

### RISK BASED CAPITAL ADEQUACY (GROUP LEVEL)

S\$ million	30-Sep-17	30-Jun-17	31-Mar-17	31-Dec-16	30-Sep-16	30-Jun-16	31-Mar-16	31-Dec-15	30-Sep-15
Share Capital	1,353	1,372	1,393	1,441	814	805	806	843	850
Disclosed Reserves	1,255	1,184	1,115	1,048	976	913	864	856	834
Regulatory Adjustments	(292)	(298)	(305)	(320)	(1)	-	-	-	-
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>2,316</b>	<b>2,258</b>	<b>2,203</b>	<b>2,169</b>	<b>1,789</b>	<b>1,718</b>	<b>1,670</b>	<b>1,699</b>	<b>1,684</b>
<b>Tier 1 Capital</b>	<b>2,588</b>	<b>2,534</b>	<b>2,482</b>	<b>2,458</b>	<b>2,062</b>	<b>1,987</b>	<b>1,940</b>	<b>1,982</b>	<b>1,684</b>
<b>Tier 2 Capital</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>
<b>Total Eligible Capital</b>	<b>2,591</b>	<b>2,537</b>	<b>2,486</b>	<b>2,462</b>	<b>2,065</b>	<b>1,990</b>	<b>1,943</b>	<b>1,985</b>	<b>1,687</b>
<b>Total Risk Weighted Assets <sup>2</sup></b>	<b>16,815</b>	<b>16,575</b>	<b>16,175</b>	<b>15,149</b>	<b>11,616</b>	<b>12,140</b>	<b>11,704</b>	<b>11,742</b>	<b>11,288</b>
<b>Capital Adequacy Ratios ("CAR")</b>									
<b>CET1 CAR <sup>1</sup></b>	<b>13.78%</b>	<b>13.63%</b>	<b>13.62%</b>	<b>14.32%</b>	<b>15.40%</b>	<b>14.15%</b>	<b>14.27%</b>	<b>14.47%</b>	<b>14.91%</b>
<b>Tier 1 CAR</b>	<b>15.39%</b>	<b>15.29%</b>	<b>15.35%</b>	<b>16.22%</b>	<b>17.75%</b>	<b>16.37%</b>	<b>16.57%</b>	<b>16.88%</b>	<b>14.91%</b>
<b>Total CAR</b>	<b>15.41%</b>	<b>15.31%</b>	<b>15.37%</b>	<b>16.25%</b>	<b>17.78%</b>	<b>16.39%</b>	<b>16.60%</b>	<b>16.90%</b>	<b>14.94%</b>

Note :

1 computed based on MAS' transitional Basel III arrangements

2 include operational risk and market risk