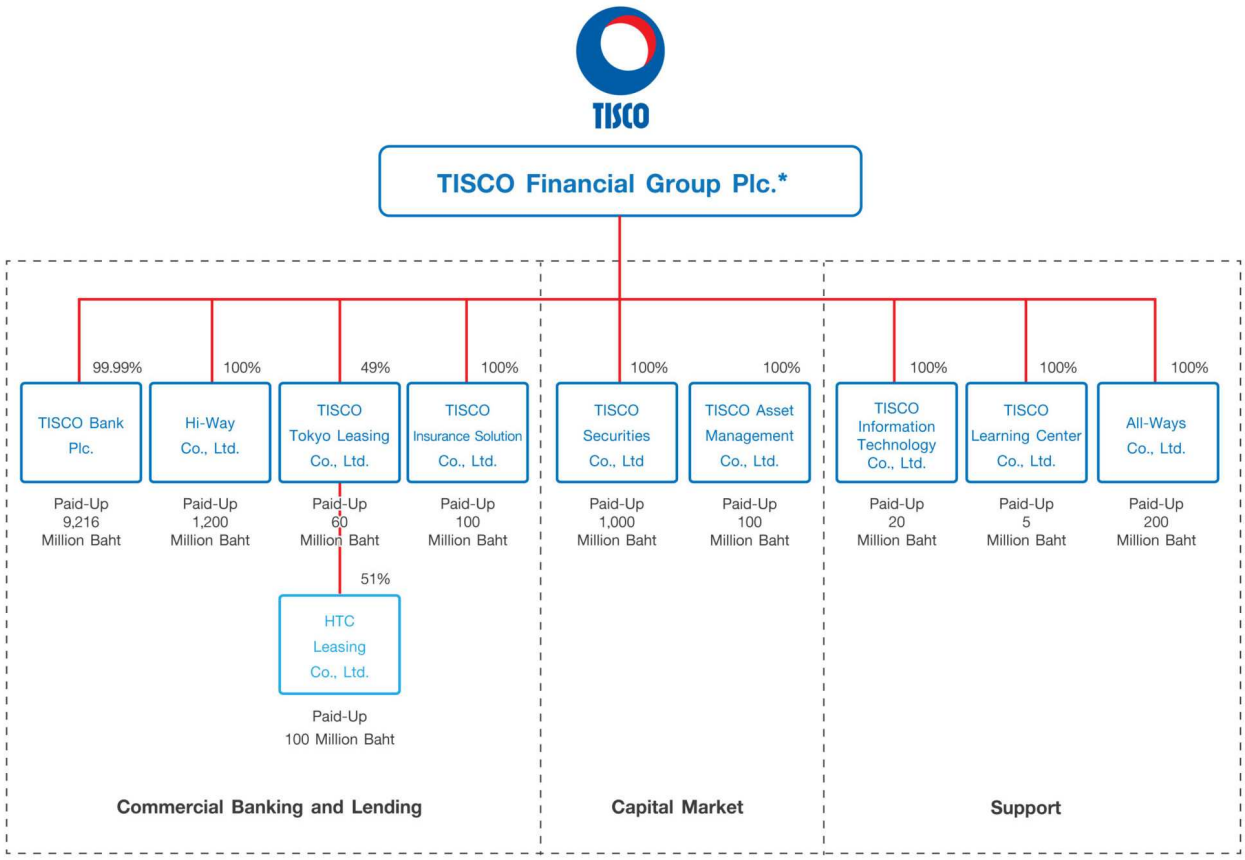
Information Disclosures under Basel III Capital Requirement As of 30 June 2025

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 26	31 Dec 25
Capital (Unit : Million Baht)			
1	Common Equity Tier I (CET1)	37,120	36,576
1A	Fully Loaded ECL CET1[1/]	37,120	36,576
2	Tier I Capital	37,120	36,576
2A	Fully Loaded ECL Tier 1	37,120	36,576
3	Total Capital	42,115	40,710
3A	Fully Loaded ECL Total Capital	42,115	40,710
Risk-Weighted Assets (Unit : Million Baht)			
4	Total Risk-Weighted Assets (RWA)	218,832	214,612
Total Capital Adequacy Ratio (%)			
5	CET1 Ratio	16.96	17.04
5A	Fully Loaded ECL CET1 Ratio	16.96	17.04
6	Tier 1 Ratio	16.96	17.04
6A	Fully Loaded ECL Tier 1 Ratio	16.96	17.04
7	Total Capital Ratio	19.25	18.97
7A	Fully Loaded ECL Total Capital Ratio	19.25	18.97
Capital 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/]	9.96	10.04

[1/] Expected Credit Loss (ECL) under The Thai Financial Reporting Standard No. 9 (TFRS 9) adoption

[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%.

