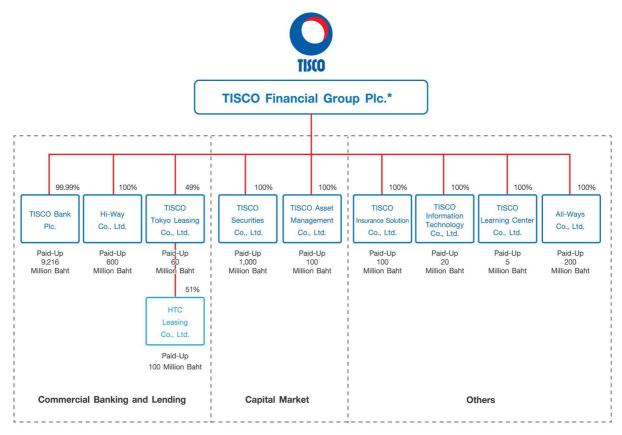


Information Disclosures under Basel III Capital Requirement As of 30 June 2023

Scope of Information Disclosure

TISCO Financial Group Public Company Limited (TISCO) discloses information under Basel III capital requirement based on the full consolidated position and in accordance with the Bank of Thailand's notification SorNorSor 15/2562 on the regulatory disclosure requirement for consolidated financial institutions (2nd edition). The full-consolidation structure of TISCO Financial Group can be shown as follow.



*Listed in The Stock Exchange of Thailand

However, TISCO Tokyo Leasing Co., Ltd. is not included in the consolidated financial statements since its shares are held by TISCO Group in a ratio of less than 50% of issued and paid-up shares. In addition, TISCO Group adopts a materiality concept which is in consistent with accounting concept.





Key Prudential Metrics

Table 1 Key Prudential Metrics

	Items	30 Jun 23	31 Dec 22			
Capital (Unit : Million Baht)						
1	Common Equity Tier I (CET1)	33,476	32,372			
1A	Fully Loaded ECL CET1 ^{1/}	33,476	32,372			
2	Tier I Capital	33,477	32,372			
2A	Fully Loaded ECL Tier 1	33,477	32,372			
3	Total Capital	40,089	38,920			
3A	Fully Loaded ECL Total Capital	40,089	38,920			
Risk-We	ighted Assets (Unit : Million Baht)					
4	Total Risk-Weighted Assets (RWA)	198,576	188,764			
Total Ca	pital Adequacy Ratio (%)					
5	CET1 Ratio	16.86	17.15			
5A	Fully Loaded ECL CET1 Ratio	16.86	17.15			
6	Tier 1 Ratio	16.86	17.15			
6A	Fully Loaded ECL Tier 1 Ratio	16.86	17.15			
7	Total Capital Ratio	20.19	20.62			
7A	Fully Loaded ECL Total Capital Ratio	20.19	20.62			
Capital A	Add-On Ratio (%)					
8	Conservation Buffer Ratio	2.50	2.50			
9	Countercyclical Buffer Ratio	-	-			
10	Higher Loss Absorbency	-	-			
11	Total Capital Add-on Ratio	2.50	2.50			
12	Remaining CET1 Ratio after Minimum Total Capital Ratio Requirement 2/	9.86	10.15			

 $^{^{1/}}$ Expected Credit Loss (ECL) under The Thai Financial Reporting Standard No. 9 (TFRS 9) adoption

As of 1 January 2020, the amount of allowance for expected credit loss (ECL) as determined in accordance with TFRS 9: Financial Instruments was lower than the amount of allowance for doubtful accounts as of 31 December 2019 as determined in accordance with the former accounting policy by 2,113 million Baht, which had been released in quarterly basis within 2 years under straight-line method, in line with the Bank of Thailand's guideline, and was completely released at the end of 2021.

^{2/} Remaining CET1 ratio after minimum total capital ratio requirement is not necessarily equal to the difference between CET1 ratio in item 5 and the minimum CET1 ratio requirement at 4.5% since CET 1 ratio might already be included in the minimum Tier 1 ratio requirement at 6% and/or the minimum total capital ratio requirement at 8.5%.





Capital Structure

According to the Bank of Thailand's regulation, the regulatory capital for commercial banks registered in Thailand and based on Internal Rating Based Approach (IRB) consists of Common Equity Tier 1 (CET1), Additional Tier 1, and Tier 2 Capital. CET1 capital includes paid up capital, premium (discount) on share capital and warrants, statutory reserve, reserves appropriated from net profits, net profit after appropriation, and other components following the Bank of Thailand's regulation, which are the net amount after regulatory adjustments such as goodwill and intangible assets, where Additional Tier 1 capital consists of money received from the issuance of non-cumulative preferred stocks and money received from the issuance of debts instruments that are subordinated to depositors, general creditors, and other subordinated debts of the Group, which are the net amount after regulatory adjustments such as reciprocal cross holding in the Additional Tier 1 capital of banking, financial and insurance entities.

