



Krungthai
กรุงไทย

Market Disclosure: Basel III - Pillar III

30 June 2023

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Basel III Pillar III Disclosures

1. Introduction

Krung Thai Bank has managed risks under the principle to maintain balance between the risks and the business growth with the target to achieve long-run sustainable growth in aspects of revenue, profit, asset quality, liquidity status and the capital adequacy in both banking level and Financial Business Group level.

The Bank has been effectively managing capital fund in compliance with Basel III requirements as prescribed by the Bank of Thailand (BOT) in both banking level and Financial Business Group level since January 1, 2013.

The "Three Pillars" Concept of Basel III Capital Framework

- Pillar I: Minimum Capital Requirement

The Bank is required to set out capital requirement covering Credit Risk, Market Risk and Operational Risk.

Furthermore, the Bank is also required to build-up Common Equity Tier 1 adding on to the minimum capital requirement ratio.

- Pillar II: Supervisory Review Process

The Bank is required to hold higher level of capital than the minimum requirements in Pillar I in order to accommodate for all risks that the Bank shall face in both normal situation and stress event.

The Bank shall set out the key principles of supervisory review for the its risk management process, especially the implementation of Internal Capital Adequacy Process (ICAAP) , with highly concerns against all its risks as well as the appropriated stress testing exercise.

- Pillar III: Market Discipline

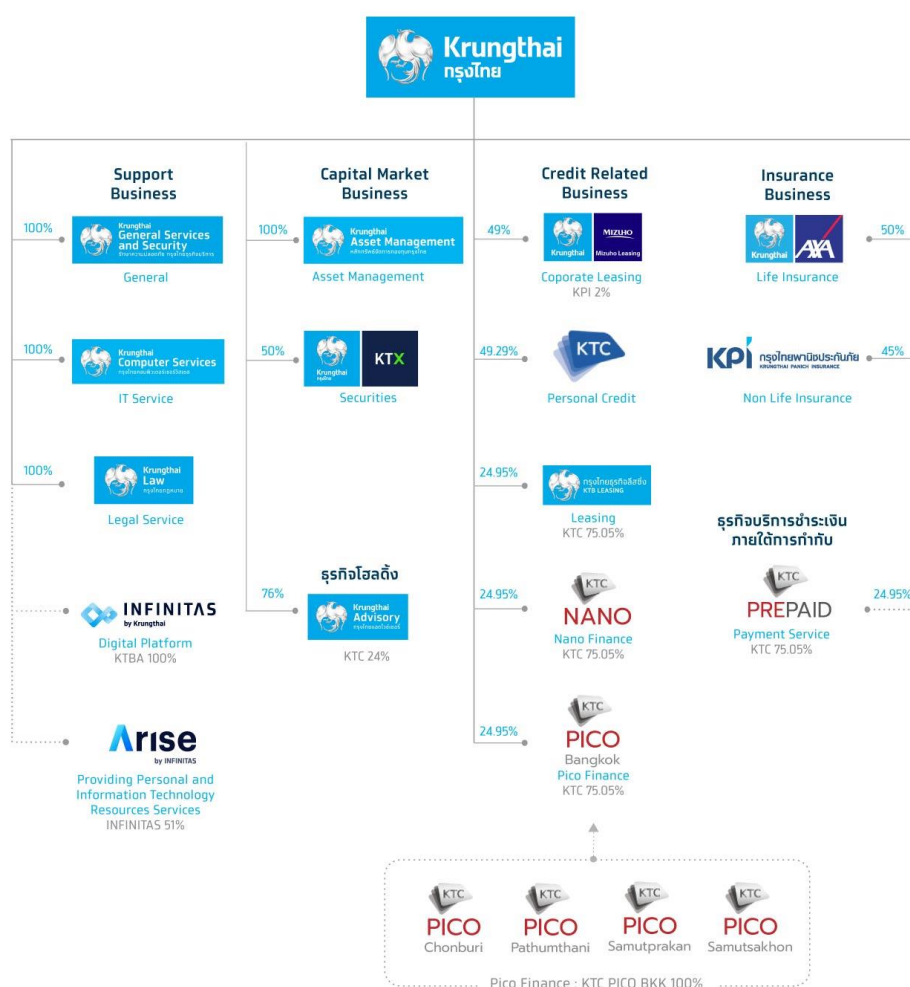
The Bank is required to set out the public disclosure upon its capital requirements, level of risks and risk management system in order to facilitate and enhance greater insight information for the outsiders and market participants to assess and analyze all risks and capital adequacy of the Bank. This disclosure shall be deemed as the essential market mechanism in escorting the Bank to achieve effective risks management system beyond simply the internal control of the Bank and the supervision of BOT.

2.Scope of Disclosure

The disclosed information in this report comprises information on capital adequacy and assessment of various risk types on a Solo Basis (Bank only) and a Full Consolidation Basis (Financial Business Group) as announced by the BOT's notifications. Details of the Financial Business Group are shown in Picture 1.

Moreover, the Bank discloses other relevant information aiming to benefit the public in accordance with the principles of good disclosure, as well as, the market participants can accurately understand and make use of the disclosed information.