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.

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 26	31 Dec 25
1. Tier 1 Capital	**37,120**	**36,576**
1.1 CET 1	**37,120**	**36,576**
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	26,189	25,693
1.1.7 Other components of CET1 and disclosed reserves	1,914	1,876
1.1.8 Non-controlling interests	-	-
1.1.9 Any adjustments of CET 1	-	-
1.1.10 Deductions from CET 1 *	808	819
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	**4,994**	**4,134**
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	3,600	2,900
2.3 Surplus (shortfall) from the issue of the instruments 2.1-2.2 where the bank receives funds	-	-
2.4 General provision	492	353
2.5 Surplus of provisions	902	881
2.6 Deductions from Tier 2 ***	-	-
3. Total Regulatory Capital	**42,115**	**40,710**

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

** 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 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).

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 2026, the regulatory capital adequacy ratio (BIS ratio) based on IRB approach stood at 19.25%, remaining higher than 11% required by the Bank of Thailand, while Tier-I capital adequacy ratio stood at 16.96%, 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 26	31 Dec 25
Performing	**2,619**	**2,537**
1. Claims on Financial Institutions and Public Sector Entities treated as Claims on Financial Institutions and Securities Company	89	42
2. Claims on Corporate and Public Sector Entities treated as Claims on Corporate	817	805
3. Claims on Retail	1,534	1,490
4. Claims on Residentail Property	177	195
5. Other Assets	1	5
Non-performing	**58**	**65**
Total Minimum Capital Requirements for Credit Risk - SA	**2,677**	**2,602**

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

Unit : Million Baht

Credit Risk - IRB	30 Jun 26	31 Dec 25
Non-Default	**12,941**	**12,624**
1. Corporate Lending	5,325	5,140
2. Retail	6,493	6,357
3. Equity Exposure	440	459
4. Other Assets	683	668
Default	**282**	**314**
Total Minimum Capital Requirements for Credit Risk - IRB	**13,223**	**12,938**

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 26	31 Dec 25
Equity Exposure with an Exemption from IRB Calculation	440	459
Total Minimum Capital Requirements for Equity Exposures under IRB Approach	**440**	**459**

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

Unit : Million Baht

Minimum Capital Requirements for Market Risk	30 Jun 26	31 Dec 25
Standardized Approach	112	139
Internal Model Approach	-	-
Total Minimum Capital Requirements for Market Risk	**112**	**139**

* 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 26	31 Dec 25
Standardized Approach	2,589	2,563
Total Minimum Capital Requirements for Operational Risk	**2,589**	**2,563**

Table 8 TISCO Bank's Capital Adequacy Ratio

Unit : %

Capital Adequacy Ratio	30 Jun 26		31 Dec 25	
	TISCO's Capital Ratio	Regulatory Minimum Requirement	TISCO's Capital Ratio	Regulatory Minimum Requirement
1. Total Capital Adequacy Ratio	**19.25%**	**11.00%**	**18.97%**	**11.00%**
2. Total Tier I Capital Adequacy Ratio	16.96%	8.50%	17.04%	8.50%
3. CET 1 Capital Adequacy Ratio	16.96%	7.00%	17.04%	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 have 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 26	31 Dec 25
1. Interest Rate Risk	-	-
2. Equity Price Risk	-	-
3. Foreign Exchange Rate Risk	-	-
4. Commodity Price Risk	112	139
Total	**112**	**139**

