

Capital Ratio

As of 30 April 2020

| | Capital Ratio | Minimum Capital Requirement Ratio | Capital Buffer* | Minimum Capital Requirement Ratio & Capital Buffer |
|--|---------------|-----------------------------------|-----------------|--|
| Common Equity Tier-1 Ratio : CET 1 Ratio | 18.612% | 4.50% | 2.50% | 7.00% |
| Tier-1 Ratio | 18.612% | 6.00% | 2.50% | 8.50% |
| Total Capital Ratio | 21.917% | 8.50% | 2.50% | 11.00% |

* Capital Buffer : The ratio of capital add-ons to cover the losses during the crisis (Conservative buffer) has the effective date of January 1, 2016 thereby the commercial banks must maintain minimum the common equity Tier 1 capital ratio by the additional 0.625 percentage points increase each year to reach 2.5 percentage points on January 1, 2019.