

RISK BASED CAPITAL ADEQUACY (GROUP LEVEL)

S\$ million	31-Dec-11	30-Sep-11	30-Jun-11	31-Mar-11	31-Dec-10	30-Sep-10	30-Jun-10
Eligible Tier 1 Capital	1,131	1,137	1,070	1,156	1,179	1,171	1,246
Share Capital	775	775	733	752	768	786	836
Disclosed Reserves	356	362	337	404	411 ²	385 ²	410 ²
Tier 2 Capital	1	1	1	1	-	-	-
Total Eligible Capital	1,132	1,138	1,071	1,157	1,179	1,171	1,246
Risk-Weighted Assets ¹	5,188	5,642	4,811	4,194	3,771	4,972	4,707

Capital Adequacy Ratios ("CAR")

Tier 1	21.81%	20.15%	22.24%	27.56%	31.26%	23.55%	26.47%
Total	21.83%	20.17%	22.26%	27.58%	31.26%	23.55%	26.47%

Note :

- 1 Include operational risk and market risk
- 2 The disclosed reserves figure have been restated to include current year profits and hence the CAR have been restated respectively