Capital Adequacy Ratio of the Bank

As of January 31, 2018

| Capital Adequacy Ratio | Minimum Capital Requirement Ratio & Conservation Buffer Ratio * | Capital Ratio |
|---|---|---|
| Common Equity Tier 1 Ratio | 6.375% | 11.93% |
| Tier 1 Capital Ratio | 7.875% | 11.93% |
| Capital Adequacy Ratio | 10.375% | 15.62% |

* BOT requires to maintain minimum CAR at 8.5% and gradually increases the conservation buffer at 0.625% per year since January 1, 2016 until reaching 2.5% by January 1, 2019.

Remark:

BOT has adopted supervisory framework for Domestic Systemically Important Banks (“D-SIBs”) by requiring qualified banks to maintain higher capital to better absorb losses from their operations. The Bank is identified as D-SIBs and required to maintain additional 1% of common equity tier 1 ratio. This new requirement will be phasing in starting at 0.5% on January 1, 2019 and 1% on January 1, 2020.