

Capital Ratio

As of 31 January 2018

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%	1.875%	6.375%	15.93%
Tier 1 Ratio	6.00%	1.875%	7.875%	15.93%
Total Capital Ratio	8.50%	1.875%	10.375%	20.05%

*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.