



Basel III Pillar III Disclosures

As at June 30, 2025

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Basel III Pillar III Disclosures

As at June 30, 2025

1. Introduction

Guideline on capital supervised by the Bank of Thailand (BOT) is referred from global regulatory framework on BASEL determined by Basel Committee on Banking Supervision (BCBS). The objective of this supervisory guideline is to improve the quality of the financial institution's capital so as to able to support the loss which may incur in the normal and crisis situations. Under Basel framework, it uses a "three pillars" concept which can be detailed as follows:

Pillar 1: Minimum capital requirement

The first pillar deals with maintenance of minimum capital to cover the credit risk, market risk and operational risk.

Pillar 2: Supervisory review process

The second pillar determines the role for the financial institution and the supervisor. For the financial institution, it requires the financial institution to have the qualified risk management framework as well as a systematic and continuous process for assessing the adequacy of capital in relation to all risk profile including the risk which are not covered in Pillar I e.g. liquidity risk, credit concentration risk and the loss which may incur in the crisis situation.

For the role of supervisor, the supervisor should review, monitor and evaluate the risk management framework, assess the capital adequacy and take appropriate supervisory action with the financial institution that have the problem.

Pillar 3: Market discipline

The third pillar aims to have the financial institution to disclose the capital maintenance, the risk exposures, risk assessment processes in order for the external shareholders and market participants have the enough information to analyze and assess the risk of the financial institution.

2. Scope of application

As a result of Basel III Pillar III Market discipline, the Bank has disclosed this information on a solo basis and full consolidation basis in accordance to the following BOT's Notification no.

- SorNorSor. 4/2556 Re: Disclosure Requirement on Capital Adequacy for a Commercial Bank
- SorNorSor. 5/2556 Re: Disclosure Requirement on Capital Adequacy for a Financial Business Group
- SorNorSor.14/2562 Re: Disclosure Requirement on Capital Adequacy for a Commercial Bank
(Issued No.2)
- SorNorSor.15/2562 Re: Disclosure Requirement on Capital Adequacy for a Financial Business Group
(Issued No.2)

3. The name list and business type of companies in financial business group under Full Consolidation

The companies in the financial business group under Full Consolidation level totaled 31 companies are as following:

Companies	Business Type
1. Bank of Ayudhya Public Company Limited	Commercial bank
2. Ayudhya Development Leasing Company Limited	Provide financial lease and hire purchase services
3. Ayudhya Capital Auto Lease Public Company Limited	Hire purchase for motorcycles and top-up loans for existing customers and inventory financing for car dealers
4. Ayudhya Capital Services Company Limited	Sales financing, personal loans, credit card and nanofinance products
5. General Card Services Limited	Credit card and personal loan
6. Krungsriayudhya Card Company Limited	Credit card and personal loan
7. Siam Realty and Services Security Company Limited	Provide car rental and human resources service
8. Total Services Solutions Public Company Limited	Collection services
9. Krungsri Asset Management Company Limited	Asset management
10. Krungsri Ayudhya AMC Limited	Purchase or accept the transfer of impaired assets (NPA and NPL) for management and/or purchase their collateral for disposal including undertaking NPA maintenance
11. Krungsri Securities Public Company Limited	Securities business
12. Krungsri Nimble Company Limited	Provide information technology services.
13. Krungsri Genesis Company Limited (Formerly: Krungsri Life Assurance Broker Limited)	Life insurance broker
14. Krungsri General Insurance Broker Limited	Life and Non-Life insurance broker
15. Lotus's Money Services Limited	Credit card and personal loan
16. Lotus's Life Assurance Broker Limited	Provide life insurance products
17. Lotus's General Insurance Broker Limited	Provide non-life insurance products
18. Krungsri Leasing Services Company Limited	Leasing, Hire purchase and sales finance
19. Hattha Bank Public Company Limited	Commercial bank
20. Krungsri Finnovate Company Limited	Venture capital
21. Hattha Services Company Limited	Supporting business in relation to property development
22. Krungsri Non-Deposit Taking Microfinance Institution Company Limited	Microfinance institution that does not accept deposits
23. SB Finance, Inc.	Undertake retail banking business

Companies	Business Type
24. Pattanasin Plus (1970) Public Company Limited (Formerly: Krungsri Capital Securities Public Company Limited)	Under liquidation for dissolution
25. SHBank Finance Company Limited	Personal loans
26. HC Consumer Finance Philippines, Inc.	Personal Loan and Credit card
27. HCPH Financing 1, Inc.	Asset Management
28. HCPH Insurance Brokerage, Inc.	General insurance broker
29. PT. Home Credit Indonesia	Personal loans
30. Ngern Tid Lor Public Company Limited (“NTL”)	Provide sale and lease-back via hire purchase and secured loan contracts to customers who already hold titles to cars and other vehicles, as well as non-life insurance broker and life insurance broker
31. Tidlor Holdings Public Company Limited	The associate’s main business is holding company

4. Capital information

4.1 Capital structure

Tier 1 Capital

Common Equity Tier 1

- Issued and fully paid-up share capital and net premium on share capital
- Legal reserve
- Retained earnings after appropriation, already approved by annual general shareholders and/or Board of Directors meetings
- Other reserves
 - Surplus on revaluation of land and building or units in condominium
 - Revaluation surplus (deficit) on investment in debt and equity instruments at fair value through other comprehensive income.
 - Profit (loss) from conversion of financial statements from a foreign operation
 - Other items from owner changes, namely, capital surplus (deficit) due to the merger of businesses
 - Profit (loss) from cash flow hedge reserve
 - Adjust profit (loss) from cash flow hedge reserve
- Loss from the realization for first time adoption of Thai Financial Reporting Standard No.9 Financial Instruments (TFRS 9) which recorded directly to Retained Earnings
- Deferred tax assets (deducted item)
- Goodwill including embedded goodwill in investment (deducted item)
- Intangible assets (deducted item)

