

**Minimum Capital Requirement Ratio and Capital Buffer Ratio
As of 31 December 2025**

Unit: Percent

Ratio	Capital Ratio	Minimum Capital Requirement Ratio	Capital Buffer Ratio	Minimum Capital Requirement and Capital Buffer Ratio
Common Equity Tier 1 Ratio	13.67	4.50	2.50	7.00
Tier 1 Ratio	13.67	6.00	2.50	8.50
Total Capital Ratio	16.43	8.50	2.50	11.00