Tier 2 capital is the sum of instruments issued by the bank which meet the criteria for inclusion in Tier 2 capital, general provision and surplus of provision, less any deduction from Tier 2 capital.

For TISCO Group, Tier 1 capital primarily comprises of paid-up share capital and cumulative profit after appropriation, while Tier 2 capital mostly consists of long-term subordinated debentures issued. Additionally, the deductions from shortage of reserve are also incorporated in Tier 1 capital.



Table 2 TISCO Financial Group's Capital Structure

Unit: Million Baht

Items	30 Jun 23	31 Dec 22
1. Tier 1 Capital		32,372
1.1 CET 1	33,476	32,372
1.1.1 Paid-up share capital	8,006	8,006
1.1.2 Premium (discount) on share capital	1,018	1,018
1.1.3 Warrants	-	-
1.1.4 Statutory reserves	801	801
1.1.5 Reserve appropriated from net profit	-	-
1.1.6 Retained earnings after appropriation	22,846	21,739
1.1.7 Other components of CET1 and disclosed reserves	1,843	1,831
1.1.8 Non-controlling interests	-	-
1.1.9 Any adjustments of CET 1	-	-
1.1.10 Deductions from CET 1 *	1,039	1,024
1.2 Additional Tier 1	0.1	0.1
1.2.1 Non-cumulative perpetual preferred stock and non-cumulative perpetual preferred stock warrants	0.1	0.1
1.2.2 Hybrid Tier 1 to be counted as Tier 1 Capital	-	-
1.2.3 Surplus (shortfall) from the issue of instruments in 1.2.1-1.2.2 where the bank receives funds	-	-
1.2.4 Eligible non-controlling interests	-	-
1.2.5 Deductions from Additional Tier 1 Capital **	-	-
2. Tier 2 Capital	6,612	6,547
2.1 Cumulative perpetual preferred stock and cumulative perpetual preferred stock warrants	-	-
2.2 Funds received from debt instruments subordinated to depositors and general creditors	5,040	5,040
2.3 Surplus (shortfall) from the issue of the instruments 2.1-2.2 where the bank receives funds	-	-
2.4 General provision	732	721
2.5 Surplus of provisions	840	787
2.6 Deductions from Tier 2 ***	-	-
3. Total Regulatory Capital	40,089	38,920

^{*} e.g. Net losses, goodwill, intangible assets, deferred tax assets, and shortfall of provisions

Capital Adequacy under Basel III Capital Accord

Based on minimum capital requirement under Basel III effective since the beginning of 2014, TISCO Group has adopted the Internal Rating Based Approach (IRB) for regulatory capital calculation of credit risk since December 31, 2012. The IRB approach is considered more sophisticated calculation given that it can truly reflect TISCO Group risk profiles as well as assets quality with more prudent than the calculation from the Standardized Approach (SA) which is less comprehensive risk weights subject to quality of assets. The risk parameters relied on determining the capital requirement consists of Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD).

^{**} Investment in financial instruments which can be counted as Tier 1 Capital of commercial bank

^{***} Investment in financial instruments which can be counted as Tier 2 Capital of commercial bank





Capital adequacy of the TISCO Group is still in strong position and adequate to support business expansion into the future. At the end of June 2023, the regulatory capital adequacy ratio (BIS ratio) based on IRB approach stood at 20.19%, remaining higher than 11% required by the Bank of Thailand, while Tier-I capital adequacy ratio stood at 16.86%, which remained higher than the minimum requirement at 8.5%.

Table 3 Minimum Capital Requirements for Credit Risk by Asset Classes under SA Approach

Unit: Million Baht

Credit Risk - SA	30 Jun 23	31 Dec 22
Performing	1,911	1,814
 Claims on Financial Institutions and Public Sector Entities treated as Claims on Financial Institutions and Securities Company 	56	27
Claims on Corporate and Public Sector Entities treated as Claims on Corporate	589	522
3. Claims on Retail	944	919
4. Claims on Residentail Property	323	346
5. Other Assets	-	-
Non-performing	89	94
Total Minimum Capital Requirements for Credit Risk - SA	2,000	1,908

Table 4 Minimum Capital Requirements for Credit Risk by Asset Classes under IRB Approach

Unit: Million Baht

Credit Risk - IRB	30 Jun 23	31 Dec 22
Non-Default	11,969	11,273
1. Corporate Lending	5,064	4,520
2. Retail	6,055	5,878
3. Equity Exposure	364	373
4. Other Assets	486	502
Default	297	244
Total Minimum Capital Requirements for Credit Risk - IRB	12,266	11,517

Table 5 Minimum Capital Requirements for Equity Exposures under IRB Approach

Unit: Million Baht

Minimum Capital Requirements for Equity Exposures under IRB Approach	30 Jun 23	31 Dec 22
Equity Exposure with an Exemption from IRB Calculation	364	373
Total Minimum Capital Requirements for Equity Exposures under IRB Approach	364	373





Table 6 Minimum Capital Requirements for Market Risk (Standardized Approach / Internal Model Approach)

Unit: Million Baht

Minimum Capital Requirements for Market Risk	30 Jun 23	31 Dec 22
Standardized Approach	71	66
Internal Model Approach	-	-
Total Minimum Capital Requirements for Market Risk	71	66

^{*} Since the transaction amount in trading book of TISCO Group was lower than the minimum thresholds required by the Bank of Thailand, the market risk capital was maintained only for the element that cover price risk of commodities related products.

