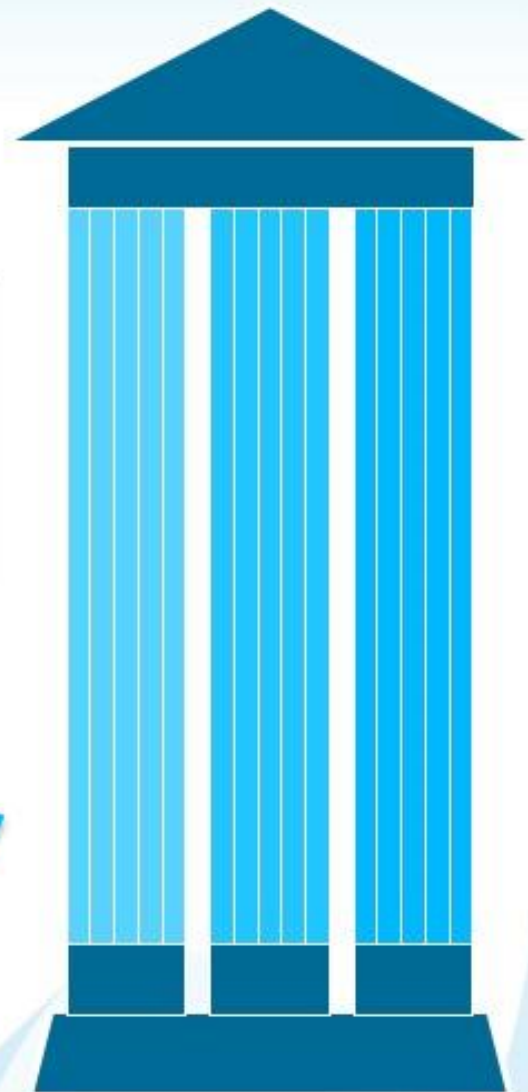


Market Disclosures

June 2019

Basel Pillar



ธนาคารกรุงไทย
KRUNGTHAI BANK

Basel III Pillar III Disclosures

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 aspect 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 1 January 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.

Capital structure

As at 30 June 2019, Krung Thai Bank had total capital in accordance with Basel III requirements as prescribed by BOT amounting to THB 349,055 million, divided into Common Equity Tier 1 (CET1) THB 275,893 million, Tier 1 capital THB 275,893 million and Tier 2 capital THB 73,162 million. Whilst, the Financial Business Group of the Bank had total capital amounting to THB 369,564 million, divided into Common Equity Tier 1 (CET1) THB 294,194 million, Tier 1 capital THB 295,319 million and Tier 2 capital THB 74,245 million. Details are shown in Table 1.

Table 1 Capital Structure

Unit : Million Baht

Period Ending	Consolidated basis		Bank Only	
	30-Jun-19	31-Dec-18	30-Jun-19	31-Dec-18
Tier 1 Capital	295,319	284,982	275,893	272,015
Common Equity Tier 1	294,194	284,013	275,893	272,015
■ Paid-up share capital	71,977	71,977	71,977	71,977
■ Warrant Certificate	-	-	-	-
■ Net premium (discount)	20,834	20,834	20,834	20,834
■ Non-cumulative preferred share	28	28	28	28
■ Statutory reserves	7,200	7,200	7,200	7,200
■ Reserve appropriated from the net profit	-	-	-	-
■ Net profit after appropriation	178,593	174,631	164,645	162,861
■ Other comprehensive income (OCI)	26,387	19,064	17,723	14,966
O Accumulated other comprehensive income	26,387	19,064	17,723	14,966
O Owner changes	-	-	-	-
■ Any adjustments that are not allowed to have impacts on capital	-	-	-	-
■ Deductions from Common Equity Tier 1	10,825	9,721	6,514	5,851
O Deductions from Common Equity Tier 1	10,825	9,721	6,514	5,851
O Deductions from Tier 1 Capital for the remaining balances only when the Tier 1 Capital is insufficient to be fully deducted	-	-	-	-
Additional Tier 1	1,125	969	-	-
■ Non-cumulative perpetual preferred stock net of relevant preferred stock	-	-	-	-
■ Non-cumulative perpetual preferred stock warrants	-	-	-	-
■ Funds received from debt instruments subordinated to depositors, general creditors, Subordinated creditors and holders of Tier 2 capital instruments	-	-	-	-
■ Surplus (shortfall) from instruments received by financial consolidated group	-	-	-	-
■ 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	1,125	969	-	-
■ Deductions from Additional Tier 1	-	-	-	-
O Deductions from Additional Tier 1	-	-	-	-
O Deductions from Tier 2 Capital for the remaining balances when the Tier 2 Capital is insufficient to be fully deducted	-	-	-	-
Tier 2 Capital	74,245	73,718	73,162	72,856
■ Cumulative perpetual preferred stock net of relevant preferred stock warrants	-	-	-	-
■ Cumulative perpetual preferred stock warrants	-	-	-	-
■ Funds received from debt instruments subordinated to depositors and general creditors	51,810	51,810	51,810	51,810
■ Surplus (shortfall) from instruments received by financial consolidated group	-	-	-	-
■ General Provision	22,435	21,908	21,352	21,046
■ Surplus of provision	-	-	-	-
■ Transaction under subsidiary and association only for non-controlling interest and outside the scope that countable as Tier 2 of	-	-	-	-
■ Deductions from Tier 2 Capital	-	-	-	-
Total Regulatory Capital	369,564	358,700	349,055	344,871