Picture1 Company List and Business Type of Companies in Financial Business Group



Name and Business Type of Financial Business Group			
No.	Company Name		Type of Business
1	Krungthai Mizuho Leasing Co., Ltd.	KTMIZUHO	Hire Purchase
2	KTBL Leasing Co., Ltd.	KTBL	Hire Purchase
3	Krungthai Card Pcl.	KTC	Credit Card
4	KTBA Advisory Co., Ltd.	KTBA	Financial Consultant
5	Krung Thai Asset Management Pcl.	KTAM	Asset Management

Name and Business Type of Financial Business Group			
6	Krungthai Xspring Securities Co.,Ltd.	KTX	Securities
7	Krungthai-AXA Life Insurance Pcl.	KTAXA	Life Insurance
8	Krungthai Panich Insurance Pcl.	KPI	Non-Life Insurance
9	KTB Law Co., Ltd.	KTLAW	Legal Services
10.	KTB Computer Services Co., Ltd.	KTCS	IT Services
11.	KTB General Services and Security Co., Ltd.	KTGS	General Services
12	KTC Nano Co., Ltd.	KTC NANO	Retail Lending
13	KTC Pico (Bangkok) Co., Ltd.	KTC PICO BKK	Retail Lending
14	KTC Pico (Chonburi) Co., Ltd.	KTC PICO CBI	Retail Lending
15	KTC Pico (Pathum Thani) Co., Ltd.	KTC PICO PTE	Retail Lending
16	KTC Pico (Samut Prakan) Co., Ltd.	KTC PICO SPK	Retail Lending
17	KTC Pico (Samut Sakhon) Co., Ltd.	KTC PICO SKN	Retail Lending
18	KTC Prepaid Co., Ltd.	KTC PP	Payment Service
19	Infinitas by Krungthai Co., Ltd.	INF	Digital Platform Service
20	Arise by Infinitas Co., Ltd.	ARISE	Personnel and IT Resources Services

In developing Full Consolidation financial statement, Krung Thai Bank compiles the financial statement of the Bank and its subsidiary companies in financial business group which the Bank directly and/or indirectly controls and holds equal or greater than 50 percent of paid-up shares capital. However, the full consolidation excludes non-life and life insurance companies, and companies where the Bank controls and holds less than 50 percent of paid-up shares capital.

The list of Krung Thai Bank subsidiary companies including in the full consolidation financial statement is comprised of 17 companies, namely Krungthai Mizuho Leasing Co., Ltd., KTB Leasing Co., Ltd., KTB Advisory Co., Ltd., Krung Thai Asset Management Pcl, Krungthai Xspring Securities Co.,Ltd., KTB Law Co., Ltd., KTB Computer Services Co., Ltd., KTB General Services and Security Co.,Ltd., KTC Nano Co., Ltd., KTC Pico (Bangkok) Co., Ltd., KTC Pico (Chonburi) Co., Ltd., KTC Pico (Pathum Thani) Co., Ltd., KTC Pico (Samut Prakan) Co., Ltd. and KTC Pico (Samut Sakhon) Co., Ltd., Arise by Infinitas Co., Ltd., respectively.

Thus, the list of associate companies excluding from the full consideration financial statement is Krungthai Card Pcl., Krungthai-AXA Life Insurance Pcl. and Krungthai Panich Insurance Pcl. respectively.

3. Key Prudential Metrics

Table 1 Key Prudential Metrics

Unit : Million Baht

Period Ending	Consolidated basis		Bank Only	
	30 Jun 23	31 Dec 22	30 Jun 23	31 Dec 22
1. Capital^{1/}				
1.1 Common Equity Tier1 (CET1) Capital	341,874	335,601	324,382	319,896
1.2 Fully loaded ECL CET1 Capital	341,874	335,601	324,382	319,896
1.3 Tier1 Capital	362,102	355,870	343,029	338,543
1.4 Fully loaded ECL Tier1 Capital	362,102	355,870	343,029	338,543
1.5 Total Capital	428,243	422,094	408,113	403,860
1.6 Fully loaded ECL Total Capital	428,243	422,094	408,113	403,860
2. Risk Weighted Asset^{2/}				
2.1 Total Risk Weighted Asset	2,128,409	2,132,096	2,034,845	2,051,798
3. Capital Ratio				
3.1 CET1 ratio	16.06%	15.74%	15.94%	15.59%
3.2 Fully loaded ECL CET1 ratio	16.06%	15.74%	15.94%	15.59%
3.3 Tier1 ratio	17.01%	16.69%	16.86%	16.50%
3.4 Fully loaded ECL Tier1 ratio	17.01%	16.69%	16.86%	16.50%
3.5 Total capital ratio	20.12%	19.80%	20.06%	19.68%
3.6 Fully loaded ECL Total capital ratio	20.12%	19.80%	20.06%	19.68%
4. Capital Buffer				
4.1 Conservation buffer	2.50%	2.50%	2.50%	2.50%
4.2 Countercyclical buffer	-	-	-	-
4.3 Higher loss absorbency	1.00%	1.00%	1.00%	1.00%
4.4 Total buffer requirements	3.50%	3.50%	3.50%	3.50%
4.5 CET1 available after meeting the banks minimum capital requirement ^{3/}	11.56%	11.24%	11.44%	11.09%
5. Liquidity Coverage Ratio (LCR)^{4/}				
5.1 Total HQLA			832,734	893,366
5.2 Total net cash outflow			410,911	444,641
5.3 LCR			203.00%	201%

^{1/} The Bank's and its Financial Conglomerate's total capital increased by 0.32% and 0.38%, respectively from December 31, 2022, mainly came from increase in Tier 1 capital recognized profit for the 12-month periods ended December 31, 2022 to Tier 1 Capital.