Table 7 Minimum Capital Requirements for Operational Risk

Unit: Million Baht

Minimum Capital Requirements for Operational Risk	30 Jun 23	31 Dec 22
Standardized Approach	2,541	2,554
Total Minimum Capital Requirements for Operational Risk	2,541	2,554

Table 8 TISCO Bank's Capital Adequacy Ratio

Unit: %

	30	30 Jun 23		31 Dec 22	
Ratio	TISCO's Capital Ratio	Regulatory Minimum Requirement	TISCO's Capital Ratio	Regulatory Minimum Requirement	
1. Total Capital Adequacy Ratio	20.19%	11.00%	20.62%	11.00%	
2. Total Tier I Capital Adequacy Ratio	16.86%	8.50%	17.15%	8.50%	
3. CET 1 Capital Adequacy Ratio	16.86%	7.00%	17.15%	7.00%	

Market Risk

An effective market risk management has been established by adopting the risk management policy approved by the Risk Management Committee, supported by enterprise risk management function in order to ensure appropriate application of the policy in all functions.

In accordance with the market risk capital requirement based on the Bank of Thailand's rules and regulations, since the trading book position of TISCO is still below the minimum thresholds, TISCO is required to maintain its capital to support the market risk only for the element that cover the price risk of commodities related product. However, internal market risk assessments including all positions related to price and interest rate change has been performed to ensure the effective market risk management still in place.



Table 9 Minimum Capital Requirement for Market Risk under Standardised Approach

Unit: Million Baht

Minimum Capital Requirement for Market Risk under SA	30 Jun 23	31 Dec 22
1. Interest Rate Risk	-	-
2. Equity Price Risk	-	-
3. Foreign Exchange Rate Risk	-	-
4. Commodity Price Risk	71	66
Total	71	66



Composition of capital disclosure requirements

Attachment 1

Main features of regulatory capital instruments

Subject		Description					
1	Issuer		TIS	CO Financial Group Public Company Limi	ted		
2	Unique identifier	TISCO292A	TISCO292B	TISCO 306A	TISCO 30OA	TISCO 317A	
	BOT's regulatory treatment						
3	Instrument type (CET 1 / Tier 1 / Tier 2)	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	
4	Qualified as capital under Basel III	Qualified	Qualified	Qualified	Qualified	Qualified	
5	If not, specify unqualified feature as per the Basel III regulation	-	-	-	-	-	
6	Recognised as capital partially or in full	Fully recognised	Fully recognised	Fully recognised	Fully recognised	Fully recognised	
7	Eligible at solo/ group / group & solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	
8	Amount recognised in regulatory capital (Unit: million baht)	1,200 MM baht	1,200 MM baht	690 MM baht	1,250 MM baht	700 MM baht	
9	Par value of instrument (Unit: baht)	1,000 baht	1,000 baht	1,000 baht	1,000 baht	1,000 baht	
10	Accounting classification	Financial liabilities stated at	Financial liabilities stated at	Financial liabilities stated at	Financial liabilities stated at	Financial liabilities stated at	
		amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	
11	Original date of issuance	February 1, 2019	February 22, 2019	June 10, 2020	October 21, 2020	July 7, 2021	
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	
13	Original maturity date	February 1, 2029	February 22, 2029	June 10, 2030	October 21, 2030	July 7, 2031	
14	Issuer call subject to prior supervisory approval	Issuer call option with BOT's	Issuer call option with BOT's	Issuer call option with BOT's	Issuer call option with BOT's	Issuer call option with BOT's	
		prior approval	prior approval	prior approval	prior approval	prior approval	
15	Optional call date, contingent call dates and redemption	(1) On the 5th anniversary from the issue d	ate or at any coupon dates after the 5th y	ear of issuance; or			
	amount	(2) Any change in tax law which affect tax	benefits of the issuer; or				
		(3) Any change in regulatory capital require	ment that occurs on or after the issue date	e which disqualifies these debentures to be	included in the Tier 2 capital of the issuer	; or	
		(4) Any other conditions which the Bank of	Thailand may prescribe				
16	Subsequent call dates, if applicable						
	Coupons / Other returns						
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	Fixed at 4.0%	Fixed at 4.0%	Fixed at 3.15%	Fixed at 3.50%	Fixed at 3.25%	
19	Existence of a dividend stopper	No dividend stopper	No dividend stopper	No dividend stopper	No dividend stopper	No dividend stopper	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of step up or other incentive to redeem	No step up interest payment	No step up interest payment	No step up interest payment	No step up interest payment	No step up interest payment	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	



