BANKOFSINGAPORE
An OCBC Company
Asia's global private bank

RISK BASED CAPITAL ADEQUACY (GROUP LEVEL)

S$ million	Sep-23	Jun-23	Mar-23	Dec-22 [3]	Sep-22	Jun-22	Mar-22	Dec-21 [3]	Sep-21
Share Capital	1,357	1,352	1,325	1,336	1,427	1,386	1,349	1,345	1,355
Disclosed Reserves	1,267	1,296	1,157	1,035	1,031	954	1,225	1,127	1,232
Regulatory Adjustments	(319)	(358)	(372)	(376)	(466)	(461)	(450)	(432)	(425)
Common Equity Tier 1 (CET1) Capital	**2,305**	**2,289**	**2,109**	**1,995**	**1,992**	**1,879**	**2,124**	**2,040**	**2,162**
Tier 1 Capital	**2,577**	**2,561**	**2,375**	**2,263**	**2,278**	**2,157**	**2,395**	**2,310**	**2,434**
Tier 2 Capital	**1**	**1**	**1**	**1**	**2**	**1**	**1**	**1**	**1**
Total Eligible Capital	**2,579**	**2,562**	**2,377**	**2,265**	**2,280**	**2,159**	**2,396**	**2,311**	**2,435**
Total Risk Weighted Assets [2]	**14,262**	**13,875**	**14,320**	**15,153**	**15,261**	**14,694**	**14,603**	**13,422**	**13,908**

Capital Adequacy Ratios ("CAR")

	Sep-23	Jun-23	Mar-23	Dec-22 [3]	Sep-22	Jun-22	Mar-22	Dec-21 [3]	Sep-21
CET1 CAR [1]	**16.16%**	**16.50%**	**14.73%**	**13.17%**	**13.05%**	**12.79%**	**14.55%**	**15.20%**	**15.54%**
Tier 1 CAR	**18.07%**	**18.46%**	**16.59%**	**14.94%**	**14.93%**	**14.68%**	**16.40%**	**17.21%**	**17.50%**
Total CAR	**18.08%**	**18.47%**	**16.60%**	**14.95%**	**14.94%**	**14.69%**	**16.41%**	**17.22%**	**17.51%**

Note :
1 computed based on MAS' transitional Basel III arrangements
2 include operational risk and market risk and floor adjustment
3 only year end positions are audited