^{2/} Risk assets of Krung Thai Bank and its subsidiaries in Financial Business Group decreased by 0.17% and 0.83%, respectively from December 31, 2022, mainly came from decrease in loans to SME segment and decrease in other assets.

^{3/} CET1 ratio available after meeting the banks minimum capital requirement calculated from CET1 ratio minus the minimum capital requirement of CET1 ratio of 4.5% according to the Bank of Thailand criteria.

^{4/} Based on the disclosure of information according to the LCR criteria disclosed on the <https://krungthai.com/th/investor-relations/financial-information/lcr-disclosures>

4. Capital

4.1 Capital structure

Regulatory capital under Basel III is based on a more stringent definition of capital and also a higher requirement for minimum capital ratios. The components of Basel III regulatory capital are as follows:

Common Equity Tier 1 Capital (CET1) represents the highest-quality, which includes:

- Paid-up share capital
- Net Premium (discount)
- Statutory reserves
- Reserve appropriated from the net profit
- Other comprehensive income (OCI), i.e., revaluation surplus on land and premises, and revaluation surplus on AFS investment

Addition Tier 1 Capital consists of high-quality capital, which includes:

- Funds received from debt instruments subordinated to depositors, general creditors, Subordinated creditors and holders of Tier 2 capital instruments
- Transaction under subsidiary and association only for non-controlling interest and outside the scope that countable as Tier 1 of financial instruments of consolidated financial institutions

Tier 2 Capital which includes:

- Funds received from debt instruments subordinated to depositors and general creditors
- General Provision (eligibility limited to 1.25% of credit risk-weighted assets)

As at June 30, 2023, Krung Thai Bank had total capital in accordance with Basel III requirements as prescribed by BOT amounting to THB 408,113 million, divided into Common Equity Tier 1 (CET1) THB 324,382 million, Tier 1 capital THB 343,029 million and Tier 2 capital THB 65,084 million. Whilst, the Financial Business Group of the Bank had total capital amounting to THB 428,243 million, divided into Common Equity Tier 1 (CET1) THB 341,874 million, Tier 1 capital THB 362,102 million and Tier 2 capital THB 66,141 million. Details are shown in Table 2

Table 2 Capital Structure

Unit : Million Baht

Period Ending	Consolidated basis		Bank Only	
	30 Jun 23	31 Dec 22	30 Jun 23	31 Dec 22
Tier 1 Capital	362,102	355,870	343,029	338,543
Common Equity Tier 1	341,874	335,601	324,382	319,896
Paid-up share capital	71,977	71,977	71,977	71,977
Net premium (discount)	20,834	20,834	20,834	20,834
Non-cumulative preferred share	28	28	28	28
Statutory reserves	7,201	7,201	7,201	7,201
Reserve appropriated from the net profit	-	-	-	-
Net profit after appropriation	248,493	239,360	226,652	217,553
Other comprehensive income (OCI)	17,878	17,317	19,809	21,268
Accumulated other comprehensive income	17,878	17,317	19,809	21,268
Owner changes	-	-	-	-
Deductions from Common Equity Tier 1	(24,537)	(21,116)	(22,119)	(18,965)
Deductions from Common Equity Tier 1	(24,537)	(21,116)	(22,119)	(18,965)
Deductions from Tier 1 Capital for the remaining balances only when the Tier 1 Capital is insufficient to be fully deducted	-	-	-	-
Additional Tier 1	20,228	20,269	18,647	18,647
Funds received from debt instruments subordinated to depositors, general creditors, Subordinated creditors and holders of Tier 2 capital instruments	18,647	18,647	18,647	18,647
Transaction under subsidiary and association only for non-controlling interest and outside the scope that countable as Tier 1 of financial instruments of consolidated financial institutions	1,581	1,622	-	-
Deductions from Additional Tier 1	-	-	-	-
Deductions from Additional Tier 1	-	-	-	-
Deductions from Tier 2 Capital for the remaining balances when the Tier 2 Capital is insufficient to be fully deducted	-	-	-	-
Tier 2 Capital	66,141	66,224	65,084	65,317
Funds received from debt instruments subordinated to depositors and general creditors	42,080	42,080	42,080	42,080
General Provision	24,061	24,144	23,004	23,237
Transaction under subsidiary and association only for non-controlling interest and outside the scope that countable as Tier 2 of consolidated financial institutions	-	-	-	-
Deductions from Tier 2 Capital	-	-	-	-
Total Regulatory Capital	428,243	422,094	408,113	403,860

Additional Tier 1

On 25 March 2021, the Bank issued and offered US Dollar 600 million of subordinated notes qualified to be included in Additional Tier 1 capital of the Bank, containing the write-down/write-off provision, in accordance with the terms thereof for sales to foreign investors according to the resolution of the Annual General Meeting of shareholders held on 11 April 2012, which the Bank of Thailand had approved to include in Additional Tier 1 capital from 25 March 2021.

