

Capital Adequacy Ratio of The Bank

As of 31 March 2020

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%	14.39%
Tier 1 Ratio	6.00%	2.50%	-	1.00%	9.50%	14.39%
Total Capital Ratio	8.50%	2.50%	-	1.00%	12.00%	18.16%

* 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.