Additional Tier 1

- Components, which eligible for additional tier 1 of the Bank's financial business group, only portion held by non-controlling interest and third parties

Tier 2 Capital

- Long-term subordinated debentures
- General provision
- Components, which eligible for tier 2 of the Bank's financial business group, only portion held by non-controlling interest and third parties

Table 1 : Key prudential metrics

Table: Quantitative disclosure of Key prudential metrics

Items	Financial Business Group		The Bank	
	June 30, 2025	December 31, 2024	June 30, 2025	December 31, 2024
Capital funds (Unit : Million Baht)				
1. Common Equity Tier 1 capital (CET1)	347,242	337,373	255,637	247,713
1.1 Common Equity Tier 1 capital after deducting the reserve according to the ECL ^{1/} method (Fully loaded ECL CET1)	347,242	337,373	255,637	247,713
2. Tier 1 capital (Tier 1)	350,815	340,720	255,637	247,713
2.1 Tier 1 capital after deducting the reserve according to the ECL ^{1/} method (Fully loaded ECL Tier 1)	350,815	340,720	255,637	247,713
3. Total capital Fund	423,496	413,386	325,759	317,631
3.1 Total capital after deducting the reserve according to the ECL ^{1/} method (Fully loaded ECL total capital)	423,496	413,386	325,759	317,631
Risk weight assets (Unit : Million Baht)				
4. Risk weight assets	1,913,667	1,896,870	1,664,586	1,638,793
Total capital funds/ Total risk weighted assets (%)				
5. Common Equity Tier 1 capital ratio (CET1 ratio)	18.15%	17.79%	15.36%	15.11%
5.1 Common Equity Tier 1 capital after deducting the reserve according to the ECL ^{1/} method ratio (Fully loaded ECL CET1 ratio)	18.15%	17.79%	15.36%	15.11%
6. Tier 1 capital ratio (Tier 1 ratio)	18.33%	17.96%	15.36%	15.11%
6.1 Tier 1 capital after deducting the reserve according to the ECL ^{1/} method ratio (Fully loaded ECL Tier1 ratio)	18.33%	17.96%	15.36%	15.11%
7. Total capital ratio	22.13%	21.79%	19.57%	19.38%
7.1 Total capital after deducting the reserve according to the ECL ^{1/} method ratio (Fully loaded ECL total capital ratio)	22.13%	21.79%	19.57%	19.38%

Items	Financial Business Group		The Bank	
	June 30, 2025	December 31, 2024	June 30, 2025	December 31, 2024
Capital add-on ratio (%)				
8. Conservation buffer ratio	2.50%	2.50%	2.50%	2.50%
9. Countercyclical buffer ratio	-	-	-	-
10. Higher loss absorbency ratio	1.00%	1.00%	1.00%	1.00%
11. Total Conservation buffer (Total transaction 8 to 10)	3.50%	3.50%	3.50%	3.50%
12. Common Equity Tier 1 capital ratio (CET1 ratio) Remaining after maintaining the minimum capital ^{2/}	12.33%	11.96%	9.36%	9.12%
Liquidity Coverage Ratio (LCR) ^{3/}				
13. High quality liquid assets (Total HQLA) (Unit : Million Baht)	-	-	441,909	460,695
14. Total net cash outflows in 30 days (Unit : Million Baht)	-	-	236,497	258,379
15. LCR (%)	-	-	187%	179%
16. LCR-BOT minimum requirement (%)	-	-	100%	100%

Remark :

^{1/} Expected Credit Loss : ECL according to Thai Financial Reporting Standard No. 9, Financial Instruments (TFRS9).

^{2/} CET1 ratio remaining after maintaining the minimum capital is not necessarily equal to the difference between CET1 ratio in items no.5 with minimum CET1 ratio requirement (4.5%). Due to CET1 ratio may be applied to maintain a minimum Tier 1 ratio requirement of 6% and/or minimum total capital ratio requirement 8.5%

^{3/} For more information related to Liquidity Coverage Ratio (LCR) figures according to the announcement of BOT SorNorSor.2/2561 (Jan 25, 2018), please refer to LCR disclosures in the Bank's website as following:

<https://www.krungsri.com/en/investor-relations/financial-information/disclosure/liquidity-coverage-ratio>

Table 2 Capital structure

Unit : Million Baht

Items	Financial Business Group		The Bank	
	June 30, 2025	Decemebr 31, 2024	June 30, 2025	Decemebr 31, 2024
1. Tier 1 Capital (1.1+1.2)	350,815	340,720	255,637	247,713
1.1 Common Equity Tier 1 (CET1)	347,242	337,373	255,637	247,713
1.1.1 Issued and paid up share capital	73,558	73,558	73,558	73,558
1.1.2 Premium on share capital	52,879	52,879	52,879	52,879
1.1.3 Legal reserve	7,574	7,574	7,574	7,574
1.1.4 Net profit after appropriation by resolution of the general meeting of shareholders or by the regulations of the banks registered in the country	264,175	253,633	140,900	132,025
1.1.5 Other reserves				
1.1.5.1 Accumulated other comprehensive income	8,336	10,058	10,929	11,884
1.1.5.2 Other items from owner changes	(6,179)	(6,179)	(5,218)	(5,218)
1.1.6 Items to be deducted from CET1				
1.1.6.1 Loss from the first time adoption of TFRS 9 ^{1/}	-	-	-	-
1.1.6.2 Other items	(53,101)	(54,150)	(24,985)	(24,989)
1.2 Additional Tier 1 (AT1)	3,573	3,347	-	-
1.2.1 Components, which eligible for additional tier of the Bank's financial business group, only portion held by non-controlling interest and third parties	3,573	3,347	-	-
2. Tier 2 Capital (T2)	72,681	72,666	70,122	69,918
2.1 Proceeds from issuing subordinated debentures	52,000	52,000	52,000	52,000
2.2 General provision	20,182	20,157	18,122	17,918
2.3 Components, which eligible for tier 2 of the Bank's financial business group, only portion held by non-controlling interest and third parties	499	509	-	-
3. Total Regulatory Capital (1+2)	423,496	413,386	325,759	317,631

