BANK OF SINGAPORE
Asia's global private bank
A subsidiary of OCBC Bank

RISK BASED CAPITAL ADEQUACY (GROUP LEVEL)

S$ million	31-Dec-18	30-Sep-18	30-Jun-18	31-Mar-18	31-Dec-17 [3]	30-Sep-17	30-Jun-17	31-Mar-17	31-Dec-16
Share Capital	1,360	1,362	1,360	1,307	1,332	1,353	1,372	1,393	1,441
Disclosed Reserves	1,032	963	879	1,403	1,304	1,255	1,184	1,115	1,048
Regulatory Adjustments	(511)	(551)	(551)	(529)	(485)	(292)	(298)	(305)	(320)
Common Equity Tier 1 (CET1) Capital	**1,880**	**1,774**	**1,688**	**2,182**	**2,151**	**2,316**	**2,258**	**2,203**	**2,169**
Tier 1 Capital	**2,153**	**2,047**	**1,961**	**2,444**	**2,418**	**2,588**	**2,534**	**2,482**	**2,458**
Tier 2 Capital	**-**	**-**	**-**	**-**	**-**	**3**	**3**	**4**	**4**
Total Eligible Capital	**2,153**	**2,047**	**1,961**	**2,444**	**2,418**	**2,591**	**2,537**	**2,486**	**2,462**
Total Risk Weighted Assets [2]	**12,696**	**12,798**	**12,871**	**12,394**	**10,685**	**16,815**	**16,575**	**16,175**	**15,149**

Capital Adequacy Ratios ("CAR")

	31-Dec-18	30-Sep-18	30-Jun-18	31-Mar-18	31-Dec-17 [3]	30-Sep-17	30-Jun-17	31-Mar-17	31-Dec-16
CET1 CAR [1]	**14.81%**	**13.86%**	**13.11%**	**17.60%**	**20.13%**	**13.78%**	**13.63%**	**13.62%**	**14.32%**
Tier 1 CAR	**16.96%**	**16.00%**	**15.24%**	**19.72%**	**22.63%**	**15.39%**	**15.29%**	**15.35%**	**16.22%**
Total CAR	**16.96%**	**16.00%**	**15.24%**	**19.72%**	**22.63%**	**15.41%**	**15.31%**	**15.37%**	**16.25%**

Note :

1 computed based on MAS' transitional Basel III arrangements

2 include operational risk and market risk and floor adjustment

3 IRB Approach adopted with effect from December 2017