

Capital Adequacy Ratio of the Bank  
As of April 30, 2017

| Capital Adequacy Ratio     | Minimum Capital Requirement Ratio<br>& Conservation Buffer Ratio * | Capital Ratio |
|----------------------------|--------------------------------------------------------------------|---------------|
| Common Equity Tier 1 Ratio | 5.75%                                                              | 12.12%        |
| Tier 1 Capital Ratio       | 7.25%                                                              | 12.12%        |
| Capital Adequacy Ratio     | 9.75%                                                              | 14.54%        |

\* Conservation buffer requires an additional Common Equity Tier 1 at 0.625% per annum from 1 January 2016 onwards until reaching 2.50% in 2019.