Capital adequacy

As at June 30, 2019, Krung Thai Bank and its Financial Conglomerate had Common Equity Tier 1 ratio of 14.34 percent and 14.60 percent respectively, Tier 1 ratio of 14.34 percent and 14.65 percent respectively, and total capital ratio of 18.14 percent and 18.34 percent respectively. Therefore, the Bank's and its Financial Conglomerate's capital ratios were considerably higher than the regulatory minimum requirements which are 4.5 percent for CET1 ratio, 6.0 percent for Tier 1 ratio, and 8.5 percent for Total capital ratio. The numbers were also much higher than the capital conservation buffer (regulatory requirements +2.50 percent) and D-SIBs (regulatory requirements +0.5 percent) which are 7.50 percent for CET1 ratio, 9.00 percent for Tier 1 ratio and 11.5 percent of Total capital ratio.

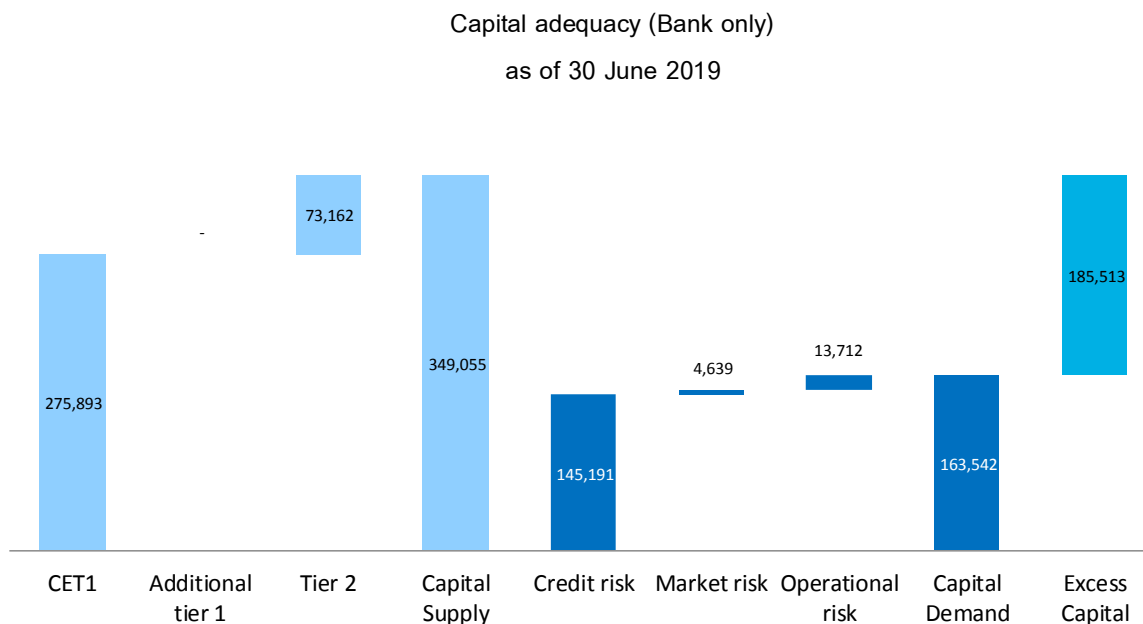
Table 2 Capital Adequacy Ratio

Period Ending	Consolidated basis		Bank Only	
	30-Jun-19	31-Dec-18	30-Jun-19	31-Dec-18
Common Equity Tier 1 ratio (CET1 ratio)	14.60%	14.42%	14.34%	14.35%
Tier 1 ratio	14.65%	14.47%	14.34%	14.35%
Total capital ratio	18.34%	18.22%	18.14%	18.19%

