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Basel III Pillar III Disclosures
As of June 30, 2019

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Basel III Pillar III Disclosures

As of June 30, 2019

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 BOT's Notification No. SorNorSor. 4/2556 Re: Information Disclosure as Regards to Capital Maintenance for Commercial Banks and No. SorNorSor. 5/2556 Re: Information Disclosure as Regards to Capital Maintenance for the Financial Business Group.

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

The companies in financial business group under Full Consolidation level totaled 21 companies are as following:

Company Name	Business Type
1. Bank of Ayudhya Public Company Limited	Commercial banking
2. Ayudhya Development Leasing Company Limited	Hire-purchase and leasing
3. Ayudhya Capital Auto Lease Public Company Limited	Hire-purchase and auto leasing
4. Ngern Tid Lor Company Limited	Hire-purchase and motorcycle loans
5. Ayudhya Capital Services Company Limited	Credit cards and personal loans
6. General Card Services Limited	Credit cards and personal loans
7. Krungsriayudhya Card Company Limited	Credit cards and personal loans
8. Siam Realty and Services Security Company Limited	Car rental services and personnel services
9. Total Services Solutions Public Company Limited	Collection services
10. Krungsri Asset Management Company Limited	Fund management
11. Krungsri Ayudhya AMC Limited	Asset management
12. Krungsri Securities Public Company Limited	Securities
13. Krungsri Factoring Company Limited	Factoring
14. Krungsri Life Assurance Broker Limited	Life assurance broker
15. Krungsri General Insurance Broker Limited	General insurance broker
16. Tesco Card Services Limited	Credit cards and personal loans
17. Tesco Life Assurance Broker Limited	Life assurance broker
18. Tesco General Insurance Broker Limited	General insurance broker
19. Krungsri Leasing Services Company Limited	Hire-purchase, leasing and sales finance
20. Hattha Kaksekar Limited	Micro finance
21. Krungsri Finnovate Company Limited	Venture capital

4. Capital information

4.1 Capital structure

Tier 1 Capital

Common Equity Tier 1

- Issued and fully paid-up share capital and net premium
- 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
  - Surplus (deficit) on revaluation of available for sales investment in debt and equity securities
  - 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
- Deferred tax assets (deducted item)
- Goodwill (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 Capital structure

Unit: Million Baht

Item	Financial Business Group		Bank-Only	
	June 30, 2019	December 31, 2018	June 30, 2019	December 31, 2018
1. Tier 1 Capital (1.1+1.2)	216,342	209,011	179,805	175,377
1.1 Common Equity Tier1 (CET1)	212,896	207,971	179,805	175,377
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	5,891	5,891	5,891	5,891
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	104,965	95,769	57,704	53,785
1.1.5 Other reserves				
1.1.5.1 Accumulated other comprehensive income	7,136	7,280	8,085	7,806
1.1.5.2 Other items from owner changes	(5,218)	(5,218)	(5,218)	(5,218)
1.1.6 Items to be deducted from CET1	(26,315)	(22,188)	(13,094)	(13,324)
1.2 Additional Tier 1	3,446	1,040	-	-
1.2.1 Components, which eligible for additional tier 1 of the Bank's financial business group, only portion held by non-controlling interest and third parties	3,446	1,040	-	-
2. Tier 2 Capital	80,755	60,469	73,438	53,599
2.1 Proceeds from issuing subordinated debentures	60,811	41,985	60,811	41,985
2.2 General provision	19,158	18,235	12,627	11,614
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	786	249	-	-
3. Total Regulatory Capital (1+2)	297,097	269,480	253,243	228,976

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 2019, the Bank maintains, as a policy, a minimum capital adequacy ratio above the minimum official requirement, which is currently required by the BOT at 11.5% (8.5%of the minimum capital adequacy ratio plus 2.5% of the capital conservation buffer, and 0.5% 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 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 for the Bank and the financial business group is adequate at all times.

