

Capital Adequacy Ratio of The Bank

As of 30 September 2018

| 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             | 4.5%                  | 1.875%                    | -                        | -                       | 6.375%  | 13.92%                             |
| Tier 1 Ratio           | 6.0%                  | 1.875%                    | -                        | -                       | 7.875%  | 13.92%                             |
| Total Capital Ratio    | 8.5%                  | 1.875%                    | -                        | -                       | 10.375%   | 17.82%                             |

\* 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.