

Capital Adequacy Ratio of The Bank

As of 30 April 2023

| Capital Adequacy Ratio | Minimum Capital Ratio | Additional Capital Ratios | | | Minimum Capital Ratio & Additional Capital Ratios | Bank's Capital Adequacy Ratios**** |
|------------------------|-----------------------|---------------------------|--------------------------|-------------------------|---|------------------------------------|
| | | Conservation buffer* | Countercyclical buffer** | High loss absorbency*** | | |
| CET1 Ratio | 4.50% | 2.50% | - | 1.00% | 8.00% | 15.91% |
| Tier 1 Ratio | 6.00% | 2.50% | - | 1.00% | 9.50% | 16.82% |
| Total Capital Ratio | 8.50% | 2.50% | - | 1.00% | 12.00% | 20.01% |

* The Bank must increase, in the form of conservation buffer, its Common Equity Tier 1 capital ratio of 0.625% annually from 1 January 2016 onwards until reaching 2.50% on 1 January 2019.

** Currently, countercyclical buffer has not been imposed by the Bank of Thailand.

*** The Bank must increase, in the form of higher loss absorbency, its Common Equity Tier 1 capital ratio in addition to its minimum capital ratio, conservation buffer and countercyclical buffer of 0.5% annually from 1 January 2019 onwards until reaching 1.0% on 1 January 2020.

**** The Bank's capital adequacy ratios are determined in accordance with the requirements of the Bank of Thailand.