Table 2 Minimum capital requirements classified by types of risk

Unit: Million Baht

Minimum capital requirements	Financial Business Group		Bank-Only	
	June 30, 2019	December 31, 2018	June 30, 2019	December 31, 2018
Performing assets	128,804	122,542	121,327	115,210
1. Claims on sovereigns and central banks, multilateral development banks (MDBs) and public sector entities (PSEs) that are treated as claims on sovereigns	666	552	470	349
2. Claims on banks, public sector entities (PSEs) that are treated as claims on banks and securities companies	3,716	3,866	3,505	3,701
3. Claims on corporate and public sector entities (PSEs) that are treated as claims on corporate	59,290	55,466	64,167	60,058
4. Claims on retail portfolios	48,419	46,369	33,308	31,369
5. Residential mortgage exposures	12,241	11,645	12,091	11,485
6. Other assets	4,472	4,644	7,786	8,248
Non-performing assets	1,473	1,456	1,334	1,329
Minimum capital requirements for credit risk	130,277	123,998	122,661	116,539
1. Interest rate risk	2,063	2,163	2,082	2,164
2. Equity price risk	9	-	8	-
3. Foreign exchange rate risk	335	641	346	151
4. Commodity price risk	-	-	-	-
Minimum capital requirements for market risk	2,407	2,804	2,436	2,315
Minimum capital requirements for operational risk	15,994	15,050	10,438	9,744
Total minimum capital requirements	148,678	141,852	135,535	128,598

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% for 2019 and the additional capital of 0.5% required from the Bank qualified as a Domestic systemically Important Bank (D-SIB) are included, total capital requirements as of June 30, 2019, would have been Baht 201,152 million on a Financial Business Group basis and Baht 183,370 million on a Bank-Only basis.

Table 3 Capital adequacy ratio

Unit: %

Ratios	Minimum BOT requirement*		Financial Business Group		Bank-Only	
	June 30, 2019	December 31, 2018	June 30, 2019	December 31, 2018	June 30, 2019	December 31, 2018
1. Total capital / Total risk weighted assets	11.50	10.375	16.99	16.15	15.88	15.13
2. Total Tier 1 capital / Total risk weighted assets	9.00	7.875	12.37	12.52	11.28	11.59
3. Total Common Equity Tier 1 capital / Total risk weighted assets	7.50	6.375	12.17	12.46	11.28	11.59

* The BOT requires banks to maintain minimum CAR at 8.5% and gradually increase the capital conservation buffer at 0.625% per year starting January 1, 2016 until reaching 2.5% by January 1, 2019.

Remark:

The BOT has adopted the supervisory framework for Domestic Systemically Important Banks (D-SIBs) by requiring qualified banks to maintain higher capital to better absorb losses from their operations. The Bank is identified as a D-SIB and required to maintain additional 1.0% of common equity tier 1 ratio. This new requirement will be phasing in starting at 0.5% on January 1, 2019 and 1.0% on January 1, 2020.

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

Table 4: Significant information of financial instrument eligible for capital fund

	Topic	Unique identifier BAY272A	Unique identifier BAY27NA	Unique identifier BAY27NB	Unique identifier BAY296A
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	TH0023037201	TH0023037B09	TH0023A37B03	TH0023039603
	BOT's regulation treatment				
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 BAY272A	Unique identifier BAY27NA	Unique identifier BAY27NB	Unique identifier BAY296A
8	Amount recognized in regulatory capital (unit: Million Baht)	Baht 10,000 million	Baht 17,007 million	Baht 14,978 million	Baht 18,825.7 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	August 11, 2016	May 24, 2017	November 17, 2017	June 14, 2019
12	Perpetual or dated	Having maturity date	Having maturity date	Having maturity date	Having maturity date
13	Original maturity date	February 11, 2027	November 24, 2027	November 17, 2027	June 14, 2029
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 BAY272A	Unique identifier BAY27NA	Unique identifier BAY27NB	Unique identifier BAY296A
15	Optional call date, contingent call dates and redemption amount	November 11, 2021 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:- (a) On any interest payment date falling after the lapse of 5 years from the issue date.	November 11, 2021 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:- (a) On any interest payment date falling after the lapse of 5 years from the issue date.	November 17, 2022 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:- (a) On the 5th. anniversary of the issue date or any interest payment date thereafter.	June 14, 2024 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:- (a) On the 5th. anniversary of the issue date or any interest payment date thereafter.