Capital Adequacy Ratio According to BOT	Minimum capital	Conservation buffer	D-SIBs	Total
Common Equity Tier 1 ratio (CET1 ratio)	4.50%	2.50%	0.50%	7.50%
Tier 1 ratio	6.00%	2.50%	0.50%	9.00%
Total capital ratio	8.50%	2.50%	0.50%	11.50%

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, 2019, Krung Thai Bank had total capital amounting to THB 349,055 million and held the capital requirement against Credit Risk, Market Risk and Operational Risk amounting to THB 163,542 million. Consequently, the Bank still had the excess capital as at THB 185,513 million.



The Financial Business Group had total capital amounting to THB 369,564 million and held the capital requirement against all risks amounting to THB 171,288 million. Therefore, the excess capital of the Financial Business Group was at THB 198,276 million.

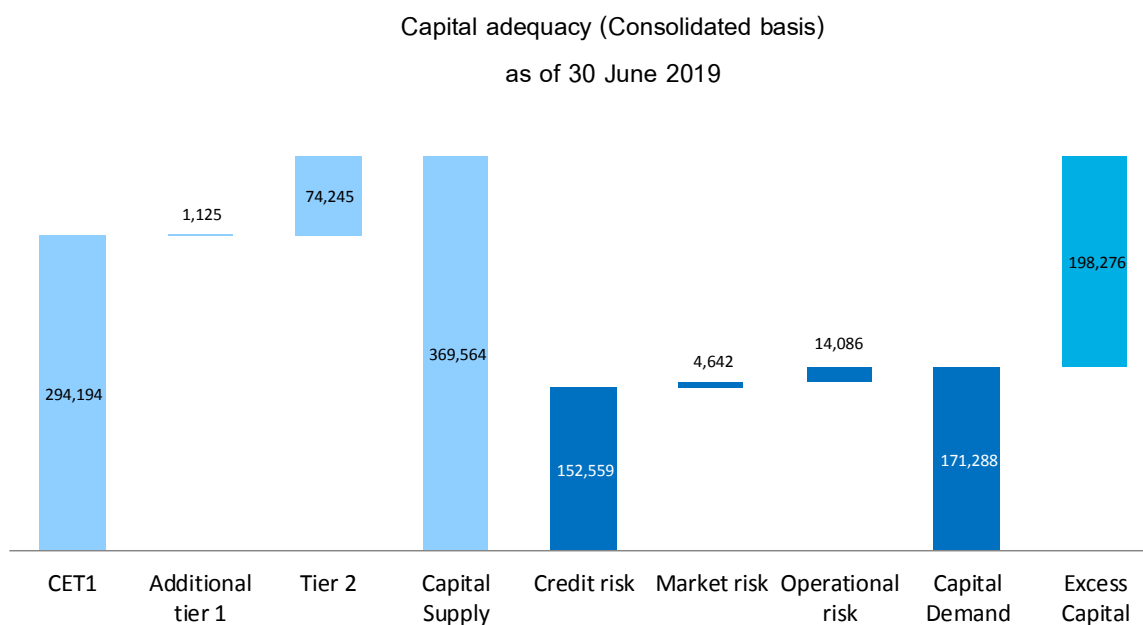


Table 3 Minimum Capital Requirements by Standardized Approach (SA)

Unit : Million Baht

Period Ending	Consolidated basis		Bank Only	
	30-Jun-19	31-Dec-18	30-Jun-19	31-Dec-18
Credit Risk	152,559	148,976	145,191	143,113
■ Performing assets	149,114	145,404	141,810	139,638
○ Claims on sovereign entities and claims treated as claims on sovereign entities ^{1/}	1,261	1,277	1,261	1,277
○ Claims on financial institutions and claims treated as claims on financial institutions ^{2/}	5,858	6,680	5,839	6,652
○ Claims on corporate entities and claims treated as claims on corporate entities ^{3/}	80,068	77,553	78,327	76,402
○ Claims on retail portfolios	34,606	34,105	34,255	33,627
○ Residential mortgage exposures	12,098	11,803	12,098	11,803
○ Other assets	15,222	13,986	10,029	9,875
■ Non-Performing assets	3,446	3,572	3,381	3,475
■ First-to-default credit derivative and Securitization	-	-	-	-
Market Risk	4,642	4,469	4,639	4,474
■ Interest rate risk	2,931	2,890	2,929	2,886
■ Equity price risk	16	8	-	-
■ Foreign exchange rate risk	1,693	1,570	1,710	1,588
■ Commodity price risk	2	1	-	-
Operational Risk	14,086	13,937	13,712	13,563
Total minimum capital requirements	171,288	167,382	163,542	161,150
Total risk-weighted assets	2,015,155	1,969,203	1,924,020	1,895,879

