

Capital Ratio

As of 31 March 2021

| 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% | 17.26% |
| Tier 1 Ratio | 6.00% | 2.50% | 8.50% | 17.26% |
| Total Capital Ratio | 8.50% | 2.50% | 11.00% | 19.46% |

*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.