI engages in derivatives involving both interest rate risk an foreign exchange risk, such as cross currency interest rate swaps, what type of risk that the FI should disclose these transactions?	For disclosure of information according to risk, an FI should consider the key risk of transaction. For example, cross currency interest rate swaps are considered the transactions having foreign exchange risk as a key risk, therefore, they shall be disclosed under the foreign exchange risk section.
28	Will the BOT repeal the disclosure of proportion of derivatives classified by type of counterparty_as prescribed in notes to financial statements - Section 5.4: Additional information – Item 2: Derivatives?	The BOT still requires an FI to disclose the proportion of derivatives in order to closely monitor the FI’s risk management and if there is a concentration of transactions with any particular type of counterparty.
29	As the Federation of Accounting Professions requires a business to disclose information according to the Financial Reporting Standard No.8 Re: Operation (TFRS 8) from 1 January 2013 (B.E.2556) onwards, where the disclosure of information on a geographical basis may have certain contents overlapping with information on significant positions and operating performance classified by domestic and foreign operations as prescribed by the BOT to disclose in notes to the financial statements (Section 5.4: Additional information – Item 29), therefore, to avoid such overlap, will an FI disclose information according to TFRS 8 instead of disclosure of information according	An FI may choose to disclose information according to TFRS 8 on the following basis: (1) An FI may choose to disclose information on significant positions and performance classified by domestic and foreign operations using the formats as prescribed by the BOT or on a geographical basis according to TFRS 8; or (2) An FI may disclose information on a geographical basis according to TFRS 8 in place of disclose information on significant positions and performance classified by domestic and foreign operations as prescribed by the BOT. However, the FI must disclose total operating income, total operating expense and profit (loss) before income tax classified by domestic and foreign

No.	Question	Guided Answer
	to the BOT regulations?	operations, at the minimum, so that the users of information can monitor, compare and reconcile the information with those in the statement of income and other comprehensive income . Furthermore, if deemed necessary, the BOT may ask the FI to submit additional information.
30	What are the reasons why the BOT requires an FI to disclose undrawn overdrafts in the item “Other obligations” under the section “Contingent liabilities”? If an FI has other undrawn lines, what should be the practices for disclosure of these lines?	<p>The BOT requires an FI to disclose only undrawn lines since such lines would cause the FI to have obligations with customers as the customers may draw such lines anytime and the FI is not informed in advance of when the customers would draw such lines. While, for other types of loans, the FI is informed in advance of when the customers would draw the lines. On this, if an FI has other types of undrawn lines, such lines shall be disclosed as follows:</p> <ul style="list-style-type: none">(1) In case of undrawn committed lines, they shall be disclosed in the item “Others”(2) In case of undrawn uncommitted lines, they shall not be disclosed.