As at June 30, 2023, the Bank has Additional Tier 1 capital amounting to Baht 18,647 million

Tier 2 Subordinated Debt

As at June 30, 2023, the Bank's two unique identifiers of subordinated debt which can be counted as capital in Tier 2 are amounting to Baht 42,080 million

Instruments	Original date	Amount (Million Baht)	Coupon rate (1 st - 5 th year)	Interest rate (6 st - 10 th year)	Original maturity date	Optional call date
KTB297A	12 Jul 19	24,000.00	3.70%		12 Jul 29	12 Jul 24
KTB324A	12 Apr 22	18,080.00	3.25%		12 Apr 32	12 Apr 27
Total Sub Subordinated Debt as of 30 June 2023		42,080.00				

4.2 Capital adequacy

As at June 30, 2023, Krung Thai Bank and its Financial Conglomerate had Common Equity Tier 1 ratio of 15.94% and 16.06% respectively, Tier 1 ratio of 16.86% and 17.01% respectively, and total capital ratio of 20.06% and 20.12% respectively. Therefore, the Bank's and its Financial Conglomerate's capital ratios were considerably higher than the regulatory minimum requirements which are 4.5% for CET1 ratio, 6.0% for Tier 1 ratio, and 8.5% for Total capital ratio. The numbers were also much higher than the capital conservation buffer 2.50% and D-SIBs 1.00% which are 8.00% for CET1 ratio, 9.50% for Tier 1 ratio and 12.00% of Total capital ratio.

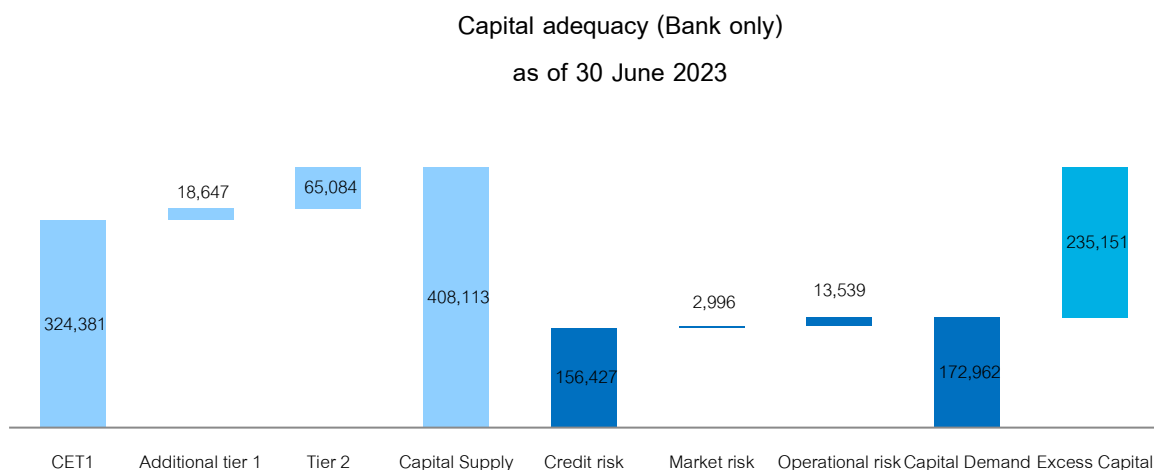
Table 3 Capital Adequacy Ratio

Period Ending	Consolidated basis		Bank Only	
	30 Jun 23	31 Dec 22	30 Jun 23	31 Dec 22
Common Equity Tier 1 ratio (CET1 ratio)	16.06%	15.74%	15.94%	15.59%
Tier 1 ratio	17.01%	16.69%	16.86%	16.50%
Total capital ratio	20.12%	19.80%	20.06%	19.68%

Capital Adequacy Ratio according to BOT	Minimum Capital	Conservation buffer	D-SIBs	Total
Common Equity Tier 1 ratio (CET1 ratio)	4.50%	2.50%	1.00%	8.00%
Tier 1 ratio	6.00%	2.50%	1.00%	9.50%
Total capital ratio	8.50%	2.50%	1.00%	12.00%

At the present, Krung Thai Bank has adopted the Standardized Approach (SA) for the assessment of the capital adequacy toward Credit Risk, Market Risk and Operational Risk.

As at June 30, 2023, Krung Thai Bank had total capital amounting to THB 408,113 and held the capital requirement against Credit Risk, Market Risk and Operational Risk amounting to THB 172,962 million. Consequently, the Bank still had the excess capital as at THB 235,151 million.