^{1/} Thai Financial Reporting Standard No. 9 : Financial Instruments (TFRS 9)

4.2 Capital adequacy

The Bank has adopted the following Basel Approach for capital calculation:

- Standardized Approach “SA” for credit risk
- Standardized Approach “SA” for market risk
- Standardized Approach “SA-OR” for operational risk

Recognizing the importance of capital and its adequacy, For 2025, the Bank maintains, as a policy, a minimum capital adequacy ratio above the minimum official requirement, which is currently required by the BOT at 12% (8.5% of the minimum capital adequacy ratio plus 2.5% of the capital conservation buffer, and 1% of additional capital required from Domestic Systemically Important Banks (D-SIBs) for operating loss absorption) for credit risk, market risk and operational risk.

In addition, the Bank closely and regularly monitors and assesses both internal and external factors and developments that could have an impact on the capital fund level-both economic and operating environment. The 3-year strategic business plan, which is conducted annually is also taken into consideration when the Bank assesses and forecasts both capital adequacy and requirement.

In compliance with Basel III Pillar II guideline, the Bank also has in place an Internal Capital Adequacy Assessment Process (ICAAP), which calls for a regular assessment of capital adequacy under the stress testing scenarios. If the result of the stress test indicates a possibility of that the capital falling below the prescribed level, the Bank’s management must immediately prepare an action plan to ensure that capital fund for the Bank and the financial business group is adequate at all times.

Table 3 Minimum capital requirements classified by types of risks

Unit : Million Baht

Minimum capital requirements	Financial Business Group		The Bank	
	June 30, 2025	December 31, 2024	June 30, 2025	December 31, 2024
Performing assets	133,457	133,282	120,784	119,592
1. Claims on sovereigns and central banks, multilateral development banks (MDBs) and public sector entities (PSEs) that are treated claims on sovereigns	1,247	1,858	593	684
2. Claims on banks, public sector entities (PSEs) that are treated as claims on banks and securities companies	8,407	6,798	8,466	6,848
3. Claims on corporate and public sector entities (PSEs) that are treated as claims on corporate	58,747	57,601	59,850	58,923
4. Claims on retail portfolios	49,989	51,347	33,318	34,422
5. Residential mortgage exposures	6,565	7,000	6,565	6,999
6. Other assets	8,502	8,678	11,992	11,716
Non-performing assets	3,779	3,789	2,445	2,248
Minimum capital requirements for credit risk	137,236	137,071	123,229	121,840
1. Interest rate risk	1,747	1,365	1,745	1,377
2. Equity price risk	-	-	-	-
3. Foreign exchange rate risk	2,166	2,144	3,050	2,955
4. Commodity price risk	-	-	-	-
Minimum capital requirements for market risk	3,913	3,509	4,795	4,332
Minimum capital requirements for operational risk	21,513	20,654	13,465	13,125
Total minimum capital requirements	162,662	161,234	141,489	139,297

Remark :

The minimum capital requirements are calculated based on the minimum regulatory capital adequacy ratio at 8.5%. If the capital conservation buffer of 2.5% and the additional capital of 1.0% required from the Bank qualified as a Domestic Systemically Important Bank (D-SIBs) are included, total capital requirements as of June 30, 2025, would have been Baht 229,640 million on a Financial Business Group basis and Baht 199,750 million on The Bank basis.

Table 4 Capital adequacy ratio

Unit : %

Ratios	BOT requirement		Financial Business Group		The Bank	
	June 30, 2025	December 31, 2024	June 30, 2025	December 31, 2024	June 30, 2025	December 31, 2024
1. Total capital / Total risk weighted assets	12.00	12.00	22.13	21.79	19.57	19.38
2. Total Tier 1 capital / Total risk weighted assets	9.50	9.50	18.33	17.96	15.36	15.11
3. Total Common Equity Tier 1 capital / Total risk weighted assets	8.00	8.00	18.15	17.79	15.36	15.11

5. Additional disclosure per the requirement Basel Committee on Banking Supervision (BCBS)

Table 5: Significant information of financial instrument eligible for capital fund

