RISK BASED CAPITAL ADEQUACY (GROUP LEVEL)

S$ million	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19	30-Sep-19	30-Jun-19
Share Capital	1,355	1,340	1,339	1,318	1,366	1,392	1,421	1,341	1,377	1,348
Disclosed Reserves	1,232	1,122	1,025	861	815	699	1,398	1,178	1,215	1,081
Regulatory Adjustments	(425)	(399)	(408)	(403)	(444)	(445)	(490)	(468)	(501)	(482)
Common Equity Tier 1 (CET1) Capital	**2,162**	**2,063**	**1,956**	**1,775**	**1,736**	**1,646**	**2,328**	**2,051**	**2,092**	**1,947**
Tier 1 Capital	**2,434**	**2,332**	**2,224**	**2,040**	**2,010**	**1,925**	**2,614**	**2,320**	**2,368**	**2,217**
Tier 2 Capital	**1**	**1**	**1**	**1**	**-**	**-**	**-**	**-**	**-**	**-**
Total Eligible Capital	**2,435**	**2,332**	**2,225**	**2,041**	**2,010**	**1,925**	**2,614**	**2,320**	**2,368**	**2,217**
Total Risk Weighted Assets [2]	**13,908**	**13,685**	**14,572**	**14,186**	**14,700**	**14,612**	**15,200**	**12,552**	**13,003**	**12,763**

Capital Adequacy Ratios ("CAR")

	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19	30-Sep-19	30-Jun-19
CET1 CAR [1]	**15.54%**	**15.07%**	**13.42%**	**12.51%**	**11.81%**	**11.26%**	**15.32%**	**16.34%**	**16.08%**	**15.25%**
Tier 1 CAR	**17.50%**	**17.04%**	**15.27%**	**14.38%**	**13.68%**	**13.18%**	**17.19%**	**18.48%**	**18.21%**	**17.37%**
Total CAR	**17.51%**	**17.04%**	**15.27%**	**14.38%**	**13.68%**	**13.18%**	**17.19%**	**18.48%**	**18.21%**	**17.37%**

Note :

1 computed based on MAS' transitional Basel III arrangements

2 include operational risk and market risk and floor adjustment

Bank of Singapore Limited
Incorporated in the Republic of Singapore
Company Registration Number : 197700866R