Composition of capital disclosure requirements

Attachment 1

Main features of regulatory capital instruments

	Subject	Description			
1	Issuer	TISCO Financial Group Public Company Limited			
2	Unique identifier	TISCO 317A	TISCO 356A	TISCO 35OA	TISCO 366A
	BOT's regulatory treatment				
3	Instrument type (CET 1 / Tier 1 / Tier 2)	Tier 2	Tier 2	Tier 2	Tier 2
4	Qualified as capital under Basel III	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
7	Eligible at solo/ group / group & solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
8	Amount recognised in regulatory capital (Unit: million baht)	700 MM baht	1,000 MM baht	1,200 MM baht	700 MM baht
9	Par value of instrument (Unit: baht)	1,000 baht	1,000 baht	1,000 baht	1,000 baht
10	Accounting classification	Financial liabilities stated at amortised cost	Financial liabilities stated at amortised cost	Financial liabilities stated at amortised cost	Financial liabilities stated at amortised cost
11	Original date of issuance	July 7, 2021	June 6, 2025	October 21, 2025	June 12, 2026
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	July 7, 2031	June 6, 2035	October 21, 2035	June 12, 2036
14	Issuer call subject to prior supervisory approval	Issuer call option with BOT's prior approval	Issuer call option with BOT's prior approval	Issuer call option with BOT's prior approval	Issuer call option with BOT's prior approval
15	Optional call date, contingent call dates and redemption amount	(1) On the 5th anniversary from the issue date or at any coupon dates after the 5th year of issuance; or (2) Any change in tax law which affect tax benefits of the issuer; or (3) Any change in regulatory capital requirement that occurs on or after the issue date 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
18	Coupon rate and any related index	Fixed at 3.25%	Fixed at 3.25%	Fixed at 3.15%	Fixed at 3.15%
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	Mandatory	Mandatory	Mandatory

Subject		Description			
	Issuer	TISCO Financial Group Public Company Limited			
	Unique identifier	TISCO 317A	TISCO 356A	TISCO 35OA	TISCO 366A
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
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)	-	-	-	-
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
30	If write-down, write-down trigger(s)	In case of non-viability and/or regulatory authorities deciding to provide financial aids to the issuer, these debentures may be required to be written 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
32	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
33	if temporary write-down, description of write-up mechanism	-	-	-	-
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Hybrid debt capital instrument / Preferred stock / Common stock	Hybrid debt capital instrument / Preferred stock / Common stock	Hybrid debt capital instrument / Preferred stock / Common stock	Hybrid debt capital instrument / Preferred stock / Common stock

Attachment 2

Reconciliation Requirements

Unit: MM baht

Items related to capital funds as of June 30, 2026	Balance sheet as in published financial statements (a)	Under regulatory scope of consolidation (b)	References (c)
Assets			
1. Cash	829	829	
2. Interbank and money market items - net	39,458	39,458	
3. Financial Asset measured at Fair Value through Profit or Loss (FVPL)	3,012	3,012	
4. Derivatives assets	0	0	
5. Investments - net	7,129	7,129	
6. Investment in subsidiaries - net	853	886	
7. Loans to customers and accrued interest receivables - net	228,325	228,325	
8. Property foreclosed - net	1,544	1,544	
9. Premises and equipment - net	2,958	2,958	
10. Goodwill and intangible assets - net	35	35	K
11. Deferred tax assets	668	668	
12. Other assets - net	5,216	5,216	
Total Assets	**290,027**	**290,060**	
Liabilities			
13. Deposits	214,783	214,815	
14. Interbank and money market items - net	9,690	9,690	
15. Liabilities payable on demand	393	393	
16. Financial liabilities measured at fair value through profit and loss (FVPL)	-	-	
17. Derivatives liabilities	131	131	
18. Debts issued and borrowings			
18.1 Subordinated unsecured debentures	3,600	3,600	M
18.2 Unsubordinated unsecured debentures	5,800	5,800	
18.3 Unsubordinated guaranteed debentures	-	-	
18.4 Bills of exchange and Promissory notes	19	19	
19 Provisions	2,514	2,514	
20. Accrued interest payables	8	8	
21. Other liabilites	10,616	10,616	
Total Liabilities	**247,553**	**247,586**	

Unit: MM baht

Items related to capital funds as of June 30, 2026	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	0	
22.1.1.2 Common shares	8,007	8,007	
22.1.2 Issued and paid-up			
22.1.2.1 Preferred shares	0	0	L
22.1.2.2 Common shares	8,006	8,006	A
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	B
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	1,309	1,309	F
22.6.2 Revaluation surplus (decifit) of equity investment	-	-	G
22.6.3 Revaluation surplus (decifit) of debt securities investment	105	105	H
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		26,189	E
22.7.2 Unappropriated	30,553	4,364	
22.8 Less Treasury stocks - preferred shares	-	-	
22.9 Less Treasury stocks - common shares	-	-	
Equity attributable to owners of the company	42,471	42,471	
22.10 Non-controlling interests of the subsidiaries	3	3	
Total Shareholders' Equity	**42,474**	**42,474**	
Total Liabilities and Shareholders' Equity	**290,027**	**290,060**	