Topic		Unique identifier BAY31NA	Unique identifier BAY327A	Unique identifier BAY32NA	Unique identifier BAY346A
1	Issuer	Bank of Ayudhya Public Company Limited	Bank of Ayudhya Public Company Limited	Bank of Ayudhya Public Company Limited	Bank of Ayudhya Public Company Limited
2	Unique identifier	TH002303BB02	TH002303C707	TH002303CB01	TH002303E604
	<i>BOT's regulation treatment</i>				
3	Type of financial instruments (common equity tier 1/ additional tier 1/ tier 2)	Tier 2 Capital	Tier 2 Capital	Tier 2 Capital	Tier 2 Capital
4	Qualified or non-qualified Basel III	Qualified under Basel III rules	Qualified under Basel III rules	Qualified under Basel III rules	Qualified under Basel III rules
5	If non-qualified Basel III, please specify	–	–	–	–
6	Transitional phase out or fully countable	Fully countable but gradual reduction on capital calculation for the remaining 5 years.	Fully countable but gradual reduction on capital calculation for the remaining 5 years.	Fully countable but gradual reduction on capital calculation for the remaining 5 years.	Fully countable but gradual reduction on capital calculation for the remaining 5 years.
7	Eligible at the Bank/ financial business group/ financial business group and the Bank	Financial business group level and the Bank level	Financial business group level and the Bank level	Financial business group level and the Bank level	Financial business group level and the Bank level

Topic		Unique identifier BAY31NA	Unique identifier BAY327A	Unique identifier BAY32NA	Unique identifier BAY346A
8	Amount recognized in regulatory capital (unit: Million Baht)	Baht 10,000 million	Baht 15,460 million	Baht 16,540 million	Baht 10,000 million
9	Par value of instrument (unit: Baht)	Baht 1,000.-	Baht 1,000.-	Baht 1,000.-	Baht 1,000.-
10	Accounting classification	Liabilities measured at amortized cost	Liabilities measured at amortized cost	Liabilities measured at amortized cost	Liabilities measured at amortized cost
11	Original date of issuance	November 5, 2021	July 27, 2022	November 17, 2022	June 14, 2024
12	Perpetual or dated	Having maturity date	Having maturity date	Having maturity date	Having maturity date
13	Original maturity date	November 5, 2031	July 27, 2032	November 17, 2032	June 14, 2034
14	Issuer's authority to call subject to prior supervisory approval	Having right to early redeem if permission in writing is granted by the BOT	Having right to early redeem if permission in writing is granted by the BOT	Having right to early redeem if permission in writing is granted by the BOT	Having right to early redeem if permission in writing is granted by the BOT

Topic		Unique identifier BAY31NA	Unique identifier BAY327A	Unique identifier BAY32NA	Unique identifier BAY346A
15	Optional call date, contingent call dates and redemption amount	<p>November 5, 2026</p> <p>Subject to obtaining the prior written approval of the BOT and compliance with any other condition imposed by the BOT. The Subordinate Instruments will be redeemed according to the par value per unit together with payment of the interest. The issuer may early redeem prior to the maturity date, if it falls under any of the following events:-</p> <p>(a) On the 5th anniversary of the issue date or any interest payment date thereafter.</p>	<p>July 27, 2027</p> <p>Subject to obtaining the prior written approval of the BOT and compliance with any other condition imposed by the BOT. The Subordinate Instruments will be redeemed according to the par value per unit together with payment of the interest. The issuer may early redeem prior to the maturity date, if it falls under any of the following events:-</p> <p>(a) On the 5th anniversary of the issue date or any interest payment date thereafter.</p>	<p>November 17, 2027</p> <p>Subject to obtaining the prior written approval of the BOT and compliance with any other condition imposed by the BOT. The Subordinate Instruments will be redeemed according to the par value per unit together with payment of the interest. The issuer may early redeem prior to the maturity date, if it falls under any of the following events:-</p> <p>(a) On the 5th anniversary of the issue date or any interest payment date thereafter.</p>	<p>June 14, 2029</p> <p>Subject to obtaining the prior written approval of the BOT and compliance with any other condition imposed by the BOT. The Subordinate Instruments will be redeemed according to the par value per unit together with payment of the interest. The issuer may early redeem prior to the maturity date, if it falls under any of the following events:-</p> <p>(a) On the 5th anniversary of the issue date or any interest payment date thereafter.</p>

Topic	Unique identifier BAY31NA	Unique identifier BAY327A	Unique identifier BAY32NA	Unique identifier BAY346A
	<p>(b) If there is a change in tax law after the issue date which results in a change to the tax treatment of the Subordinate Instruments that is not to the benefit of the Issuer.</p> <p>(c) If the Subordinate Instruments are fully excluded from Tier 2 capital as a result of the change in the applicable regulations.</p> <p>(d) Any other event as permitted by the BOT after the Issue Date.</p>	<p>(b) If there is a change in tax law after the issue date which results in a change to the tax treatment of the Subordinate Instruments that is not to the benefit of the Issuer.</p> <p>(c) If the Subordinate Instruments are fully excluded from Tier 2 capital as a result of the change in the applicable regulations.</p> <p>(d) Any other event as permitted by the BOT after the Issue Date.</p>	<p>(b) If there is a change in tax law after the issue date which results in a change to the tax treatment of the Subordinate Instruments that is not to the benefit of the Issuer.</p> <p>(c) If the Subordinate Instruments are fully excluded from Tier 2 capital as a result of the change in the applicable regulations.</p> <p>(d) Any other event as permitted by the BOT after the Issue Date.</p>	<p>(b) If there is a change in tax law after the issue date which results in a change to the tax treatment of the Subordinate Instruments that is not to the benefit of the Issuer.</p> <p>(c) If the Subordinate Instruments are fully excluded from Tier 2 capital as a result of the change in the applicable regulations.</p> <p>(d) Any other event as permitted by the BOT after the Issue Date.</p>