	Topic	Unique identifier BAY272A	Unique identifier BAY27NA	Unique identifier BAY27NB	Unique identifier BAY296A
		(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. (c) If the Subordinate Instruments are fully excluded from Tier 2 capital as a result of the change in the applicable regulations. (d) Any other event as permitted by the BOT after the Issue Date.	(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. (c) If the Subordinate Instruments are fully excluded from Tier 2 capital as a result of the change in the applicable regulations. (d) Any other event as permitted by the BOT after the Issue Date.	(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. (c) If the Subordinate Instruments are fully excluded from Tier 2 capital as a result of the change in the applicable regulations. (d) Any other event as permitted by the BOT after the Issue Date.	(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. (c) If the Subordinate Instruments are fully excluded from Tier 2 capital as a result of the change in the applicable regulations. (d)Any other event as permitted by the BOT after the Issue Date.
16	Subsequent call dates, if applicable	On any interest payment date after the 5th (fifth) anniversary of the date of issuance of the Subordinate Instruments.	On any interest payment date after the 5th (fifth) anniversary of the date of issuance of the Subordinate Instruments.	On any interest payment date after the 5th (fifth) anniversary of the date of issuance of the Subordinate Instruments.	On any interest payment date after the 5th (fifth) anniversary of the date of issuance of the Subordinate Instruments.
	Coupons / dividends				
17	Fixed or floating	Fixed Rate until maturity date	Fixed Rate until maturity date	Fixed Rate until maturity date	Fixed Rate until maturity date

	Topic	Unique identifier BAY272A	Unique identifier BAY27NA	Unique identifier BAY27NB	Unique identifier BAY296A
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	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
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
26	If convertible, conversion rate	None	None	None	None
27	If convertible, specify instrument type convertible into	None	None	None	None

	Topic	Unique identifier BAY272A	Unique identifier BAY27NA	Unique identifier BAY27NB	Unique identifier BAY296A
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 BAY272A	Unique identifier BAY27NA	Unique identifier BAY27NB	Unique identifier BAY296A
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Superior to the holders of (a) all classes of equity securities of the issuer, including holders of preference shares (b) Additional Tier 1 securities (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).	Superior to the holders of (a) all classes of equity securities of the issuer, including holders of preference shares (b) Additional Tier 1 securities (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).	Superior to the holders of (a) all classes of equity securities of the issuer, including holders of preference shares (b) Additional Tier 1 securities (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).	Superior to the holders of (a) all classes of equity securities of the issuer, including holders of preference shares (b) Additional Tier 1 securities (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).