The Financial Business Group had total capital amounting to THB 428,243 million and held the capital requirement against all risks amounting to THB 180,915 million. Therefore, the excess capital of the Financial Business Group was at THB 247,328 million

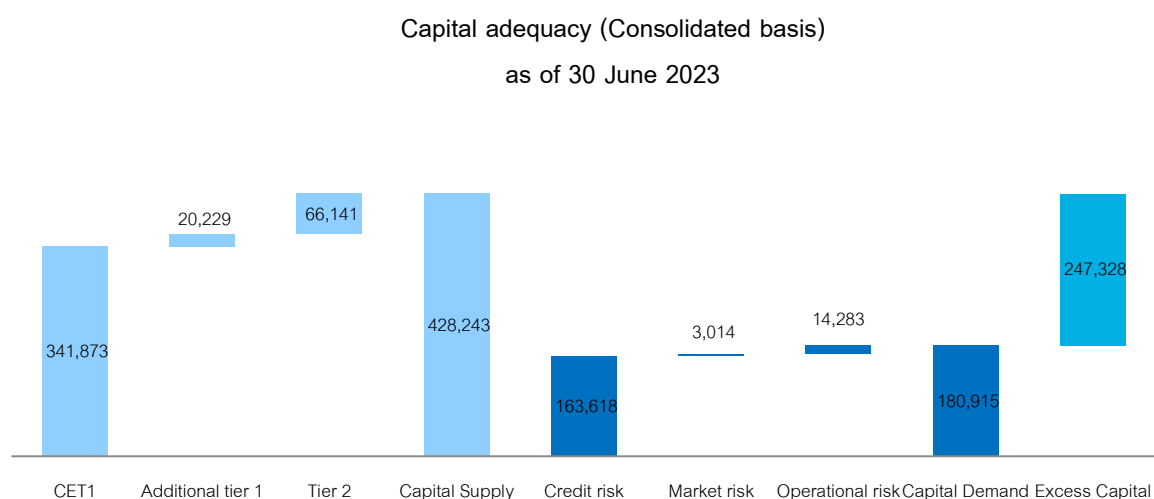


Table 4 Minimum Capital Requirements by Standardized Approach (SA)

Unit : Million Baht

Period Ending	Consolidated basis		Bank Only	
	30 Jun 23	31 Dec 22	30 Jun 23	31 Dec 22
Credit Risk	163,618	164,182	156,427	158,009
Performing assets	161,731	161,999	154,546	155,828
Claims on sovereign entities and claims treated as claims on sovereign entities ^{1/}	685	518	685	518
Claims on financial institutions and claims treated as claims on financial institutions ^{2/}	7,459	7,852	7,376	7,629
Claims on corporate entities and claims treated as claims on corporate entities ^{3/}	76,474	77,760	75,902	77,031
Claims on retail portfolios	42,275	41,224	41,997	41,167
Residential mortgage exposures	16,736	16,579	16,736	16,579
Other assets	18,102	18,065	11,850	12,904
Non-performing assets	1,887	2,183	1,881	2,182
Market Risk	3,014	3,222	2,996	3,184
Interest rate risk	2,641	2,737	2,639	2,733
Equity price risk	35	11	24	1
Foreign exchange rate risk	304	443	333	450
Commodity price risk	34	32	0	-
Operational Risk	14,283	13,824	13,539	13,210
Total minimum capital requirements	180,915	181,228	172,962	174,403
Total risk-weighted assets	2,128,409	2,132,096	2,034,845	2,051,798

^{1/}Claims on sovereign entities, central banks, multilateral development banks (MDB) and claims on non-central government public sector entities treated as claims on sovereign entities

^{2/}Claims on financial institutions and securities companies and claims on non-central government public sector entities treated as claims on financial Institutions

^{3/}Claims on corporate entities and claims on non-central government public sector entities treated as claims on corporate entities

Table 5 Main features of regulatory capital instruments for the Bank and the Financial Business Group

Features		Non-cumulative preferred share
1	Issuer	Krung Thai Bank Public Company Limited
2	Unique identifier	TH0150020Z01, TH0150020Z19, TH0150020R19
	<i>Regulatory treatment</i>	
3	Elements of capital (Common equity tier 1, Additional tier 1, tier 2 capital)	Common equity tier 1
4	Are criteria of the capital complying with Basel III?	Yes
5	If not comply with Basel III, please specify	n/a
6	Phased out or Full amount	Full amount
7	Eligible at solo basis / Full consolidation / solo basis and Full consolidation	Solo basis and Full consolidation
8	Amount recognised in regulatory capital (Unit : Million Baht)	28
9	Par value of instrument (Unit : Baht)	Changed Par value from 10 Baht to 5.15 Baht
10	Accounting classification	Shareholder's equity
11	Original date of issuance	n/a
12	Perpetual or dated	Perpetual
13	Original maturity date	n/a
14	Issuer call subject to prior supervisory approval	No
15	Optional call date , contingent call dates and redemption amount	n/a
16	Subsequent call dates, if applicable	n/a
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	coupon rate and any related in index	Receive dividend and a fixed 3 percent per annual
19	Existence of dividend stopper	No
20	Fully discretionary , partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	n/a
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, specify instrument type convertible into	n/a
28	If convertible, specify issuer of instrument it converts into	n/a
29	Write - down feature	Yes
30	If write - down, write-down trigger (s)	From 10 Baht to 5.15 Baht
31	If write - down, full or partial Full or Partial	n/a
32	If write - down, permanent or temporary	n/a
33	If temporary write-down, description of write-up mechanism	n/a
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Paid-up share capital

Table 5 Main features of regulatory capital instruments for the Bank and the Financial Business Group (Cont.)