Topic		Unique identifier BAY31NA	Unique identifier BAY327A	Unique identifier BAY32NA	Unique identifier BAY346A
16	Subsequent call dates, if applicable	On any interest payment date after the 5 th (fifth) anniversary of the date of issuance of the Subordinate Instruments.	On any interest payment date after the 5 th (fifth) anniversary of the date of issuance of the Subordinate Instruments.	On any interest payment date after the 5 th (fifth) anniversary of the date of issuance of the Subordinate Instruments.	On any interest payment date after the 5 th (fifth) anniversary of the date of issuance of the Subordinate Instruments.
	<i>Coupons / dividends</i>				
17	Fixed or floating dividend/coupon	Fixed Rate until maturity date	Fixed Rate until maturity date	Fixed Rate until maturity date	Fixed Rate until maturity date
18	Coupon rate and any related index	None	None	None	None
19	Existence of a dividend stopper	No dividend stopper	No dividend stopper	No dividend stopper	No dividend stopper
20	Fully discretionary, partially discretionary or mandatory	Mandatory and comply with the Terms and Conditions governing the rights and obligations of the issuers and the instrument holders.	Mandatory and comply with the Terms and Conditions governing the rights and obligations of the issuers and the instrument holders.	Mandatory and comply with the Terms and Conditions governing the rights and obligations of the issuers and the instrument holders.	Mandatory and comply with the Terms and Conditions governing the rights and obligations of the issuers and the instrument holders.
21	Existence of step up or other incentive to redeem	No incentive to redeem	No incentive to redeem	No incentive to redeem	No incentive to redeem
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	None	None	None	None
25	If convertible, full or partial	None	None	None	None

Topic		Unique identifier BAY31NA	Unique identifier BAY327A	Unique identifier BAY32NA	Unique identifier BAY346A
26	If convertible, conversion rate	None	None	None	None
27	If convertible, specify instrument type convertible into	None	None	None	None
28	If convertible, specify issuer of instrument it converts into	None	None	None	None
29	Write-down feature	Write-down feature	Write-down feature	Write-down feature	Write-down feature
30	If write-down, write-down trigger(s)	Upon the occurrence of the Non-Viability Events of the Issuer and the government authority decides to grant financial assistance to it. The Instrument holders shall be forced to write-down.	Upon the occurrence of the Non-Viability Events of the Issuer and the government authority decides to grant financial assistance to it. The Instrument holders shall be forced to write-down.	Upon the occurrence of the Non-Viability Events of the Issuer and the government authority decides to grant financial assistance to it. The Instrument holders shall be forced to write-down.	Upon the occurrence of the Non-Viability Events of the Issuer and the government authority decides to grant financial assistance to it. The Instrument holders shall be forced to write-down.
31	If write-down, full or partial	Full or partial write-down	Full or partial write-down	Full or partial write-down	Full or partial write-down
32	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
33	If temporary write-down, description of how-to write-down	-	-	-	-

Topic		Unique identifier BAY31NA	Unique identifier BAY327A	Unique identifier BAY32NA	Unique identifier BAY346A
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<p>Superior to the holders of</p> <p>(a) all classes of equity securities of the issuer, including holders of preference shares</p> <p>(b) Additional Tier 1 securities</p> <p>(c) Other Liabilities (if any) of the issuer that by their terms or by operation of law rank junior to the Subordinated Instruments (together, the Junior Instruments).</p>	<p>Superior to the holders of</p> <p>(a) all classes of equity securities of the issuer, including holders of preference shares</p> <p>(b) Additional Tier 1 securities</p> <p>(c) Other Liabilities (if any) of the issuer that by their terms or by operation of law rank junior to the Subordinated Instruments (together, the Junior Instruments).</p>	<p>Superior to the holders of</p> <p>(a) all classes of equity securities of the issuer, including holders of preference shares</p> <p>(b) Additional Tier 1 securities</p> <p>(c) Other Liabilities (if any) of the issuer that by their terms or by operation of law rank junior to the Subordinated Instruments (together, the Junior Instruments).</p>	<p>Superior to the holders of</p> <p>(a) all classes of equity securities of the issuer, including holders of preference shares</p> <p>(b) Additional Tier 1 securities</p> <p>(c) Other Liabilities (if any) of the issuer that by their terms or by operation of law rank junior to the Subordinated Instruments (together, the Junior Instruments).</p>

Table 6: Reconciliation of regulatory capital components

Unit : Million Baht

Capital related items as at June 30, 2025	Amount as disclosed in public financial statements – Financial Position ^{1/}	Amount as disclosed in the statement of financial position under the consolidated supervision ^{2/}	Ref.
ASSETS			
1. CASH	23,438	23,438	
2. INTERBANK AND MONEY MARKET ITEMS, NET	493,040	493,290	
3. FINANCIAL ASSETS MEASURED AT FVTPL	8,755	8,755	
4. DERIVATIVES ASSETS	21,632	21,632	
5. INVESTMENTS, NET	138,469	138,469	
6. INVESTMENTS IN SUBSIDIARIES AND JOINT VENTURES, NET	19,574	29,057	
6.1 INVESTMENTS IN ASSOCIATES : FAIR VALUE (GOODWILL)	-	19,468	AA
6.2 INVESTMENTS IN ASSOCIATES : FAIR VALUE (INTANGIBLE)	-	189	AB
6.3 INVESTMENTS IN ASSOCIATES : OTHER	-	9,400	AC
7. LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLE, NET			
7.1 LOANS TO CUSTOMERS	1,866,038	1,882,907	
7.2 ACCRUED INTEREST RECEIVABLES	12,841	13,161	
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLE	1,878,879	1,896,068	
7.3 LESS: ALLOWANCE FOR DOUBTFUL ACCOUNTS	(90,850)	(93,084)	
7.3.1 QUALIFIED AS CAPITAL	-	(20,182)	AD
7.3.2 NON - QUALIFIED AS CAPITAL	-	(72,902)	
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLE, NET	1,788,029	1,802,984	
8. PROPERTIES FOR SALE, NET	5,898	5,928	
9. PREMISES AND EQUIPMENT, NET	35,163	35,295	
10. GOODWILL AND OTHER INTANGIBLE ASSETS, NET	31,343	32,575	
10.1 GOODWILL	-	22,703	AE
10.2 INTANGIBLE ASSETS	-	9,872	AF
11. DEFERRED TAX ASSETS	5,148	5,695	AG
12. OTHER ASSETS, NET	30,420	30,820	
TOTAL ASSETS	2,600,909	2,627,938	

