RISK BASED CAPITAL ADEQUACY (GROUP LEVEL)

S$ million	30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19	30-Sep-19	30-Jun-19	31-Mar-19	31-Dec-18	30-Sep-18
Share Capital	1,366	1,392	1,421	1,341	1,377	1,348	1,351	1,360	1,362
Disclosed Reserves	815	699	1,398	1,178	1,215	1,081	974	1,032	963
Regulatory Adjustments	(444)	(445)	(490)	(468)	(501)	(482)	(503)	(511)	(551)
Common Equity Tier 1 (CET1) Capital	**1,736**	**1,646**	**2,328**	**2,051**	**2,092**	**1,947**	**1,822**	**1,880**	**1,774**
Tier 1 Capital	**2,010**	**1,925**	**2,614**	**2,320**	**2,368**	**2,217**	**2,093**	**2,153**	**2,047**
Tier 2 Capital	-	-	-	-	-	-	-	-	-
Total Eligible Capital	**2,010**	**1,925**	**2,614**	**2,320**	**2,368**	**2,217**	**2,093**	**2,153**	**2,047**
Total Risk Weighted Assets [2]	**14,700**	**14,612**	**15,200**	**12,552**	**13,003**	**12,763**	**12,134**	**12,696**	**12,798**

Capital Adequacy Ratios ("CAR")

	30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19	30-Sep-19	30-Jun-19	31-Mar-19	31-Dec-18	30-Sep-18
CET1 CAR [1]	**11.81%**	**11.26%**	**15.32%**	**16.34%**	**16.08%**	**15.25%**	**15.01%**	**14.81%**	**13.86%**
Tier 1 CAR	**13.68%**	**13.18%**	**17.19%**	**18.48%**	**18.21%**	**17.37%**	**17.25%**	**16.96%**	**16.00%**
Total CAR	**13.68%**	**13.18%**	**17.19%**	**18.48%**	**18.21%**	**17.37%**	**17.25%**	**16.96%**	**16.00%**

Note :

1 computed based on MAS' transitional Basel III arrangements

2 include operational risk and market risk and floor adjustment