

RISK BASED CAPITAL ADEQUACY (GROUP LEVEL)

| S\$ million | 31-Dec-19 | 30-Sep-19 | 30-Jun-19 | 31-Mar-19 | 31-Dec-18 | 30-Sep-18 | 30-Jun-18 | 31-Mar-18 | 31-Dec-17 ³ |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------------|
| Share Capital | 1,341 | 1,377 | 1,348 | 1,351 | 1,360 | 1,362 | 1,360 | 1,307 | 1,332 |
| Disclosed Reserves | 1,178 | 1,215 | 1,081 | 974 | 1,032 | 963 | 879 | 1,403 | 1,304 |
| Regulatory Adjustments | (468) | (501) | (482) | (503) | (511) | (551) | (551) | (529) | (485) |
| Common Equity Tier 1 (CET1) Capital | 2,051 | 2,092 | 1,947 | 1,822 | 1,880 | 1,774 | 1,688 | 2,182 | 2,151 |
| Tier 1 Capital | 2,320 | 2,368 | 2,217 | 2,093 | 2,153 | 2,047 | 1,961 | 2,444 | 2,418 |
| Tier 2 Capital | - | - | - | - | - | - | - | - | - |
| Total Eligible Capital | 2,320 | 2,368 | 2,217 | 2,093 | 2,153 | 2,047 | 1,961 | 2,444 | 2,418 |
| Total Risk Weighted Assets ² | 12,552 | 13,003 | 12,763 | 12,134 | 12,696 | 12,798 | 12,871 | 12,394 | 10,685 |

Capital Adequacy Ratios ("CAR")

| | | | | | | | | | |
|------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| CET1 CAR ¹ | 16.34% | 16.08% | 15.25% | 15.01% | 14.81% | 13.86% | 13.11% | 17.60% | 20.13% |
| Tier 1 CAR | 18.48% | 18.21% | 17.37% | 17.25% | 16.96% | 16.00% | 15.24% | 19.72% | 22.63% |
| Total CAR | 18.48% | 18.21% | 17.37% | 17.25% | 16.96% | 16.00% | 15.24% | 19.72% | 22.63% |

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