Capital related items as at June 30, 2025	Amount as disclosed in public financial statements – Financial Position ^{1/}	Amount as disclosed in the statement of financial position under the consolidated supervision ^{2/}	Ref.
LIABILITIES			
13. DEPOSITS	1,802,447	1,801,148	
14. INTERBANK AND MONEY MARKET ITEMS	190,062	193,827	
15. LIABILITIES PAYABLE ON DEMAND	6,442	6,442	
16. DERIVATIVES LIABILITIES	23,276	23,276	
17. DEBT ISSUED AND BORROWINGS	94,640	94,640	
17.1 DEBT INSTRUMENTS QUALITIFIED AS CAPITAL	-	52,000	AH
17.2 OTHER ISSUED DEBT AND BORROWING	-	42,640	
18. PROVISIONS	12,778	12,989	
19. DEFERRED TAX LIABILITIES	1,511	4,826	
19.1 DEFERRED TAX LIABILITIES : GOODWILL	-	4,510	AI
19.2 DEFERRED TAX LIABILITIES : INTANGIBLE ASSETS	-	332	AJ
19.3 DEFERRED TAX ASSETS : OTHER ITEMS	-	(16)	AK
20. OTHER LIABILITIES	62,610	63,826	
TOTAL LIABILITIES	2,193,766	2,200,974	
SHAREHOLDERS' EQUITY			
21. SHAREHOLDERS' EQUITY			
21.1 ISSUED AND PAID-UP SHARE CAPITAL (COMMON SHARE)	73,558	73,558	A
21.2 PREMIUM ON COMMON SHARE	52,879	52,879	B
21.3 OTHER RESERVES			
21.3.1 APPRAISAL SURPLUS	13,998	13,998	
21.3.1.1 REVALUATION SURPLUS : LAND	-	10,198	C
21.3.1.2 REVALUATION SURPLUS : BUILDING	-	3,800	D
21.3.2 REVALUATION SURPLUS (DEFICIT) ON INVESTMENTS	873	763	
21.3.2.1 INVESTMENT IN EQUITY SECURITIES	-	(1,584)	E
21.3.2.2 INVESTMENT IN DEBT SECURITIES	-	940	F
21.3.2.3 RESERVES FOR INVESTMENTS IN DEBT SECURITIES	-	10	G
21.3.2.4 RESERVES FOR LOAN FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	-	1,397	AL
21.3.3 PROFIT (LOSS) FROM CONVERSION OF FINANCIAL STATEMENT FROM A FOREIGN OPERATION	(3,219)	(3,394)	H
21.3.4 CASHFLOW HEDGING RESERVE	(401)	(401)	I
21.3.5 SHARE OF OTHER COMPREHENSIVE INCOME OF ASSOCIATES	(204)	(29)	J

Unit: Million Baht

Capital related items as at June 30, 2025	Amount as disclosed in public financial statements – Financial Position ^{1/}	Amount as disclosed in the statement of financial position under the consolidated supervision ^{2/}	Ref.
21.3.6 DEFERRED TAX OCI	(2,969)	(2,947)	
21.3.6.1 LAND	-	(2,040)	K
21.3.6.2 BUILDING	-	(760)	L
21.3.6.3 INVESTMENT IN EQUITY	-	317	M
21.3.6.4 INVESTMENT IN DEBT	-	(189)	N
21.3.6.5 RESERVES FOR INVESTMENTS IN DEBT SECURITIES	-	2	O
21.3.6.6 PROFIT (LOSS) FROM CONVERSION OF FINANCIAL STATEMENT FROM A FOREIGN OPERATION	-	-	P
21.3.6.7 CASHFLOW HEDGING RESERVE	-	72	Q
21.3.6.8 RESERVES FOR LOAN FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	-	(349)	AM
21.3.7 DEFICIT FROM BUSINESS COMBINATION UNDER COMMON CONTROL	(5,218)	(5,218)	R
21.3.8 PREMIUM OR DISCOUNT NET VALUE OF SUBSIDIARIES	(953)	(961)	S
21.4 RETAINED EARNINGS			
21.4.1 APPROPRIATED - LEGAL RESERVE	7,574	7,574	T
21.4.2 UNAPPROPRIATED	266,801	280,277	
21.4.2.1 NET PROFIT WHICH ALREADY APPROVED	-	264,175	U
21.4.2.2 NET PROFIT AWAIT FOR APPROVAL	-	16,102	W
21.5 NON-CONTROLLING INTEREST	4,424	10,865	
21.5.1 QUALIFIED AS AT1 CAPITAL	-	3,573	X
21.5.2 QUALIFIED AS T2 CAPITAL	-	499	Y
21.5.3 NON-QUALIFIED AS CAPITAL	-	6,793	Z
TOTAL SHAREHOLDERS' EQUITY	407,143	426,964	
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	2,600,909	2,627,938	

^{1/} This represents consolidated statement of financial position publicly disclosed in SEC website.