	Subject	Description					
	Issuer		TISCO Financial Group Public Company Limited				
	Unique identifier	TISCO292A	TISCO292B	TISCO 306A	TISCO 30OA	TISCO 317A	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	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	Write-down feature	Write-down feature	Write-down feature	Write-down feature	Write-down feature	
30	If write-down, write-down trigger(s)	In case of non-viability a	nd/or regulatory authorities deciding to p	provide financial aids to the issuer, these	debentures may be required to be writte	en off (fully or partially).	
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	Full or partial write-down	
32	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	
33	if temporary write-down, description of write-up mechanism	-	-	-	-	-	
34	Position in subordination hierarchy in liquidation (specify	Hybrid debt capital instrument /	Hybrid debt capital instrument /	Hybrid debt capital instrument /	Hybrid debt capital instrument /	Hybrid debt capital instrument /	
	instrument type immediately senior to instrument)	Preferred stock / Common stock	Preferred stock / Common stock	Preferred stock / Common stock	Preferred stock / Common stock	Preferred stock / Common stock	





Attachment 2

Reconciliation Requirements

Unit: MM baht

	Unit: MM baht						
	Items related to capital funds as of June 30, 2023	Balance sheet as in published financial statements (a)	Under regulatory scope of consolidation (b)	References (c)			
<u>Assets</u>							
1.	Cash	948	948				
2.	Interbank and money market items - net	37,582	37,582				
3.	Financial Asset measured at Fair Value through Profit or Loss (FVPL)	2,036	2,036				
4.	Derivatives assets	-	-				
5.	Investments - net	3,538	3,538				
6.	Investment in subsidiaries - net	884	917				
7.	Loans to customers and accrued interest receivables - net	220,953	220,953				
8.	Property foreclosed - net	16	16				
9.	Premises and equipment - net	2,887	2,887				
10.	Goodwill and intangible assets - net	85	85	K			
11.	Deferred tax assets	865	865				
12.	Other assets - net	4,566	4,566				
	Total Assets	274,359	274,392				
<u>Liabilities</u>							
13.	Deposits	199,356	199,389				
14.	Interbank and money market items - net	6,514	6,514				
15.	Liabilities payable on demand	229	229				
16.	Financial liabilities measured at fair value through profit and loss (FVPL)	-	-				
17.	Derivatives liabilities	84	84				
18.	Debts issued and borrowings						
	18.1 Subordinated unsecured debentures	5,040	5,040	М			
	18.2 Unsubordinated unsecured debentures	8,910	8,910				
	18.3 Unsubordinated guaranteed debentures	-	-				
	18.4 Bills of exchange and Promissory notes	36	36				
19	Provisions	1,917	1,917				
20.	Accrued interest payables	-	-				
21.	Other liabilites	12,059	12,059				
	Total Liabilities	234,146	234,179				



	Unit: MM baht			
Items related to capital funds as of June 30, 2023	Balance sheet as in published financial statements (a)	Under regulatory scope of consolidation (b)	References (c)	
22. Shareholders' Equity				
22.1 Share capital				
22.1.1 Registered				
22.1.1.1 Preferred shares	0.3	0.3		
22.1.1.2 Common shares	8,007	8,007		
22.1.2 Issued and paid-up				
22.1.2.1 Preferred shares	0.1	0.1	L	
22.1.2.2 Common shares	8,006	8,006	А	
22.2 Warrants				
22.3 Share premium (discount)				
22.3.1 Share premium (discount) on preferred shares	-	-		
22.3.2 Share premium (discount) on common shares	1,018	1,018	В	
22.4 Capital surplus on treasury stock - preferred shares				
22.5 Capital surplus on treasury stock - common shares				
22.6 Other components of shareholders' equity				
22.6.1 Surplus on revaluation of assets	1,148	1,148	F	
22.6.2 Revaluation surplus (decifit) of equity investment	-	-	G	
22.6.3 Revaluation surplus (decifit) of debt securities investment	15	15	Н	
22.6.4 Cash flow hedges Reserve	1	1	I	
22.6.5 Translation differences	-	-	J	
22.6.6 Share of other comprehensive income of associates and joint ventures	-	-		
22.6.7 Other components from owner changes	679	679	C	
22.7 Retained earnings (deficit)				
22.7.1 Appropriated				
22.7.1.1 Statutory reserves	801	801	D	
22.7.1.2 Others		22,846	E	
22.7.2 Unappropriated	28,541	5,694		
22.8 <u>Less</u> Treasury stocks - preferred shares	-	-		
22.9 <u>Less</u> Treasury stocks - common shares	-	-		
Equity attributable to owners of the company	40,210	40,210		
22.10 Non-controlling interests of the subsidiaries	3	3		
Total Shareholders' Equity	40,213	40,213		
Total Liabilities and Shareholders' Equity	274,359	274,392		