Table 5: Reconciliation of regulatory capital components

Unit: Million Baht

Capital related items as at June 30, 2019	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	30,735	30,864	
2. INTERBANK AND MONEY MARKET ITEMS, NET	279,486	279,991	
3. CLAIMS ON SECURITY	15,132	15,132	
4. DERIVATIVES ASSETS	21,169	21,169	
5. INVESTMENTS, NET	143,234	141,486	
6. INVESTMENTS IN SUBSIDIARIES AND JOINT VENTURES, NET	11,251	-	
7. LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLE, NET	-	-	
7.1 LOANS TO CUSTOMERS	1,840,857	1,873,390	
7.2 ACCRUED INTEREST RECEIVABLES	4,450	4,789	
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLE	1,845,307	1,878,179	
7.3 LESS:DEFERRED REVENUE	(84,494)	(87,000)	
7.4 LESS:ALLOWANCE FOR DOUBTFUL ACCOUNTS	(62,363)	(66,261)	
Qualified as capital	-	(19,158)	T
Non-qualified as capital	-	(47,103)	
7.5 LESS:REVALUATION ALLOWANCE FOR DEBT RESTRUCTURING	(1,620)	(1,799)	
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLE, NET	1,696,830	1,723,119	
8. CUSTOMER'S LIABILITIES UNDER ACCEPTANCE	545	545	
9. PROPERTIES FOR SALE, NET	3,370	3,441	
10. PREMISES AND EQUIPMENT, NET	25,309	25,977	
11. GOODWILL AND OTHER INTANGIBLE ASSETS, NET	16,684	22,041	
Goodwill	-	17,022	I
Intangible assets	-	5,019	L
12. DEFERRED TAX ASSETS	4,363	5,370	
Deferred tax liabilities of intangible assets	-	(170)	M
Deferred tax liabilities of goodwill	-	(457)	J
Deferred tax asset of other items	-	5,997	O
13. OTHER ASSETS, NET	29,103	30,160	
TOTAL ASSETS	2,277,211	2,299,295	

Unit: Million Baht

Capital related items as at June 30, 2019	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			
14. DEPOSITS	1,497,469	1,496,072	
15. INTERBANK AND MONEY MARKET ITEMS, NET	243,767	248,767	
16. LIABILITIES PAYABLE ON DEMAND	7,928	7,928	
17. LIABILITIES TO DELIVER SECURITY	15,132	15,132	
18. DERIVATIVES LIABILITIES	24,868	24,868	
19. DEBT ISSUED AND BORROWINGS	163,553	171,529	
Debt instruments that are qualified as capital	-	60,811	S
Other issued debt and borrowings	-	110,718	
20. BANK'S LIABILITIES UNDER ACCEPTANCES	545	545	
21. PROVISIONS	9,210	9,335	
22. DEFERRED TAX LIABILITIES	1,119	1,096	
Deferred tax liabilities of intangible assets	-	115	N
Deferred tax liabilities of other items	-	151	K
Deferred tax assets of other items	-	830	P
23. OTHER LIABILITIES	53,448	56,188	
TOTAL LIABILITIES	2,017,039	2,031,460	
SHAREHOLDERS' EQUITY			
24. SHAREHOLDERS' EQUITY			
24.1 ISSUED AND PAID-UP SHARE CAPITAL (COMMON SHARE)	73,558	73,558	A
24.2 PREMIUM (DISCOUNT) ON COMMON SHARE	52,879	52,879	B
24.3 OTHER RESERVES	-	-	
24.3.1 Appraisal surplus	7,786	7,786	E
24.3.2 Revaluation surplus (deficit) on investments	299	209	F
Investment in equity securities	-	30	
Investment in debt securities	-	179	
24.3.3 Profit (loss) from conversion of financial statement from a foreign operation	(859)	(859)	G
24.3.4 Deficit from business combination under common control	(5,218)	(5,218)	H

Unit: Million Baht

Capital related items as at June 30, 2019	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.
24.4 RETAINED EARNINGS			
24.4.1 APPROPRIATED - LEGAL RESERVE	5,891	5,891	C
24.4.2 UNAPPROPRIATED	124,705	125,419	
Net profit which already approved	-	104,965	D
Net profit await for approval	-	20,454	
24.5 NON-CONTROLLING INTEREST	1,131	8,170	
Qualified as AT1 capital	-	3,446	Q
Qualified as T2 capital	-	786	R
Non-qualified as capital	-	3,938	
TOTAL SHAREHOLDERS' EQUITY	260,172	267,835	
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	2,277,211	2,299,295	

Note

[1/] This represents Consolidated statement of financial position publically disclosed in SEC website.