Features		Additional Tier 1
1	Issuer	Krung Thai Bank Public Company Limited
2	Unique identifier	XS2313655677
	<i>Regulatory treatment</i>	
3	Elements of capital (Common equity tier 1, Additional tier 1, tier 2 capital)	Additional Tier 1 Subordinated Notes
4	Are criteria of the capital complying with Basel III?	Yes
5	If not comply with Basel III, please specify	n/a
6	Phased out or Full amount	Full amount without amortised
7	Eligible at solo basis / Full consolidation / solo basis and Full consolidation	Solo basis and Full consolidation
8	Amount recognised in regulatory capital (Unit : Million Baht)	18,647
9	Par value of instrument (Unit : Baht)	1,000 USD
10	Accounting classification	Liability - Amortised cost
11	Original date of issuance	25 March 2021
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity date
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date , contingent call dates and redemption amount	25 March 2026
16	Subsequent call dates, if applicable	Any interest payment date after the fifth anniversary of the issue date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	coupon rate and any related in index	4.40% until the First Call Date and thereafter reset to Reset Distribution Rate according to the Terms and Condition of the Additional Tier 1 Subordinated Notes
19	Existence of dividend stopper	Yes
20	Fully discretionary , partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	n/a
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, specify instrument type convertible into	n/a
28	If convertible, specify issuer of instrument it converts into	n/a
29	Write - down feature	Yes
30	If write - down, write-down trigger (s)	The Trigger Event is where the Common Equity Tier 1 Ratio of the Issuer on either a solo or full consolidation basis is less than 5.15%. and/or The occurrence of the Bank of Thailand and/or any other empowered government agency deciding to grant financial assistance to the Issuer such as in the form of a capital injection, without which the Issuer would become unable to continue its business in any manner
31	If write - down, full or partial Full or Partial	Full or Partial
32	If write - down, permanent or temporary	Permanent
33	If temporary write-down, description of write-up mechanism	n/a
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Paid-up share capital, Non-cumulative preferred share

Table 5 Main features of regulatory capital instruments for the Bank and the Financial Business Group (Cont.)

Features		KT297A
1	Issuer	Krung Thai Bank Public Company Limited
2	Unique identifier	TH0150039707
	<i>Regulatory treatment</i>	
3	Elements of capital (Common equity tier 1, Additional tier 1, tier 2 capital)	Tier 2 Capital
4	Are criteria of the capital complying with Basel III?	Yes
5	If not comply with Basel III, please specify	n/a
6	Phased out or Full amount	Full amount
7	Eligible at solo basis / Full consolidation / solo basis and Full consolidation	Solo basis and Full consolidation
8	Amount recognised in regulatory capital (Unit : Million Baht)	24,000
9	Par value of instrument (Unit : Baht)	Baht 1,000
10	Accounting classification	Liability - Amortised cost
11	Original date of issuance	12 July 2019
12	Perpetual or dated	Dated
13	Original maturity date	12 July 2029
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date , contingent call dates and redemption amount	12 July 2024
16	Subsequent call dates, if applicable	Any interest payment date after the fifth anniversary of the issue date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	coupon rate and any related in index	3.70%
19	Existence of dividend stopper	No
20	Fully discretionary , partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	n/a
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, specify instrument type convertible into	n/a
28	If convertible, specify issuer of instrument it converts into	n/a
29	Write - down feature	Yes
30	If write - down, write-down trigger (s)	The occurrence of the Bank of Thailand and/or any other empowered government agency deciding to grant financial assistance to the Issuer such as in the form of a capital injection, without which the Issuer would become unable to continue its business in any manner
31	If write - down, full or partial Full or Partial	Full or Partial
32	If write - down, permanent or temporary	Permanent
33	If temporary write-down, description of write-up mechanism	n/a
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Paid-up share capital, Non-cumulative preferred share, Hybrid Bond

Table 5 Main features of regulatory capital instruments for the Bank and the Financial Business Group (Cont.)

Features		KT324A
1	Issuer	Krung Thai Bank Public Company Limited
2	Unique identifier	TH015003C401
	<i>Regulatory treatment</i>	
3	Elements of capital (Common equity tier 1, Additional tier 1, tier 2 capital)	Tier 2 Capital
4	Are criteria of the capital complying with Basel III?	Yes
5	If not comply with Basel III, please specify	n/a
6	Phased out or Full amount	Full amount
7	Eligible at solo basis / Full consolidation / solo basis and Full consolidation	Solo basis and Full consolidation
8	Amount recognised in regulatory capital (Unit : Million Baht)	18,080
9	Par value of instrument (Unit : Baht)	Baht 1,000
10	Accounting classification	Liability - Amortised cost
11	Original date of issuance	12 April 2022
12	Perpetual or dated	Dated
13	Original maturity date	12 April 2032
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date , contingent call dates and redemption amount	12 April 2027
16	Subsequent call dates, if applicable	Any interest payment date after the fifth anniversary of the issue date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	coupon rate and any related in index	3.25%
19	Existence of dividend stopper	No
20	Fully discretionary , partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	n/a
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, specify instrument type convertible into	n/a
28	If convertible, specify issuer of instrument it converts into	n/a
29	Write - down feature	Yes
30	If write - down, write-down trigger (s)	The occurrence of the Bank of Thailand and/or any other empowered government agency deciding to grant financial assistance to the Issuer such as in the form of a capital injection, without which the Issuer would become unable to continue its business in any manner
31	If write - down, full or partial Full or Partial	Full or Partial
32	If write - down, permanent or temporary	Permanent
33	If temporary write-down, description of write-up mechanism	n/a
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Paid-up share capital, Non-cumulative preferred share, Hybrid Bond