^{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 4 Main features of regulatory capital instruments for the Bank and the Financial Business Group (1/4)

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	-
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	Shareholders' equity
11	Original date of issuance	-
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call subject to prior supervisory approval	No
15	Optional call date , contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
<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	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, specify instrument type convertible into	-
28	If convertible, specify issuer of instrument it converts into	-
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	-
32	If write - down, permanent or temporary	-
33	If temporary write-down, description of write-up mechanism	-
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Paid-up share capital

Table 4 Main features of regulatory capital instruments for the Bank and the Financial Business Group (2/4)

Features		USD MTN
1	Issuer	Krung Thai Bank Public Company Limited, acting through its Cayman Islands branch
2	Unique identifier	XS1080078691
	<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	-
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)	22,719
9	Par value of instrument (Unit : Baht)	USD 1,000
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	26 Jun 2014
12	Perpetual or dated	dated
13	Original maturity date	26 Dec 2024
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date , contingent call dates and redemption amount	26 Dec 2019
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	coupon rate and any related in index	5.20% from 26 Jun. 2014 - 26 Dec. 2019 US Treasury 5Y+3.535% from 26 Dec. 2019 - 26 Dec. 2024
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)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, specify instrument type convertible into	-
28	If convertible, specify issuer of instrument it converts into	-
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
32	If write - down, permanent or temporary	Permanent
33	If temporary write-down, description of write-up mechanism	-
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 4 Main features of regulatory capital instruments for the Bank and the Financial Business Group (3/4)

หัวข้อ		MYR MTM
1	Issuer	Krung Thai Bank Public Company Limited, acting through its Cayman Islands branch
2	Unique identifier	MYBPN1500130
<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	-
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)	9,091
9	Par value of instrument (Unit : Baht)	MYR 1,000
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	6 July 2015
12	Perpetual or dated	dated
13	Original maturity date	4 July 2025
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date , contingent call dates and redemption amount	6 July 2020
16	Subsequent call dates, if applicable	-
<i>Coupons / dividends</i>		
17	Fixed or floating dividend/coupon	Fixed
18	coupon rate and any related in index	5.10%
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)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, specify instrument type convertible into	-
28	If convertible, specify issuer of instrument it converts into	-
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
32	If write - down, permanent or temporary	Permanent
33	If temporary write-down, description of write-up mechanism	-
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 4 Main features of regulatory capital instruments for the Bank and the Financial Business Group (4/4)

หัวข้อ		KTB27NA
1	Issuer	Krung Thai Bank Public Company Limited
2	Unique identifier	TH0150037B00
	<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	-
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)	20,000
9	Par value of instrument (Unit : Baht)	1,000
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	23 November 2017
12	Perpetual or dated	dated
13	Original maturity date	23 November 2027
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date , contingent call dates and redemption amount	23 November 2022
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	3.40%
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)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, specify instrument type convertible into	-
28	If convertible, specify issuer of instrument it converts into	-
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
32	If write - down, permanent or temporary	Permanent
33	If temporary write-down, description of write-up mechanism	-
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 Reconciliation of Capital from Consolidated Supervision Financial Statement

