

**Capital Ratio**

As of 31 December 2025

| Capital Adequacy Ratio           | Minimum Capital Requirement Ratio | Conservation Buffer Ratio <sup>(1)</sup> | Minimum Capital Requirement Ratio and Conservation Buffer Ratio | Capital Ratio |
|----------------------------------|-----------------------------------|--|---|---------------|
| <b>Common Equity Tier1 Ratio</b> | 4.50%                             | 2.50%                                    | 7.00%   | 27.38%        |
| <b>Tier 1 Ratio</b>              | 6.00%                             | 2.50%                                    | 8.50%   | 27.38%        |
| <b>Total Capital Fund</b>        | 8.50%                             | 2.50%                                    | 11.00%  | 28.53%        |

<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 ration of at least 2.5% is reached on 1 January 2019.