Table 6 Reconciliation of Capital from Consolidated Supervision Financial Statement

Unit : Million Baht

Capital related items as of June 2023	Balance sheet as in published financial statements ^{a/}	Balance sheet as under regulatory scope of consolidation ^{b/}	Reference
Assets			
Cash	52,855	52,839	
Interbank and money market items, net	632,696	633,355	
Financial assets measured at fair value through profit or loss	11,542	12,018	
Derivative assets	95,231	95,257	
Investments, net	248,864	249,798	
Investments in subsidiaries and associates, net	14,381	27,226	
Loans to customers and accrued interest receivables			
Loans to customers	2,578,909	2,501,428	
Accrued interest receivables	18,359	17,739	
Total Loans to customers and accrued interest receivables	2,597,268	2,519,167	
Less Deferred revenue	(785)	(1,849)	
Less Expected credit loss	(169,268)	(161,436)	
Expected credit loss qualified as capital	-	(24,061)	Q
Expected credit loss non-qualified as capital	-	(137,375)	
Fair value adjustments on the hedged items	-	(111)	
Total Loans to customers and accrued interest receivables, net	2,427,215	2,355,771	
Properties for sale, net	39,373	39,410	
Premises and equipment, net	30,683	33,184	
Goodwill and other intangible assets, net	17,618	18,929	
Goodwill, net	-	300	L
Other intangible assets, net	17,618	18,629	M
Deferred tax assets	4,871	3,228	N
Other assets, net	34,945	36,802	
Total assets	3,610,274	3,557,816	
Liabilities			
Deposits	2,579,084	2,583,051	
Interbank and money market items, net	280,320	283,974	
Liabilities payable on demand	4,515	4,515	
Financial liabilities measured at fair value through profit or loss	-	-	
Derivative liabilities	87,771	87,738	
Debt issued and borrowings	159,205	115,006	
subordinated debentures	42,080	42,080	
Qualified as capital	42,080	42,080	P
Non-qualified as capital	-	-	
Subordinated notes	18,647	18,647	
Qualified as capital	18,647	18,647	
Non-qualified as capital	-	-	
Other - Non-qualified as capital	98,478	54,279	
Provisions	17,614	17,351	
Deferred tax liabilities	-	14	
Other liabilities	77,825	75,621	
Total liabilities	3,206,334	3,167,256	

Table 6 Reconciliation of Capital from Consolidated Supervision Financial Statement (Cont.)

Unit : Million Baht

Capital related items as of June 2023	Balance sheet as in published financial statements ^{a/}	Balance sheet as under regulatory scope of consolidation ^{b/}	Reference
Equity			
Issued and paid-up share capital	72,005	72,005	A
Preferred shares	28	28	B
Common shares	71,977	71,977	
Premium on share capital	20,834	20,834	
Premium on preferred shares	-	-	C
Premium on common shares	20,834	20,834	
Deficit from the change in the ownership interests in subsidiary	(660)	-	
Other components of equity	18,384	18,283	
Appraisal surplus on assets	14,208	13,917	F
Qualified as capital	13,678	13,678	
Non-qualified as capital	530	239	
Revaluation surplus on investments	6,186	3,949	G
Revaluation surplus on Equity investments	8,103	8,537	H
Revaluation surplus on Debt securities	(1,917)	(4,588)	I
Gains (losses) from translating the financial statements	7	(43)	
Surplus (deficit) from the fair value of hedging instrument for cash flow hedge reserve	103	294	J
Others	(2,120)	166	
Retained earning	276,781	276,808	
Appropriated	7,201	255,694	
Legal reserve	7,201	7,201	D
Net profit after appropriation	-	248,493	E
Unappropriated	269,580	21,114	
Unappropriated Net profit	269,580	23,212	
Others	-	(2,098)	K
Total equity attributable to equity holders of the bank	387,344	387,930	
Non-controlling interest	16,596	2,630	
Total equity	403,940	390,560	
Total liabilities and equity	3,565,046	3,557,816	

^{a/} Balance sheet as in published financial statements means financial statement for consolidated basis reported to SET

^{b/} Balance sheet as under regulatory scope of consolidation means financial statement for consolidated basis under BOT's regulation which does not include non-life and life insurance companies, and companies where the Bank controls and holds less than 50 percent of paid-up shares capital.

Table 6 Reconciliation of Capital from Consolidated Supervision Financial Statement (Cont.)

