BANKOFSINGAPORE
Asia's global private bank
A subsidiary of OCBC Bank

RISK BASED CAPITAL ADEQUACY (GROUP LEVEL)

S$ million	30-Jun-19	31-Mar-19	31-Dec-18	30-Sep-18	30-Jun-18	31-Mar-18	31-Dec-17 [3]	30-Sep-17	30-Jun-17
Share Capital	1,348	1,351	1,360	1,362	1,360	1,307	1,332	1,353	1,372
Disclosed Reserves	1,081	974	1,032	963	879	1,403	1,304	1,255	1,184
Regulatory Adjustments	(482)	(503)	(511)	(551)	(551)	(529)	(485)	(292)	(298)
Common Equity Tier 1 (CET1) Capital	**1,947**	**1,822**	**1,880**	**1,774**	**1,688**	**2,182**	**2,151**	**2,316**	**2,258**
Tier 1 Capital	**2,217**	**2,093**	**2,153**	**2,047**	**1,961**	**2,444**	**2,418**	**2,588**	**2,534**
Tier 2 Capital	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3**	**3**
Total Eligible Capital	**2,217**	**2,093**	**2,153**	**2,047**	**1,961**	**2,444**	**2,418**	**2,591**	**2,537**
Total Risk Weighted Assets [2]	**12,763**	**12,134**	**12,696**	**12,798**	**12,871**	**12,394**	**10,685**	**16,815**	**16,575**

Capital Adequacy Ratios ("CAR")

	30-Jun-19	31-Mar-19	31-Dec-18	30-Sep-18	30-Jun-18	31-Mar-18	31-Dec-17 [3]	30-Sep-17	30-Jun-17
CET1 CAR [1]	**15.25%**	**15.01%**	**14.81%**	**13.86%**	**13.11%**	**17.60%**	**20.13%**	**13.78%**	**13.63%**
Tier 1 CAR	**17.37%**	**17.25%**	**16.96%**	**16.00%**	**15.24%**	**19.72%**	**22.63%**	**15.39%**	**15.29%**
Total CAR	**17.37%**	**17.25%**	**16.96%**	**16.00%**	**15.24%**	**19.72%**	**22.63%**	**15.41%**	**15.31%**

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

Bank of Singapore Limited
Incorporated in the Republic of Singapore
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