

Capital Adequacy Ratio of the Bank
As of January 31, 2017

Capital Adequacy Ratio	Minimum Capital Requirement Ratio & Conservation Buffer Ratio *	Capital Ratio
Common Equity Tier 1 Ratio	5.75%	12.04%
Tier 1 Capital Ratio	7.25%	12.04%
Capital Adequacy Ratio	9.75%	14.50%

* 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.