BANK OF SINGAPORE
An OCBC Company
Asia's global private bank

RISK BASED CAPITAL ADEQUACY (GROUP LEVEL)

S$ million	Dec-25 [1&3]	Dec-24 [1&3]	Dec-23 [3]	Dec-22 [3]	Dec-21 [3]
Share Capital	1,280	1,356	1,315	1,336	1,345
Disclosed Reserves	1,640	1,498	1,320	1,035	1,127
Regulatory Adjustments	(402)	(433)	(329)	(376)	(432)
Common Equity Tier 1 (CET1) Capital	**2,518**	**2,421**	**2,306**	**1,995**	**2,040**
Tier 1 Capital	**2,775**	**2,693**	**2,569**	**2,263**	**2,310**
Tier 2 Capital	**1**	**1**	**1**	**1**	**1**
Total Eligible Capital	**2,776**	**2,694**	**2,571**	**2,265**	**2,311**
Total Risk Weighted Assets [2]	**13,562**	**14,346**	**12,955**	**15,153**	**13,422**

Capital Adequacy Ratios ("CAR")

	Dec-25	Dec-24	Dec-23	Dec-22	Dec-21
CET1 CAR	**18.57%**	**16.87%**	**17.80%**	**13.17%**	**15.20%**
Tier 1 CAR	**20.46%**	**18.77%**	**19.83%**	**14.94%**	**17.21%**
Total CAR	**20.47%**	**18.78%**	**19.84%**	**14.95%**	**17.22%**

Note :

1 computed based on MAS' final Basel III reform rules with effect from 1 July 2024

2 include operational risk and market risk and floor adjustment

3 audited