

RISK BASED CAPITAL ADEQUACY (GROUP LEVEL)

S\$ million	31-Mar-22	31-Dec-21	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20	30-Jun-20	31-Mar-20
Share Capital	1,349	1,345	1,355	1,340	1,339	1,318	1,366	1,392	1,421
Disclosed Reserves	1,225	1,127	1,232	1,122	1,025	861	815	699	1,398
Regulatory Adjustments	(450)	(432)	(425)	(399)	(408)	(403)	(444)	(445)	(490)
Common Equity Tier 1 (CET1) Capital	2,124	2,040	2,162	2,063	1,956	1,775	1,736	1,646	2,328
Tier 1 Capital	2,395	2,310	2,434	2,332	2,224	2,040	2,010	1,925	2,614
Tier 2 Capital	1	1	1	1	1	1	-	-	-
Total Eligible Capital	2,396	2,311	2,435	2,332	2,225	2,041	2,010	1,925	2,614
Total Risk Weighted Assets ²	14,603	13,422	13,908	13,685	14,572	14,186	14,700	14,612	15,200

Capital Adequacy Ratios ("CAR")

CET1 CAR ¹	14.55%	15.20%	15.54%	15.07%	13.42%	12.51%	11.81%	11.26%	15.32%
Tier 1 CAR	16.40%	17.21%	17.50%	17.04%	15.27%	14.38%	13.68%	13.18%	17.19%
Total CAR	16.41%	17.22%	17.51%	17.04%	15.27%	14.38%	13.68%	13.18%	17.19%

Note :

1 computed based on MAS' transitional Basel III arrangements

2 include operational risk and market risk and floor adjustment