

Capital Ratio

As of 31 January 2020

	Capital Ratio	Minimum Capital Requirement Ratio	Capital Buffer*	Minimum Capital Requirement Ratio & Capital Buffer
Common Equity Tier-1 Ratio : CET 1 Ratio	16.568%	4.50%	2.50%	7.00%
Tier-1 Ratio	16.568%	6.00%	2.50%	8.50%
Total Capital Ratio	19.347%	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.