

Capital Adequacy Ratio of the Bank

As of October 31, 2016

Capital Adequacy Ratio	Minimum Capital Requirement Ratio & Conservation Buffer Ratio *	Capital Ratio
Common Equity Tier 1 Ratio	5.125%	12.10%
Tier 1 Capital Ratio	6.625%	12.10%
Capital adequacy Ratio	9.125%	14.57%

* 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.