Capital Adequacy Ratio of the Bank

As of August 31, 2019

Capital Adequacy Ratio	Minimum Capital Requirement Ratio	Addition Capital Ratio		Minimum Capital Requirement Ratio and Addition Capital Ratio	Bank's Capital Adequacy Ratio
		Conservation Buffer Ratio*	Higher Loss Absorbency for DSIBs**		
Common Equity Tier 1 Ratio	4.5%	2.5%	0.5%	7.5%	11.86%
Tier 1 Capital Ratio	6.0%	2.5%	0.5%	9.0%	11.86%
Capital Adequacy Ratio	8.5%	2.5%	0.5%	11.5%	16.45%

* BOT requires to gradually increase the Common Equity Tier 1 Ratio for the conservation buffer at 0.625% per year since January 1, 2016 until reaching 2.5% by January 1, 2019.

** BOT requires the Bank qualified as Domestic Systemically Important Banks ("D-SIBs") to maintain higher capital to better absorb losses from their operations and increase the Common Equity Tier 1 Ratio at 0.5% on January 1, 2019 and 1% on January 1, 2020.