[2/] This represents Consolidated statement of financial position prepared under BOT's regulation that all entities listed out in content 3: The companies under financial business group under Full Consolidation, 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, 2019	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)	216,342	
Common Equity Tier 1 (CET1)	212,896	
1. Issued and paid up share capital	73,558	A
2. Premium on share capital	52,879	B
3. Legal reserve	5,891	C
4. Retained earnings after appropriation	104,965	D
5. Other comprehensive income		
5.1 Changes in capital surplus from appraisal of lands, buildings or units in condominium	7,786	E
5.2 Revaluation surplus (deficit) on investment in equity and debt securities – available for sales	209	F
5.3 Profit (loss) from conversion of financial statement from a foreign operation	(859)	G
5.4 Other items from owner changes	(5,218)	H
6. Regulatory deduction		
6.1 Goodwill	(16,414)	I+J-K
6.2 Intangible assets	(4,734)	L+M-N
6.3 Deferred tax assets	(5,167)	O-P
Additional Tier 1 Capital (AT1)	3,446	
7. Non-controlling interest of consolidated companies under the Bank's financial business group to additional tier 1	3,446	Q[1/]
Tier 2 Capital (T2)	80,755	
8. Proceeds from issuing subordinated debentures	60,811	S
9. General provision	19,158	T
10. Non-controlling interest of consolidated companies under the Bank's financial business group to tier 2 capital	786	R[1/]
Total Regulatory Capital (T1+T2)	297,097	

[1/] Starting from 1 January 2018, no remaining amount of item to be included in or deducted from capital under the Basel III because all items are 100% included in or deducted

Unit: Million Baht

Capital related items as at December 31, 2018	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	34,679	35,071	
2. INTERBANK AND MONEY MARKET ITEMS, NET	245,553	246,396	
3. CLAIMS ON SECURITY	12,739	12,739	
4. DERIVATIVES ASSETS	14,115	14,115	
5. INVESTMENTS, NET	134,749	134,749	
6. INVESTMENTS IN SUBSIDIARIES AND JOINT VENTURES, NET	2,620	-	
7. LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLE, NET			
7.1 LOANS TO CUSTOMERS	1,749,254	1,801,122	
7.2 ACCRUED INTEREST RECEIVABLES	4,326	4,544	
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLE	1,753,580	1,805,666	
7.3 LESS:DEFERRED REVENUE	(77,236)	(80,131)	
7.4 LESS:ALLOWANCE FOR DOUBTFUL ACCOUNTS	(59,791)	(63,622)	
Qualified as capital	-	(18,235)	S
Non-qualified as capital	-	(45,387)	
7.5 LESS:REVALUATION ALLOWANCE FOR DEBT RESTRUCTURING	(1,569)	(1,747)	
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLE, NET	1,614,984	1,660,166	
8. CUSTOMER'S LIABILITIES UNDER ACCEPTANCE	565	565	
9. PROPERTIES FOR SALE, NET	3,478	3,536	
10. PREMISES AND EQUIPMENT, NET	26,239	26,841	
11. GOODWILL AND OTHER INTANGIBLE ASSETS, NET	16,642	16,908	
Goodwill	-	12,519	I
Intangible assets	-	4,389	K
12. DEFERRED TAX ASSETS	4,274	5,281	
Deferred tax liabilities of intangible assets	-	(267)	L
Deferred tax liabilities of goodwill	-	(573)	J
Deferred tax asset of other items	-	6,122	N
13. OTHER ASSETS, NET	62,985	24,268	
TOTAL ASSETS	2,173,622	2,180,635	