^{2/} This represents consolidated statement of financial position prepared under BOT's regulation that all entities listed out in content no. 3, The companies under the financial business group under Full Consolidation Level, are included in this consolidated statement of financial position.

Disclosure of reconciliation of regulatory capital components

Unit: Million Baht

Capital related items as at June 30, 2025	Component of regulatory capital reported by financial business group	References base on statement of financial position under the consolidated supervision
Total Tier 1 Capital (T1 = CET1+AT1)	350,815	
Common Equity Tier 1 (CET1)	347,242	
1. Issued and paid up share capital	73,558	A
2. Premium on share capital	52,879	B
3. Legal reserve	7,574	T
4. Retained earnings after appropriation	264,175	U
5. Other comprehensive income		
5.1 Changes in capital surplus from appraisal of lands, buildings or units in condominium	11,198	C+D+K+L
5.2 Revaluation surplus (deficit) on investment in equity and debt instruments at fair value through other comprehensive income	(516)	E+F+M+N
5.3 Profit (loss) from conversion of financial statement from a foreign operation	(3,394)	H+P
5.4 Profit (loss) from Cash Flow Hedge Reserve	(358)	I+J+Q
5.5 Adjust profit (loss) from Cash Flow Hedge Reserve	358	I+J+Q
5.6 Other items from owner changes	(6,179)	R+S
5.7 Other	1,048	AL+AM
6. Regulatory deduction		
6.1 Net loss		
6.2 Goodwill	(37,661)	AA+AE-AI
6.3 Intangible assets	(9,729)	AB+AF-AJ
6.4 Deferred tax assets	(5,711)	AG-AK
Additional Tier 1 Capital (AT1)	3,573	
7. Non-controlling interest of consolidated companies under the Bank's financial business group to additional tier 1 ^{1/}	3,573	X
Tier 2 Capital (T2)	72,681	
8. Proceeds from issuing subordinated debentures	52,000	AH
9. General provision	20,182	AD
10. Non-controlling interest of consolidated companies under the Bank's financial business group to tier 2 capital ^{1/}	499	Y
Total Regulatory Capital (T1+T2)	423,496	

^{1/} Non-controlling interest qualified as capital is calculated based on BOT's requirement.

Unit : Million Baht

Capital related items as at December 31, 2024	Amount as disclosed in public financial statements – Financial Position ^{1/}	Amount as disclosed in the statement of financial position under the consolidated supervision ^{2/}	Ref.
ASSETS			
1. CASH	28,701	28,701	
2. INTERBANK AND MONEY MARKET ITEMS, NET	470,190	470,549	
3. FINANCIAL ASSETS MEASURED AT FVTPL	10,333	10,333	
4. DERIVATIVES ASSETS	27,767	27,767	
5. INVESTMENTS, NET	137,691	137,691	
6. INVESTMENTS IN SUBSIDIARIES AND JOINT VENTURES, NET	18,742	28,322	
6.1 INVESTMENTS IN ASSOCIATES : FAIR VALUE (GOODWILL)	-	19,469	AA
6.2 INVESTMENTS IN ASSOCIATES : FAIR VALUE (INTANGIBLE)	-	194	AB
6.3 INVESTMENTS IN ASSOCIATES : OTHER	-	8,659	AC
7. LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLE, NET			
7.1 LOANS TO CUSTOMERS	1,895,869	1,912,052	
7.2 ACCRUED INTEREST RECEIVABLES	12,619	12,945	
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLE	1,908,488	1,924,997	
7.3 LESS: ALLOWANCE FOR DOUBTFUL ACCOUNTS	(88,853)	(90,899)	
7.3.1 QUALIFIED AS CAPITAL		(20,157)	AD
7.3.2 NON - QUALIFIED AS CAPITAL		(70,742)	
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLE, NET	1,819,635	1,834,098	
8. PROPERTIES FOR SALE, NET	5,683	5,711	
9. PREMISES AND EQUIPMENT, NET	36,462	36,520	
10. GOODWILL AND OTHER INTANGIBLE ASSETS, NET	32,179	33,423	
10.1 GOODWILL	-	23,147	AE
10.2 INTANGIBLE ASSETS	-	10,276	AF
11. DEFERRED TAX ASSETS	5,438	5,936	AG
12. OTHER ASSETS, NET	27,253	27,667	
TOTAL ASSETS	2,620,074	2,646,718	

