

## Capital Adequacy Ratio of the Bank

### As of January 31, 2026

| 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%   | 16.55%                        |
| Tier 1 Capital Ratio       | 6.0%                               | 2.5%                       | 1.0%                              | 9.5%   | 16.55%                        |
| Capital Adequacy Ratio     | 8.5%                               | 2.5%                       | 1.0%                              | 12.0%  | 20.85%                        |

\* 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%.