Unit: Million Baht

Capital related items as at December 31, 2018	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			
14. DEPOSITS	1,426,348	1,425,022	
15. INTERBANK AND MONEY MARKET ITEMS, NET	244,097	248,097	
16. LIABILITIES PAYABLE ON DEMAND	5,991	5,991	
17. LIABILITIES TO DELIVER SECURITY	12,739	12,739	
18. DERIVATIVES LIABILITIES	13,540	13,540	
19. DEBT ISSUED AND BORROWINGS	155,650	167,875	
Debt instruments that are qualified as capital	-	41,985	R
Other issued debt and borrowings	-	125,890	
20. BANK'S LIABILITIES UNDER ACCEPTANCES	565	565	
21. PROVISIONS	7,764	7,865	
22. DEFERRED TAX LIABILITIES	4	4	
Deferred tax liabilities of intangible assets	-	2	M
Deferred tax liabilities of goodwill	-	2	
Deferred tax assets of other items	-	-	O
23. OTHER LIABILITIES	63,205	52,569	
TOTAL LIABILITIES	1,929,903	1,934,267	
SHAREHOLDERS' EQUITY			
24. SHAREHOLDERS' EQUITY			
24.1 ISSUED AND PAID-UP SHARE CAPITAL (COMMON SHARE)	73,558	73,558	A
24.2 PREMIUM (DISCOUNT) ON COMMON SHARE	52,879	52,879	B
24.3 OTHER RESERVES	-	-	
24.3.1 Appraisal surplus	7,895	7,895	E
24.3.2 Revaluation surplus (deficit) on investments	(90)	(178)	F
Investment in equity securities	-	(177)	
Investment in debt securities	-	(1)	
24.3.3 Profit (loss) from conversion of financial statement from a foreign operation	(437)	(437)	G
24.3.4 Deficit from business combination under common control	(5,218)	(5,218)	H

Unit: Million Baht

Capital related items as at December 31, 2018	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.
24.4 RETAINED EARNINGS			
24.4.1 APPROPRIATED - LEGAL RESERVE	5,891	5,891	C
24.4.2 UNAPPROPRIATED	108,159	108,276	
Net profit which already approved	-	95,769	D
Net profit await for approval	-	12,507	
24.5 NON-CONTROLLING INTEREST	1,082	3,702	
Qualified as AT1 capital	-	1,040	P
Qualified as T2 capital	-	249	Q
Non-qualified as capital	-	2,412	
TOTAL SHAREHOLDERS' EQUITY	243,719	246,368	
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	2,173,622	2,180,635	

Note

[1/] This represents Consolidated statement of financial position publically disclosed in SEC website.

[2/] This represents Consolidated statement of financial position prepared under BOT's regulation that all entities listed out in content 3: The companies under financial business group under Full Consolidation, are included in this consolidated statement of financial position.

Disclosure of reconciliation of regulatory capital components

Unit: Million Baht

Capital related items as at December 31, 2018	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)	209,011	
Common Equity Tier 1 (CET1)	207,971	
1. Issued and paid up share capital	73,558	A
2. Premium on share capital	52,879	B
3. Legal reserve	5,891	C
4. Retained earnings after appropriation	95,769	D
5. Other comprehensive income		
5.1 Changes in capital surplus from appraisal of lands, buildings or units in condominium	7,895	E
5.2 Revaluation surplus (deficit) on investment in equity and debt securities – available for sales	(178)	F
5.3 Profit (loss) from conversion of financial statement from a foreign operation	(437)	G
5.4 Other items from owner changes	(5,218)	H
6. Regulatory deduction		
6.1 Goodwill	(11,946)	I+J
6.2 Intangible assets	(4,120)	K+L- M[1/]
6.3 Deferred tax assets	(6,122)	N-O
Additional Tier 1 Capital (AT1)	1,040	
7. Non-controlling interest of consolidated companies under the Bank's financial business group to additional tier 1	1,040	P[2/]
Tier 2 Capital (T2)	60,469	
8. Proceeds from issuing subordinated debentures	41,985	R
9. General provision	18,235	S
10. Non-controlling interest of consolidated companies under the Bank's financial business group to tier 2 capital	249	Q[2/]
Total Regulatory Capital (T1+T2)	269,480	

[1/] Starting from 1 January 2018, no remaining amount of item to be included in or deducted from capital under the Basel III because all items are 100% included in or deducted.

