

Capital Adequacy Ratio of the Bank
As of November 30, 2016

Capital Adequacy Ratio	Minimum Capital Requirement Ratio & Conservation Buffer Ratio *	Capital Ratio
Common Equity Tier 1 Ratio	5.125%	12.03%
Tier 1 Capital Ratio	6.625%	12.03%
Capital Adequacy Ratio	9.125%	14.44%

* 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.