Unit: Million Baht

Capital related items as at December 31, 2024	Amount as disclosed in public financial statements – Financial Position ^{1/}	Amount as disclosed in the statement of financial position under the consolidated supervision ^{2/}	Ref.
LIABILITIES			
13. DEPOSITS	1,822,229	1,820,533	
14. INTERBANK AND MONEY MARKET ITEMS	186,588	190,327	
15. LIABILITIES PAYABLE ON DEMAND	4,310	4,310	
16. DERIVATIVES LIABILITIES	26,584	26,584	
17. DEBT ISSUED AND BORROWINGS	100,320	100,320	
17.1 DEBT INSTRUMENTS QUALITFIED AS CAPITAL	-	52,000	AH
17.2 OTHER ISSUED DEBT AND BORROWING	-	48,320	
18. PROVISIONS	12,454	12,629	
19. DEFERRED TAX LIABILITIES	1,557	4,872	
19.1 DEFERRED TAX LIABILITIES : GOODWILL	-	4,510	AI
19.2 DEFERRED TAX LIABILITIES : INTANGIBLE ASSETS	-	335	AJ
19.3 DEFERRED TAX ASSETS : OTHER ITEMS	-	27	AK
20. OTHER LIABILITIES	70,223	71,614	
TOTAL LIABILITIES	2,224,265	2,231,189	
SHAREHOLDERS' EQUITY			
21. SHAREHOLDERS' EQUITY			
21.1 ISSUED AND PAID-UP SHARE CAPITAL (COMMON SHARE)	73,558	73,558	A
21.2 PREMIUM ON COMMON SHARE	52,879	52,879	B
21.3 OTHER RESERVES			
21.3.1 APPRAISAL SURPLUS	14,152	14,152	
21.3.1.1 REVALUATION SURPLUS : LAND	-	10,205	C
21.3.1.2 REVALUATION SURPLUS : BUILDING	-	3,947	D
21.3.2 REVALUATION SURPLUS (DEFICIT) ON INVESTMENTS	1,331	1,221	
21.3.2.1 INVESTMENT IN EQUITY SECURITIES	-	326	E
21.3.2.2 INVESTMENT IN DEBT SECURITIES	-	(31)	F
21.3.2.3 RESERVES FOR INVESTMENTS IN DEBT SECURITIES	-	7	G
21.3.2.4 RESERVES FOR LOAN FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	-	919	AL
21.3.3 PROFIT (LOSS) FROM CONVERSION OF FINANCIAL STATEMENT FROM A FOREIGN OPERATION	(2,040)	(2,189)	H
21.3.4 CASHFLOW HEDGING RESERVE	77	77	I
21.3.5 SHARE OF OTHER COMPREHENSIVE INCOME OF ASSOCIATES	(165)	(16)	J

Unit: Million Baht

Capital related items as at December 31, 2024	Amount as disclosed in public financial statements – Financial Position ^{1/}	Amount as disclosed in the statement of financial position under the consolidated supervision ^{2/}	Ref.
21.3.6 DEFERRED TAX OCI	(3,192)	(3,170)	
21.3.6.1 LAND	-	(2,041)	K
21.3.6.2 BUILDING	-	(789)	L
21.3.6.3 INVESTMENT IN EQUITY	-	(65)	M
21.3.6.4 INVESTMENT IN DEBT	-	6	N
21.3.6.5 RESERVES FOR INVESTMENTS IN DEBT SECURITIES	-	2	O
21.3.6.6 PROFIT (LOSS) FROM CONVERSION OF FINANCIAL STATEMENT FROM A FOREIGN OPERATION	-	-	P
21.3.6.7 CASHFLOW HEDGING RESERVE	-	(53)	Q
21.3.6.8 RESERVES FOR LOAN FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	-	(230)	AM
21.3.7 DEFICIT FROM BUSINESS COMBINATION UNDER COMMON CONTROL	(5,218)	(5,218)	R
21.3.8 PREMIUM OR DISCOUNT NET VALUE OF SUBSIDIARIES	(953)	(961)	S
21.4 RETAINED EARNINGS			
21.4.1 APPROPRIATED - LEGAL RESERVE	7,574	7,574	T
21.4.2 UNAPPROPRIATED	254,005	267,481	
21.4.2.1 NET PROFIT WHICH ALREADY APPROVED	-	253,633	U
21.4.2.2 NET PROFIT AWAIT FOR APPROVAL	-	13,848	W
21.5 NON-CONTROLLING INTEREST	3,801	10,141	
21.5.1 QUALIFIED AS AT1 CAPITAL	-	3,347	X
21.5.2 QUALIFIED AS T2 CAPITAL	-	509	Y
21.5.3 NON-QUALIFIED AS CAPITAL	-	6,285	Z
TOTAL SHAREHOLDERS' EQUITY	395,809	415,529	
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	2,620,074	2,646,718	

^{1/} This represents consolidated statement of financial position publicly disclosed in SEC website.

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Disclosure of reconciliation of regulatory capital components

Unit: Million Baht

Capital related items as at December 31, 2024	Component of regulatory capital reported by financial business group	References base on statement of financial position under the consolidated supervision
Total Tier 1 Capital (T1 = CET1+AT1)	340,720	
Common Equity Tier 1 (CET1)	337,373	
1. Issued and paid up share capital	73,558	A
2. Premium on share capital	52,879	B
3. Legal reserve	7,574	T
4. Retained earnings after appropriation	253,633	U
5. Other comprehensive income		
5.1 Changes in capital surplus from appraisal of lands, buildings or units in condominium	11,322	C+D+K+L
5.2 Revaluation surplus (deficit) on investment in equity and debt instruments at fair value through other comprehensive income	236	E+F+M+N
5.3 Profit (loss) from conversion of financial statement from a foreign operation	(2,189)	H+P
5.4 Profit (loss) from Cash Flow Hedge Reserve	8	I+J+Q
5.5 Adjust profit (loss) from Cash Flow Hedge Reserve	(8)	I+J+Q
5.6 Other items from owner changes	(6,179)	R+S
5.7 Other	689	AL+AM
6. Regulatory deduction		
6.1 Net loss	-	
6.2 Goodwill	(38,106)	AA+AE-AI
6.3 Intangible assets	(10,135)	AB+AF-AJ
6.4 Deferred tax assets	(5,909)	AG-AK
Additional Tier 1 Capital (AT1)	3,347	
7. Non-controlling interest of consolidated companies under the Bank's financial business group to additional tier 1 ^{1/}	3,347	X
Tier 2 Capital (T2)	72,666	
8. Proceeds from issuing subordinated debentures	52,000	AH
9. General provision	20,157	AD
10. Non-controlling interest of consolidated companies under the Bank's financial business group to tier 2 capital ^{1/}	509	Y
Total Regulatory Capital (T1+T2)	413,386	

^{1/} Non-controlling interest qualified as capital is calculated based on BOT's requirement.