Unit : Million Baht

Capital related items as of June 2109	Balance sheet as in published financial statements ^{a/}	Balance sheet as under regulatory scope of consolidation ^{b/}	References
Assets			
▪ Cash	54,850	54,674	-
▪ Interbank and money market items, net	276,504	275,077	-
▪ Claim on securities	7,811	7,811	-
▪ Derivative assets	55,614	55,614	-
▪ Investments, net	290,682	292,449	-
▪ Investments in subsidiaries and associates, net	22,003	28,216	-
▪ Loans to customers and accrued interest receivables, net	1,927,616	1,867,647	-
o Loans to customers	2,065,724	2,001,851	-
o Accrued interest receivables	5,272	4,767	-
Total Loans to customers and accrued interest receivables	2,070,996	2,006,618	-
o <u>Less</u> Deferred revenue	672	1,436	-
o <u>Less</u> Allowance for doubtful accounts	142,708	137,535	Q
o <u>Less</u> revaluation allowance for debt restructuring	0	0	-
Total Loans to customers and accrued interest receivables, net	1,927,616	1,867,647	-
▪ Customers' liabilities under acceptances	199	199	-
▪ Properties for sale, net	31,790	31,790	-
▪ Premises and equipment, net	26,581	28,214	-
▪ Goodwill and other intangible assets, net	3,775	3,752	-
o Goodwill, net	0	300	L
o Other intangible assets, net	3,775	3,452	M
▪ Deferred tax assets	5,698	4,289	N
▪ Accrued income	3,308	3,295	-
▪ Other assets, net	20,576	23,269	-
Total assets	2,727,007	2,676,296	
Liabilities			
▪ Deposits	1,984,776	1,986,643	-
▪ Interbank and money market items, net	182,389	183,236	-
▪ Liabilities payable on demand	7,194	7,194	-
▪ Liabilities to deliver securities	7,811	7,811	-
▪ Financial liabilities designated at fair value	0	0	-
▪ Derivative liabilities	53,520	53,520	-
▪ Debt issued and borrowings	93,239	50,656	-
o subordinated debentures	51,810	51,810	-
Qualified as capital	51,810	51,810	P
Non-qualified as capital	0	0	-
o Hybrid debt capital instruments	0	0	-
Qualified as capital	0	0	O
Non-qualified as capital	0	0	-
o Other - Non-qualified as capital	41,429	-1,154	-
▪ Bank's liabilities under acceptances	199	199	-
▪ Provisions	12,535	12,363	-
▪ Deferred tax liabilities	0	244	-
▪ Other liabilities	58,010	54,446	-
Total liabilities	2,399,673	2,356,312	

Table 5 Reconciliation of Capital from Consolidated Supervision Financial Statement (Continued)

Unit : Million Baht

Capital related items as of June 2109	Balance sheet as in published financial statements ^{a/}	Balance sheet as under regulatory scope of consolidation ^{b/}	References
Equity			
▪ Issued and paid-up share capital	72,005	72,005	-
o Preferred shares	28	28	A
o Common shares	71,977	71,977	B
▪ Premium on share capital	20,834	20,834	-
o Premium on preferred shares	0	0	-
o Premium on common shares	20,834	20,834	C
▪ Other components of equity	26,390	26,391	-
o Appraisal surplus on assets	8,350	8,350	-
Qualified as capital	8,346	8,346	F
Non-qualified as capital	4	4	-
o Revaluation surplus on investments	18,150	17,920	-
Revaluation surplus on Equity investments	11,898	11,668	G
Revaluation surplus on Debt securities	6,252	6,252	H
o Gains (losses) from translating the financial statements	-110	-138	I
o Gains (losses) from the fair value of hedging instrument for cash flow hedge reserve	0	259	J
▪ Retained earning	199,402	199,005	-
o Appropriated	7,200	185,793	-
Legal reserve	7,200	7,200	D
Net profit after appropriation	0	178,593	E
o Unappropriated	192,202	13,212	-
Unappropriated Net profit	192,202	15,389	-
Others	0	-2,177	K
o Total equity attributable to equity holders of the bank	318,631	318,235	-
▪ Non-controlling interest	8,703	1,749	-
Total equity	327,334	319,984	
Total liabilities and equity	2,727,007	2,676,296	

^{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 5 Reconciliation of Capital from Consolidated Supervision Financial Statement (Continued)

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	7,200	D
▪ Reserve appropriated from the net profit	0	-
▪ Net profit after appropriation	178,593	E
▪ Other comprehensive income (OCI)	26,387	
o Change in revaluatuiou surplus on land and premises	8,346	F
o Gains (losses) on remeasuring available for sale investment	17,920	
Gains (losses) on remeasuring available for sale investment of equity securities	11,668	G
Gains (losses) on remeasuring available for sale investment of debt securities	6,252	H
o Gains (losses) arising from translation the financial statements of foreign operations	-138	I
o Gains (losses) from the fair value of hedging instrument for cash flow hedge reserve	259	J
▪ Owner changes	0	-
Total Common Equity Tier 1 (CET1) before adjustment and deduction items	305,019	
Deductions items from Common Equity Tier 1		
▪ Net Losses	(2,177)	K
▪ Goodwill	(240)	L 1/
▪ Intangible Assets	(3,452)	M
▪ Deferred tax assets	(4,105)	N 2/
▪ Investment in equity including warrants to purchase shares that counted as CET 1 of other financial institutions and other Financial Business Group	(408)	-
▪ 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	(443)	
Total deduction items for Common Equity Tier 1 (CET1)	(10,825)	
Total Common Equity Tier 1 (CET1)	294,194	
Additional Tier 1 : instruments		
▪ Funds received from debt instruments subordinated to depositors, general creditors, Subordinated creditors and holders of Tier 2 capital instruments	0	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	1,125	-
Total Additional Tier 1 : instruments before deduction items	1,125	
Deductions items from Additional Tier 1		
▪ Investment in Additional Tier 1 of other financial institutions or other Financial Business Group	0	-
Total deduction items for Additional Tier 1	0	
Total Additional Tier 1 : instruments	1,125	
Total Tier 1 Capital	295,319	
Tier 2 Capital		
▪ Funds received from debt instruments subordinated to depositors and general creditors	51,810	P
▪ General provision	22,435	Q 3/
Total Tier 2 Capital before deduction items	74,245	
Total deduction items for Additional Tier 2	-	
Total Tier 2 Capital	74,245	
Total Regulatory Capital	369,564	

