

Capital Adequacy Ratio of the Bank

As of December 31, 2024

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%	1.0%	8.0%	15.11%
Tier 1 Capital Ratio	6.0%	2.5%	1.0%	9.5%	15.11%
Capital Adequacy Ratio	8.5%	2.5%	1.0%	12.0%	19.38%

* Under the principles of Basel III, the Bank of Thailand requires all Thai commercial banks to maintain a minimum total capital ratio at 8.50% and also requires the conservation buffer at more than 2.50%, and requires Domestic Systemically Important Banks (D-SIBs) to maintain an additional Common Equity Tier 1 ratio at 1.00%.

** Starting January 1, 2020, the minimum regulatory capital requirements comprise the Common Equity Tier 1 ratio at 8.00%, the Tier 1 ratio at 9.50% and the capital adequacy ratio at 12.00%.