

## Capital Ratio

As of 31 March 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%  | <b>15.97%</b> |
| Tier 1 Ratio               | 6.00%                             | 1.875%                     | 7.875%  | <b>15.97%</b> |
| Total Capital Ratio        | 8.50%                             | 1.875%                     | 10.375%   | <b>18.47%</b> |

\*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.