^{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 6 Capital fund during Basel III transitional Period for the Bank

Unit : Million Baht

Amount as of 30 June 2019		Remaining amount subject to transitional adjustment under Basel III
Tier 1 Capital :		
Common Equity Tier 1 (CET1) : instruments and reserves		
▪ Common Equity Tier 1 : instruments and reserves	282,407	0
▪ Less Deductions from Common Equity Tier 1	(6,514)	0
Total Common Equity Tier 1	275,893	
Additional Tier 1		
▪ Additional Tier 1 : instruments	0	0
▪ Less Deductions from Additional Tier 1	0	
Total Additional Tier 1	0	
Tier 1 Capital	275,893	
Tier 2 Capital :		
▪ Tier 2 Capital : instruments and general provisions	73,162	(51,810)
▪ Less Deductions from Tier 2 Capital	0	
Tier 2 Capital	73,162	
Total Regulatory Capital	349,055	

Table 6 Capital fund during Basel III transitional Period for the Financial Business Group

Unit : Million Baht

Amount as of 30 June 2019		Remaining amount subject to transitional adjustment under Basel III
Tier 1 Capital	295,319	
Common Equity Tier 1 (CET1) : instruments and reserves		
294,194		
▪ Paid-up share capital	71,977	
▪ Net premium (discount)	20,834	
▪ Non-cumulative preferred share	28	
▪ Statutory reserves	7,200	
▪ Reserve appropriated from the net profit	0	
▪ Net profit after appropriation	178,593	
▪ Other comprehensive income (OCI)	26,387	
◦ Change in revaluation surplus on land and premises	8,346	
◦ Gains (losses) on remeasuring available for sale investment	17,920	
Gains (losses) on remeasuring available for sale investment of equity securities	11,668	
Gains (losses) on remeasuring available for sale investment of debt securities	6,252	0
◦ Gains (losses) arising from translation the financial statements of foreign operations	(138)	0
◦ Gains (losses) from the fair value of hedging instrument for cash flow hedge reserve	259	
◦ Gain (Losses) from Hedge of Net Investment in Foreign Operation	0	
◦ Owner changes	0	
▪ Non-controlling interest given recognition in common equity tier 1	0	
▪ Deductions from Common Equity Tier 1	(10,825)	
◦ Net Losses	(2,177)	
◦ Goodwill	(240)	
◦ Intangible Assets	(3,452)	0
◦ Deferred tax assets	(4,105)	
◦ Investment in equity including warrants to purchase shares that counted as CET 1 of other financial institutions and other Financial Business Group	(408)	
◦ 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	(443)	

Table 6 Capital fund during Basel III transitional Period for the Financial Business Group (Continued)

Unit : Million Baht

Amount as of 30 June 2019		Remaining amount subject to transitional adjustment under Basel III
Additional Tier 1 : instruments	1,125	
Funds received from debt instruments subordinated to depositors, general creditors, ▪ Subordinated creditors and holders of Tier 2 capital instruments	0	0
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	1,125	
▪ Deductions from Additional Tier 1	0	
◦ Investment in Additional Tier 1 of other financial institutions or other Financial Business Group	0	
Tier 2 Capital	74,245	
▪ Funds received from debt instruments subordinated to depositors and general creditors	51,810	(51,810)
▪ General provision	22,435	
▪ Non-controlling interest given recognition in tier 2 capital	0	
▪ Deductions from Tier 2 Capital	0	
Total Regulatory Capital	369,564	