Reconciliation requirements related to capital funds

		T	Unit: MM baht
	Capital Funds as of June 30, 2023	Components of capital funds (d)	References under regulatory scope of consolidation (e)
	Common Equity Tier 1 (CET1): Eligible Items for Common Equity Tier	1	
1	Paid-up shares capital net of treasury stocks	8,006	А
2	Warrants	-	
3	Premium (discount) on common share capital - net	1,018	В
4	Statutory reserves	801	D
5	Reserve appropriated from net profit	-	
6	Retained earnings after appropriation	22,846	E
7	Accumulated other comprehensive income		
	7.1 Change in incremental from revaluation appraisal of land, buildings, or units of condominium	1,148	F
	7.2 Gain (loss) on revaluation of available for sale equity investment	_	G
	7.3 Gain (loss) on revaluation of available for sale debt securities	15	Н
	7.4 Cash flow hedges Reserve	15	П
	7.5 Translation differences	_	<u>'</u>
	7.6 Share of other comprehensive income of associates and joint ventures	-	3
8	Other items from owner changes	679	C
9	Non-controlling interest of subsidiaries operating in commercial bank business which can be counted as CET1 of consolidated financial	_	
	institutions		
10	Total Common Equity Tier 1 (CET1) before regulatory adjustments and deduction items	34,515	
	Common Equity Tier 1 (CET1): Regulatory adjustments		
11	Cash flow hedge reserve	-	
12	Accumulated gain (loss) on fair value option	_	
13	Accumulated gain (loss) from fair value measurement of derivatives due to debit valuation adjustment		
14		_	
	Other items specified by the Bank of Thailand	-	
15	Total regulatory adjustments to Common Equity Tier 1	-	
4.6	Common Equity Tier 1 (CET1): Deduction items	I	I
16	Net loss	-	
17	Goodwill	-	
18	Intangible assets	85	K
19	Deferred tax assets	953	
20	Shortfall of provision	-	
21	Securitisation gain on sale	-	
22	Reciprocal cross-holdings in common equity between banks and other financial business companies and other supporting business Investment in equity including warrants of finance companies and credit foncier companies, which are held directly and indirectly	-	
24	Investment in equity including warrants on infance companies and credit folicier companies, which are need directly and indirectly linvestment in equity including warrants counted as CET 1 of other financial institutions or other consolidated financial institutions other	-	
	than specified in no. 21 and 22		
25	Value of underlying financial instruments countable as Tier 1 capital under shareholders' equity of other financial institutions or financial	=	
	groups, in case of buying equity derivatives		
26	Investment in equity including warrants of joint venture companies	_	
27	Investment in equity including warrants of companies engaged in financial business and supporting business which are held not	-	
	exceeding 10% of paid-up share in each company		
	Investment in equity including warrants of companies engaged in financial business and supporting business which are held exceeding	-	
28			
28	10% of paid-up share in each company		
28		-	
	10% of paid-up share in each company	-	
29	10% of paid-up share in each company Other items specified by the Bank of Thailand	-	
29	10% of paid-up share in each company Other items specified by the Bank of Thailand	1,039	



