

RISK BASED CAPITAL ADEQUACY (GROUP LEVEL)

S\$ million	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	30-Sep-17	30-Jun-17
Share Capital	1,377	1,348	1,351	1,360	1,362	1,360	1,307	1,332	1,353	1,372
Disclosed Reserves	1,215	1,081	974	1,032	963	879	1,403	1,304	1,255	1,184
Regulatory Adjustments	(501)	(482)	(503)	(511)	(551)	(551)	(529)	(485)	(292)	(298)
Common Equity Tier 1 (CET1) Capital	2,092	1,947	1,822	1,880	1,774	1,688	2,182	2,151	2,316	2,258
Tier 1 Capital	2,368	2,217	2,093	2,153	2,047	1,961	2,444	2,418	2,588	2,534
Tier 2 Capital	-	-	-	-	-	-	-	-	3	3
Total Eligible Capital	2,368	2,217	2,093	2,153	2,047	1,961	2,444	2,418	2,591	2,537
Total Risk Weighted Assets ²	13,003	12,763	12,134	12,696	12,798	12,871	12,394	10,685	16,815	16,575

Capital Adequacy Ratios ("CAR")

CET1 CAR ¹	16.08%	15.25%	15.01%	14.81%	13.86%	13.11%	17.60%	20.13%	13.78%	13.63%
Tier 1 CAR	18.21%	17.37%	17.25%	16.96%	16.00%	15.24%	19.72%	22.63%	15.39%	15.29%
Total CAR	18.21%	17.37%	17.25%	16.96%	16.00%	15.24%	19.72%	22.63%	15.41%	15.31%

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