

Capital Ratios

(Bank-only financial statement)

As of 30 September 2020

Bank-only financial statement	Capital Ratios	Minimum Capital Requirement Ratios	Capital Buffer	Minimum Capital Requirement Ratios & Capital Buffer
Common Equity Tier I (CET I)	22.89%	4.50%	2.5%	7.0%
Tier I Ratio (Tier I)	24.29%	6.00%	2.5%	8.5%
Total Capital Ratio (CAR)	29.41%	8.50%	2.5%	11.0%