Unit : Million Baht

Items	Component of regulatory capital reported by financial group	References base on balance sheet under the consolidated supervision
Common Equity Tier 1 (CET1)		
Paid-up share capital	72,005	A + B
Net premium (discount)	20,834	C
Statutory reserves	7,201	D
Reserve appropriated from the net profit	-	
Net profit after appropriation	248,493	E
Other comprehensive income (OCI)	17,878	
Change in revaluation surplus on land and premises	13,678	F
Gains (losses) on remeasuring available for sale investment	3,949	
Gains (losses) on remeasuring available for sale investment of equity securities	8,537	G
Gains (losses) on remeasuring available for sale investment of debt securities	(4,588)	H
Gains (losses) arising from translation the financial statements of foreign operations	(43)	I
Gains (losses) from the fair value of hedging instrument for cash flow hedge reserve	294	J
Owner changes	-	
Total Common Equity Tier 1 (CET1) before adjustment and deduction items	366,411	
Deductions items from Common Equity Tier 1		
Net Losses	(2,212)	K
Goodwill	(240)	L ^{1/}
Intangible Assets	(18,629)	M
Deferred tax assets	(3,288)	N ^{2/}
Investment in equity including warrants to purchase shares that counted as CET 1 of other financial institutions and other Financial Business Group	(168)	
Investment in equity including warrants to purchase shares of companies in which the financial conglomerate hold more than 10% of total sold shares of each respective company	-	
Total deduction items for Common Equity Tier 1 (CET1)	(24,537)	
Total Common Equity Tier 1 (CET1)	341,873	
Additional Tier 1 : instruments		
Funds received from debt instruments subordinated to depositors, general creditors, Subordinated creditors and holders of Tier 2 capital instruments	18,647	O
Transaction under subsidiary and association only for non-controlling interest and outside the scope that countable as Tier 1 of financial instruments of consolidated financial institutions	1,581	
Total Additional Tier 1 : instruments before deduction items	20,228	
Deductions items from Additional Tier 1		
Investment in Additional Tier 1 of other financial institutions or other Financial Business Group	-	
Total deduction items for Additional Tier 1	-	
Total Additional Tier 1 : instruments	20,228	
Total Tier 1 Capital	362,102	
Tier 2 Capital		
Funds received from debt instruments subordinated to depositors and general creditors	42,080	P
General provision	24,061	Q ^{3/}
Total Tier 2 Capital before deduction items	66,141	
Total deduction items for Additional Tier 2	-	
Total Tier 2 Capital	66,141	
Total Regulatory Capital	428,243	

^{1/} Goodwill after the deduction of deferred tax liability

^{2/} Net deferred tax asset related to performance

^{3/} 1.25 percent of credit risk weighted assets

Table 7 Capital fund during Basel III transitional Period for the Bank

Unit : Million Baht

Amount as of June 30, 2023		Remaining amount subject to transitional adjustment under Basel III
Tier 1 Capital		
Common Equity Tier 1 : instruments and reserves (CET1)		
Common Equity Tier 1 : instruments and reserves	346,501	-
Less Deductions from Common Equity Tier 1	(22,119)	-
Total Common Equity Tier 1	324,382	
Additional Tier 1		
Additional Tier 1 : instruments		
Additional Tier 1 : instruments	18,647	-
Less Deductions from Additional Tier 1	-	
Total Additional Tier 1	18,647	
Total Tier 1 Capital	343,029	
Tier 2 Capital		
Tier 2 Capital : instruments and general provisions		
Tier 2 Capital : instruments and general provisions	65,084	(42,080)
Less Deductions from Tier 2 Capital	-	
Total Tier 2 Capital	65,084	
Total Regulatory Capital	408,113	

Table 7 Capital fund during Basel III transitional Period for the Financial Business Group (Cont.)

Unit : Million Baht

Amount as of June 30, 2023		Remaining amount subject to transitional adjustment under Basel III
Tier 1 Capital	362,102	
Common Equity Tier 1 (CET1) : instruments and reserves	341,874	
Paid-up share capital	71,977	
Net premium (discount)	20,834	
Non-cumulative preferred share	28	
Statutory reserves	7,201	
Reserve appropriated from net profit	-	
Net profit after appropriation	248,493	
Other comprehensive income (OCI)	17,878	
Change in revaluation surplus on land and premises	13,678	
Gains (losses) on remeasuring available for sale investment	3,949	
Gains (losses) on remeasuring available for sale investment of equity securities	8,537	
Gains (losses) on remeasuring available for sale investment of debt securities	(4,588)	-
Gains (losses) arising from translation the financial statements of foreign operations	(43)	-
Gains (losses) from the fair value of hedging instrument for cash flow hedge reserve	294	
Gain (losses) from Hedge of Net Investment in Foreign Operation	-	
Owner changes	-	
Non-controlling interest given recognition in common equity tier 1	-	
Deductions from Common Equity Tier 1	(24,537)	
Net losses	(2,212)	
Goodwill	(240)	
Intangible Assets	(18,629)	-
Deferred tax assets	(3,288)	
Investment in equity including warrants to purchase shares that counted as CET 1 of other financial institutions and other Financial Business Group	(168)	
Investment in equity including warrants to purchase shares of companies in which the financial conglomerate hold more than 10% of total sold shares of each respective company	-	
Additional Tier 1 : instruments	20,228	
Funds received from debt instruments subordinated to depositors, general creditors, Subordinated creditors and holders of Tier 2 capital instruments	18,647	
Transaction under subsidiary and association only for non-controlling interest and outside the scope that countable as Tier 1 of financial instruments of consolidated financial institutions	1,581	
Total Additional Tier 1 : instruments before deduction items	-	
Investment in Additional Tier 1 of other financial institutions or other Financial Business Group	-	
Tier 2 Capital	66,141	
Funds received from debt instruments subordinated to depositors and general creditors	42,080	(42,080)
General provision	24,061	
Non-controlling interest given recognition in Tier 2 capital	-	
Deduction from Tier 2 capital	-	
Total Regulatory Capital	428,243	



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