

Capital Ratio

As of 31 August 2019

| Capital Adequacy Ratio     | Minimum Capital Requirement Ratio | Conservation Buffer Ratio <sup>(1)</sup> | Minimum Capital Requirement Ratio and Conservation Buffer Ratio | Capital Ratio |
|----------------------------|-----------------------------------|--|---|---------------|
| Common Equity Tier 1 Ratio | 4.50%                             | 2.50%                                    | 7.00%   | 14.80%        |
| Tier 1 Ratio               | 6.00%                             | 2.50%                                    | 8.50%   | 14.80%        |
| Total Capital Fund         | 8.50%                             | 2.50%                                    | 11.00%  | 18.64%        |

<sup>(1)</sup> According to BOT's Basel III guideline, the Bank is required to maintain Common Equity Tier 1 (CET1) of at least 2.5% of total risk-weighted assets, as a capital buffer, in addition to minimum capital ratio. This Capital buffer ("Conservation buffer") will gradually increase at least 0.625% a year starting from 1 January 2016 until the ratio of at least 2.5% is reached on 1 January 2019.