	Unit: MM baht				
	Capital Funds as of June 30, 2023	Components of capital funds	References under regulatory scope of consolidation (e)		
22	Additional Tier 1 Capital: Eligible items for Additional Tier 1	0.1	L		
33	Proceeds from issuance of non-cumulative preferred shares, after deducting the repurchase of non-cumulative preferred shares	0.1	L		
34	Warrants of non-cumulative preferred shares	-			
35	Proceeds from issuance of subordinated debts, in which the holders' right to receive payment is after depositors, creditors and holders	-			
26	of Tier 2 financial instruments				
36	Premium (discount) on the instruments under no. 32 to 34	-			
37	Non-controlling interest of subsidiaries which can be counted as Additional Tier 1 capital	0.1			
38	Total Additional Tier 1 capital before deduction items	0.1			
	Additional Tier 1 Capital: Deduction items				
39	Treasury financial instruments countable as Tier 1 capial	-			
40	Reciprocal cross-holding in financial instruments qualified as Additional Tier 1 capital between banks and other financial companies or	-			
	other supporing business				
41	Investment in financial instruments qualified as Additional Tier 1 capital of other banks or other financial companies, which are held directly and indirectly	-			
42	Investment in financial instruments qualified as Additional Tier 1 capital of other financial institutions or consolidated financial	-			
	companies, other than specified in no. 40 and 41				
43	Value of underlying financial instruments qualified as Additional Tier 1 capital of other financial institutions or other consolidated	-			
	financial companies, in case of buying bond / equity derivatives and in case of selling protection of credit derivatives				
44	Investment in financial instruments qualified as Additional Tier 1 capital of companies engaged in financial business and supporting	-			
	business which are held not exceeding 10% of all paid-up shares				
45	Investment in financial instruments qualified as Additional Tier 1 capital of companies engaged in financial business and supporting	-			
	business which are held exceeding 10% of all paid-up shares				
46	Other items specified by the Bank of Thailand	-			
47	Deductions from Tier 2 capital, for the remaining amounts in case Tier 2 capital is insufficient to be fully deducted	-			
48	Total regulatory deductions from Additional Tier 1 capital	-			
49	Total Additional Tier 1 capital (AT1)	0.1			
50	Total Tier 1 capital (T1 = CET1+AT1)	33,477			
	<u>Tier 2 Capital: Eligible items for Tier 2</u>				
51	Proceeds from issuance of cumulative preferred shares, after deducting the repurchase of cumulative preferred shares	-			
52	Warrants of cumulative preferred shares	-			
53	Proceeds from issuance of subordinated debts, in which the holders' right to receive payment is after depositors and creditors	5,040	М		
54	Premium (discount) on the instruments under no. 50 to 52	-			
55	General provision	732			
56	Surplus of provision	840			
57	Non-controlling interest of subsidiaries which can be counted as Tier 2 capital	-			
58	Total Tier 2 capital before deduction items	6,612			
	Tier 2 Capital: Deduction items				
59	Repurchase of financial instruments qualified as Tier 2 capital	-			
60	Reciprocal cross-holding in financial instruments qualified as Tier 2 capital between banks and other financial companies or other	-			
	supporting business				
61	Investment in financial instruments qualified as Tier 2 capital of other banks or other financial companies, which are held directly and	<u>-</u>			
	indirectly				
62	Investment in financial instruments qualified as Tier 2 capital of other financial institutions or consolidated financial companies, other	-			
	than specified in no. 60 and 61				
63	Value of underlying financial instruments qualified as Tier 2 capital of other financial institutions or other consolidated financial	-			
	companies, in case of buying bond / equity derivatives and in case of selling protection of credit derivatives				
64	Investment in financial instruments qualified as Tier 2 capital of companies engaged in financial business and supporting business	-			
	which are held not exceeding 10% of all paid-up shares				



	Capital Funds as of June 30, 2023	Components of capital funds (d)	References under regulatory scope of consolidation (e)	
65	Investment in financial instruments qualified as Tier 2 capital of companies engaged in financial business and supporting business	-		
	which are held exceeding 10% of all paid-up shares			
66	Other items specified by the Bank of Thailand	-		
67	Total regulatory deductions from Tier 2 capital	-		
68	Total Tier 2 capital (T2)	6,612		
69	Total Capital (TC = T1+T2)	40,089		





Attachment 3

Capital composition during the transitional period under Basel III

			Unit: MM baht
			Remaining amount subject
Capital Funds as of June 30, 2023			to transitional adjustment
		under Basel III	
	Common Equity Tier 1 (CET1): Eligible items for Common Equity Tier 1		
1	Paid-up shares capital net of treasury stocks	8,006	
2	Warrants	-	
3	Premium (discount) on common share capital (net)	1,018	
4	Statutory reserves	801	
5	Reserve appropriated from net profit	-	
6	Retained earnings after appropriation	22,846	
7	Accumulated other comprehensive income		
•	7.1 Change in incremental from revaluation appraisal of land, buildings, or units of condominium	1,148	
	7.2 Gain (loss) on revaluation of available for sale equity investment	1,140	
		15	
		15	-
	7.4 Gain (loss) from translation of financial statements of foreign operations	1	-
	7.5 Gain (loss) on fair value estimation of derivatives for cash flow hedge reserve	-	-
	7.6 Gain (loss) on hedges of a net investment in a foreign operation	-	-
8	Other items from owner changes	679	
9	Non-controlling interest of subsidiaries operating in commercial bank business which can be counted as CET1 of consolidated financial institutions	-	-
10	Total Common Equity Tier 1 (CET1) before regulatory adjustments and deduction items	34,515	
	Common Equity Tier 1 (CET1): Regulatory adjustments	31,313	
11	Change in fair value of derivatives for cash flow hedge reserve	_	
12	Accumulated gain (loss) on fair value option		
		-	
13	Accumulated gain (loss) from fair value measurement of derivatives due to debit valuation adjustment	-	
14	Other items specified by the Bank of Thailand	-	
15	Total regulatory adjustments to Common Equity Tier 1	-	
	Common Equity Tier 1 (CET1): Deduction items		
16	Net loss	-	
17	Goodwill	-	
18	Intangible assets	85	-
19	Deferred tax assets	953	
20	Shortfall of provision	-	
21	Securitisation gain on sale	-	-
22	Reciprocal cross-holdings in common equity between banks and other financial business companies and other supporting	-	
	business		
23	Investment in equity including warrants of finance companies and credit foncier companies, which are held directly and	-	
	indirectly		
24	Investment in equity including warrants counted as CET 1 of other financial institutions or other consolidated financial	-	
	institutions other than specified in no. 21 and 22		
25	Value of underlying financial instruments countable as Tier 1 capital under shareholders' equity of other financial institutions or	-	
	financial groups, in case of buying equity derivatives		
26	Investment in equity including warrants of joint venture companies	-	
27	Investment in equity including warrants of companies engaged in financial business and supporting business which are held not	-	-
	exceeding 10% of paid-up share in each company		



