

Capital Ratio

As of 31 December 2019

Capital Adequacy Ratio	Minimum Capital Requirement Ratio	Conservation Buffer Ratio*	Minimum Capital Requirement Ratio and Conservation Buffer Ratio	Capital Ratio
Common Equity Tier 1 Ratio	4.50%	2.50%	7.00%	17.91%
Tier 1 Ratio	6.00%	2.50%	8.50%	17.91%
Total Capital Ratio	8.50%	2.50%	11.00%	20.17%

*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.