

Capital Ratios

(Bank-only financial statement)

As of 31 October 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) | 23.07% | 4.50% | 2.5% | 7.0% |
| Tier I Ratio (Tier I) | 24.48% | 6.00% | 2.5% | 8.5% |
| Total Capital Ratio (CAR) | 29.57% | 8.50% | 2.5% | 11.0% |