Capital Funds as of June 30, 2023 to transitional adjust				Unit: MM baht
Investment in agalty including warrants of companies engaged in financial business and augusting business which are held exceeding 10% of public plane in each company exceeding 10% of public plane in each company exceeding 10% of public plane in each company exceeding 10% of public plane in each office in the remaining amounts in case Additional Ter 1 capital is insufficient to be fully disclared. Total Common Equity Tier 1 (CET1) 33.475 ***Control Equity Tier 1 (CET1) 33.475 ***Additional Tier 1. Capital. Eligible Name for Additional Ter 1 capital in susfficient to be fully exceeded from its surror of one control shares. 33. Proceeds from its surror of one control shares. 34. Proceeds from its surror of subordinated debts, in which the holders right to receive payment is after depositors, creditors and holders of Tier 2 (Instruction Instruments). 35. Proceeds from its surror of subordinated debts, in which the holders right to receive payment is after depositors, creditors and holders of Tier 2 (Instruction Instruments). 36. Premium discounting on the instruments and may 30 to 34. 37. Name-ortholism interest of subditatines which can be counted as Additional Ter 1 capital. 48. Premium discounting on from call instruments gainfied as Additional Ter 1 capital. 49. Vestiment in francial instruments gainfied as Additional Ter 1 capital of other financial companies, which are because of the supporting business. 40. Vestiment in francial instruments gainfied as Additional Ter 1 capital of other financial institutions or other supporting business. 40. Vestiment in francial instruments gainfied as Additional Ter 1 capital of other financial institutions or other consolidated financial companies, in case of business which are held not exceeding 10% of all path-up shares. 41. Vestiment in financial instruments gainfied as Additional Ter 1 capital of companies engaged in financial business and support in business which are held not exceeding 10% of all path-up shares. 42. Vestiment on financial instrument				Remaining amount subject
Investment in equity including warrants of companies empayed in financial business and supporting business which are held exceeding 10% of garding three in each company. 29 Other terms specified by the labels of Thistand 1	Capital Funds as of June 30, 2023		to transitional adjustment	
seconding 10% of paid-up share in each company 20 Other items appecied by the fairs of Thatland 21 Obdictions from Additional Ter 1 capits, for the remaining amounts in case Additional Ter 1 capits is insufficient to be fully declucided 22 Insufficient to the fully declucided 23 Total regulatory deductions from Common Equity Ter 1 24 Display Total common Equity Ter 1 (CET1) 25 Proceeds from issuance of increasurabilities preferred shares, other deducting the repart time of non-cumulative preferred shares 26 Proceeds from issuance of increasurabilities preferred shares, other deducting the repart time of non-cumulative preferred shares 27 October Street Stree				under Basel III
seconding 10% of paid-up share in each company 20 Other items appecied by the fairs of Thatland 21 Obdictions from Additional Ter 1 capits, for the remaining amounts in case Additional Ter 1 capits is insufficient to be fully declucided 22 Insufficient to the fully declucided 23 Total regulatory deductions from Common Equity Ter 1 24 Display Total common Equity Ter 1 (CET1) 25 Proceeds from issuance of increasurabilities preferred shares, other deducting the repart time of non-cumulative preferred shares 26 Proceeds from issuance of increasurabilities preferred shares, other deducting the repart time of non-cumulative preferred shares 27 October Street Stree	28	Investment in equity including warrants of companies engaged in financial business and supporting business which are held	_	_
20 Other Berns specified by the Bark of Malaind 10 Decknitions from Additional Tier 1 capital, for the remaining amounts in case Additional Tier 1 capital is insufficient to be fully decknited. 11 Total regulatory decknitions from Common Equity Tier 1 10 1099 12 Total Common Equity Tier 1 (CET1) Additional Tier 1 Capital Ethibia Rems for Additional Tier 1 33.476 Additional Tier 1 Capital Ethibia Rems for Additional Tier 1 34 Varients of non-carmidative preferred shares. After deducting the reparattees of non-carmidative preferred shares. 0,1 Warrants of non-carmidative preferred shares. 10 Total Common Bissance of subcriticated decits, is which the holdest right to receive proment is after depositions, creditors and holders of Tier 2 Francial instruments under no. 32 to 34 Premium Record of Tier 2 Francial instruments under no. 32 to 34 Total-controlling inserted of adherdment which can be content as Additional Tier 1 capital. Additional Tier 1 capital before deduction Rems 10,1 Treasury Francial Instruments countaine as Tier 1 capital Premium for exporring Instruments countaine as Tier 1 capital Premium for exporring Instruments countaine as Tier 1 capital Premium for exporring Instruments qualified as Additional Tier 1 capital of other financial instruments qualified as Additional Tier 1 capital of other financial instruments qualified as Additional Tier 1 capital of other financial instruments qualified as Additional Tier 1 capital of other financial instruments qualified as Additional Tier 1 capital of other financial instruments qualified as Additional Tier 1 capital of other financial instruments qualified as Additional Tier 1 capital of comparine engaged in financial comparine, which are held encodeding 10% of all pada up devices on of well go protection of credit deventions or other conceilabilities and additional Tier 1 capital of comparine engaged in financial haviness and support				
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Warrants of non-cumulative preferred shares		Additional Tier 1 Capital: Eligible items for Additional Tier 1		
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Tier 2 Capital: Eligible items for Tier 2 Proceeds from issuance of cumulative preferred shares, after deducting the repurchase of cumulative preferred shares Warrants of cumulative preferred shares Proceeds from issuance of subordinated debts, in which the holders' right to receive payment is after depositors and creditors Premium (discount) on the instruments under no. 50 to 52 General provision 33,477 33,477 Tier 2 Capital: Eligible items for Tier 2	48	Total regulatory deductions from Additional Tier 1 capital	-	
Tier 2 Capital: Eligible items for Tier 2 51 Proceeds from issuance of cumulative preferred shares, after deducting the repurchase of cumulative preferred shares 52 Warrants of cumulative preferred shares 53 Proceeds from issuance of subordinated debts, in which the holders' right to receive payment is after depositors and creditors 54 Premium (discount) on the instruments under no. 50 to 52 55 General provision 732	49	Total Additional Tier 1 capital (AT1)	0.1	
Proceeds from issuance of cumulative preferred shares, after deducting the repurchase of cumulative preferred shares	50	Total Tier 1 capital (T1 = CET1+AT1)	33,477	
Warrants of cumulative preferred shares - 53 Proceeds from issuance of subordinated debts, in which the holders' right to receive payment is after depositors and creditors 5,040 54 Premium (discount) on the instruments under no. 50 to 52 - 55 General provision 732		Tier 2 Capital: Eligible items for Tier 2		
Proceeds from issuance of subordinated debts, in which the holders' right to receive payment is after depositors and creditors 5,040 Premium (discount) on the instruments under no. 50 to 52 General provision 732	51	Proceeds from issuance of cumulative preferred shares, after deducting the repurchase of cumulative preferred shares	-	
54 Premium (discount) on the instruments under no. 50 to 52 - 55 General provision 732	52	Warrants of cumulative preferred shares	-	
54 Premium (discount) on the instruments under no. 50 to 52 - 55 General provision 732	53	Proceeds from issuance of subordinated debts, in which the holders' right to receive payment is after depositors and creditors	5,040	<u> </u>
55 General provision 732				
56 Surplus of provision 840				
	56	Surplus of provision	840	
57 Non-controlling interest of subsidiaries which can be counted as Tier 2 capital -	57	Non-controlling interest of subsidiaries which can be counted as Tier 2 capital	-	-
58 Total Tier 2 capital before deduction items 6,612	58	Total Tier 2 capital before deduction items	6,612	