Reconciliation requirements related to capital funds

Unit: MM baht

	Capital Funds as of June 30, 2026	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	A
2	Warrants	-	
3	Premium (discount) on common share capital - net	1,018	B
4	Statutory reserves	801	D
5	Reserve appropriated from net profit	-	
6	Retained earnings after appropriation	26,189	E
7	Accumulated other comprehensive income		
	7.1 Change in incremental from revaluation appraisal of land, buildings, or units of condominium	1,130	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	105	H
	7.4 Cash flow hedges Reserve	-1	I
	7.5 Translation differences	-	J
	7.6 Share of other comprehensive income of associates and joint ventures	-	
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**	37,928	
	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**	-	
	Common Equity Tier 1 (CET1): Deduction items		
16	Net loss	-	
17	Goodwill	-	
18	Intangible assets	35	K
19	Deferred tax assets	772	
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	-	
28	Investment in equity including warrants of companies engaged in financial business and supporting business which are held exceeding 10% of paid-up share in each company	-	
29	Other items specified by the Bank of Thailand	-	
30	Deductions from Additional Tier 1 capital, for the remaining amounts in case Additional Tier 1 capital is insufficient to be fully deducted	-	
31	**Total regulatory deductions from Common Equity Tier 1**	808	
32	**Total Common Equity Tier 1 (CET1)**	**37,120**	

Unit: MM baht

	Capital Funds as of June 30, 2026	Components of capital funds (d)	References under regulatory scope of consolidation (e)
	Additional Tier 1 Capital: Eligible items for Additional Tier 1		
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 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	-	
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)**	**37,120**	
	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	3,600	M
54	Premium (discount) on the instruments under no. 50 to 52	-	
55	General provision	492	
56	Surplus of provision	902	
57	Non-controlling interest of subsidiaries which can be counted as Tier 2 capital	-	
58	**Total Tier 2 capital before deduction items**	4,994	
	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. 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	-	

Unit: MM baht

	Capital Funds as of June 30, 2026	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)**	4,994	
69	**Total Capital (TC = T1+T2)**	42,115	

Attachment 3

Capital composition during the transitional period under Basel III

Unit: MM baht

	Capital Funds as of June 30, 2026		Remaining amount subject 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	26,189	
7	Accumulated other comprehensive income		
	7.1 Change in incremental from revaluation appraisal of land, buildings, or units of condominium	1,130	
	7.2 Gain (loss) on revaluation of available for sale equity investment	-	
	7.3 Gain (loss) on revaluation of available for sale debt securities	105	-
	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**	37,928	
	Common Equity Tier 1 (CET1): Regulatory adjustments		
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	35	-
19	Deferred tax assets	772	
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	-	-

Unit: MM baht

	Capital Funds as of June 30, 2026		Remaining amount subject to transitional adjustment under Basel III
28	Investment in equity including warrants of companies engaged in financial business and supporting business which are held exceeding 10% of paid-up share in each company	-	-
29	Other items specified by the Bank of Thailand	-	
30	Deductions from Additional Tier 1 capital, for the remaining amounts in case Additional Tier 1 capital is insufficient to be fully deducted	-	
31	**Total regulatory deductions from Common Equity Tier 1**	808	
32	**Total Common Equity Tier 1 (CET1)**	**37,120**	
	Additional Tier 1 Capital: Eligible items for Additional Tier 1		
33	Proceeds from issuance of non-cumulative preferred shares, after deducting the repurchase of non-cumulative preferred shares	0.1	
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 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	-	-
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. 39 and 40	-	
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)**	**37,120**	
	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	3,600	-
54	Premium (discount) on the instruments under no. 50 to 52	-	
55	General provision	492	
56	Surplus of provision	902	
57	Non-controlling interest of subsidiaries which can be counted as Tier 2 capital	-	-
58	**Total Tier 2 capital before deduction items**	4,994	

Unit: MM baht

	Capital Funds as of June 30, 2026		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)**	4,994	
69	**Total Capital (TC = T1+T2)**	42,115	

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 2026.