

Capital Ratio_Audited

As of 31 December 2019

Capital Adequacy Ratio	Minimum Capital Requirement Ratio	Conservation Buffer Ratio ⁽¹⁾	Minimum Capital Requirement Ratio and Conservation Buffer Ratio	Capital Ratio
Common Equity Tier 1 Ratio	4.50%	2.50%	7.00%	15.50%
Tier 1 Ratio	6.00%	2.50%	8.50%	15.50%
Total Capital Fund	8.50%	2.50%	11.00%	19.34%

⁽¹⁾ 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.