Unit: MM baht

Capital Funds as of June 30, 2023		Remaining amount subject to transitional adjustment under Basel III	
	Tier 2 Capital: Deduction items		
59	Repurchase of financial instruments qualified as Tier 2 capital	-	
60	Reciprocal cross-holding in financial instruments qualified as Tier 2 capital between banks and other financial companies or	-	
	other supporing business		
61	Investment in financial instruments qualified as Tier 2 capital of other banks or other financial companies, which are held	-	
	directly and indirectly		
62	Investment in financial instruments qualified as Tier 2 capital of other financial institutions or consolidated financial companies,	-	
	other than specified in no. 59 and 60		
63	Value of underlying financial instruments qualified as Tier 2 capital of other financial institutions or other consolidated financial	-	
	companies, in case of buying bond / equity derivatives and in case of selling protection of credit derivatives		
64	Investment in financial instruments qualified as Tier 2 capital of companies engaged in financial business and supporting	-	-
	business which are held not exceeding 10% of all paid-up shares		
65	Investment in financial instruments qualified as Tier 2 capital of companies engaged in financial business and supporting	-	-
	business which are held exceeding 10% of all paid-up shares		
66	Other items specified by the Bank of Thailand	-	
67	Total regulatory deductions from Tier 2 capital	-	
68	Total Tier 2 capital (T2)	6,612	
69	Total Capital (TC = T1+T2)	40,089	

Capital instruments which are not qualified under Basel III requirement will be phased out at the rate of 10% each year since 2013 and will no longer be included as capital from 2022 onward. For TISCO Group, there was no capital instrument unqualified under Basel III at the end of June 2023.