Capital Adequacy Ratio of the Bank

As of November 30, 2018

Capital Adequacy Ratio	Minimum Capital Requirement Ratio & Conservation Buffer Ratio*	Capital Ratio
Common Equity Tier 1 Ratio	6.375%	11.68%
Tier 1 Capital Ratio	7.875%	11.68%
Capital Adequacy Ratio	10.375%	15.34%

*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.