[2/] Non-controlling interest qualified as capital is calculated basing on BOT's requirement.

Table 6: Disclosure of capital under Basel III during transitional period

Unit: Million Baht

Capital amount, eligible items, adjustment items and deduction items	Financial Business Group			
	June 30, 2019		December 31, 2018	
	Capital amount	Transitional adjustment amount*	Capital amount	Transitional adjustment amount*
Total Tier 1 Capital (T1 = CET1+AT1)	216,342	-	209,011	-
Common Equity Tier 1 capital (CET1)	212,896	-	207,971	-
1. Issued and paid up share capital	73,558	-	73,558	
2. Premium on share capital	52,879	-	52,879	
3. Legal reserve	5,891	-	5,891	
4. Retained earnings after appropriation	104,965	-	95,769	
5. Other comprehensive income				
5.1 Changes in capital surplus from appraisal of lands, buildings or units in condominium	7,786	-	7,895	
5.2 Revaluation surplus (deficit) on investment in equity securities	30	-	(177)	
5.3 Revaluation surplus (deficit) on investment in debt securities	179	-	(1)	
5.4 Profit (loss) from conversion of financial statement from a foreign operation	(859)	-	(437)	
5.5 Other items from owner changes	(5,218)	-	(5,218)	
6. Regulatory deduction				
6.1 Goodwill	(16,414)	-	(11,946)	
6.2 Intangible assets	(4,734)	-	(4,120)	
6.3 Deferred tax assets	(5,167)	-	(6,122)	
Additional Tier 1 capital (AT1)	3,446	-	1,040	-
7. Non-controlling interest of consolidated companies under the Bank's financial business group to additional tier 1**	3,446	-	1,040	
Tier 2 capital (T2)	80,755	-	60,469	-
8. Proceeds from issuing subordinated debentures	60,811	-	41,985	
9. General provision	19,158	-	18,235	
10. Non-controlling interest of consolidated companies under the Bank's financial business group to tier 2 capital**	786	-	249	
Total Regulatory Capital (TC = T1 + T2)	297,097	-	269,480	-

* Starting from 1 January 2018, no remaining amount of item to be included in/or deducted from capital under the Basel III because all items are 100% included in/or deducted.

** Non-Controlling interest qualified as capital is calculated based on BOT's requirement.

Unit: Million Baht

Capital amount, eligible items, adjustment items and deduction items	Bank-Only			
	June 30, 2019		December 31, 2018	
	Capital amount	Transitional adjustment amount*	Capital amount	Transitional adjustment amount**
Total Tier 1 Capital (T1 = CET1+AT1)	179,805	-	175,377	-
Common Equity Tier 1 capital (CET1)	179,805	-	175,377	-
1. Issued and paid up share capital	73,558		73,558	
2. Premium on share capital	52,879		52,879	
3. Legal reserve	5,891		5,891	
4. Retained earnings after appropriation	57,704		53,785	
5. Other comprehensive income				
5.1 Changes in capital surplus from appraisal of lands, buildings or units in condominium	7,786		7,895	
5.2 Revaluation surplus (deficit) on investment in equity securities	118		(88)	
5.3 Revaluation surplus (deficit) on investment in debt securities	181		(1)	
5.4 Other items from owner changes	(5,218)		(5,218)	
6. Regulatory deduction				
6.1 Goodwill	(10,068)		(10,214)	
6.2 Intangible assets	(2,791)		(2,629)	
6.3 Deferred tax assets	(235)		(481)	
Additional Tier 1 capital (AT1)	-	-	-	-
Tier 2 capital (T2)	73,438	-	53,599	-
7. Proceeds from issuing subordinated debentures	60,811		41,985	
8. General provision	12,627		11,614	
Total Regulatory Capital (T1 + T2)	253,243	-	228,976	-

* Starting from 1 January 2018, no remaining amount of item to be included in/or deducted from capital under the Basel III because all items are 100% included in/or deducted.