

RISK BASED CAPITAL ADEQUACY (GROUP LEVEL)

S\$ million	Dec-23	Dec-22 ³	Dec-21 ³	Dec-20 ³	Dec-19 ³
Share Capital	1,315	1,336	1,345	1,318	1,341
Disclosed Reserves	1,320	1,035	1,127	861	1,178
Regulatory Adjustments	(329)	(376)	(432)	(403)	(468)
Common Equity Tier 1 (CET1) Capital	2,306	1,995	2,040	1,775	2,051
Tier 1 Capital	2,569	2,263	2,310	2,040	2,320
Tier 2 Capital	1	1	1	1	-
Total Eligible Capital	2,571	2,265	2,311	2,041	2,320
Total Risk Weighted Assets ²	12,955	15,153	13,422	14,186	12,552

Capital Adequacy Ratios ("CAR")

CET1 CAR ¹	17.80%	13.17%	15.20%	12.51%	16.34%
Tier 1 CAR	19.83%	14.94%	17.21%	14.38%	18.48%
Total CAR	19.84%	14.95%	17.22%	14.38%	18.48%

Note :

- 1 computed based on MAS' transitional Basel III arrangements
- 2 include operational risk and market risk and floor adjustment
- 3 audited