

The table below discloses Standard Chartered Bank (Singapore) Limited's regulatory capital, Capital Adequacy Ratios ("CAR") and Leverage Ratio. The CAR ratios are above the stipulated regulatory requirements set by the Monetary Authority of Singapore in the MAS Notice 637 ("Notice"). Leverage ratio is calculated based on the Notice and required to be disclosed from 1 January 2015.

**Standard Chartered Bank (Singapore) Limited CAR Disclosure**

(in S\$ million)	30 Sep 2014 <sup>#</sup>	31 Dec 2014	31 Mar 2015 <sup>#</sup>	30 Jun 2015 <sup>#</sup>	30 Sep 2015 <sup>#</sup>
Common Equity Tier 1 Capital	1,419	1,534	1,538	1,539	1,534
Eligible Tier 1 Capital	1,419	1,534	1,538	1,539	1,534
Total Eligible Capital	2,240	2,372	2,374	2,373	2,370
Total Risk Weighted Asset	17,005	17,068	16,755	16,645	16,324
<b>CAR</b>					
Common Equity Tier 1 CAR	8.34%	8.99%	9.18%	9.24%	9.40%
Tier 1 CAR	8.34%	8.99%	9.18%	9.24%	9.40%
Total CAR	13.17%	13.90%	14.17%	14.26%	14.52%
<b>Minimum CAR</b>					
Common Equity Tier 1 CAR	5.50%	5.50%	6.50%	6.50%	6.50%
Tier 1 CAR	7.00%	7.00%	8.00%	8.00%	8.00%
Total CAR	10.00%	10.00%	10.00%	10.00%	10.00%
<b>Leverage Ratio</b>					
Tier 1 Capital	NA	NA	1,538	1,539	1,534
Total Exposures	NA	NA	36,985	36,866	36,238
Leverage Ratio	NA	NA	4.2%	4.2%	4.2%

<sup>#</sup> Unaudited figures. Year-end figures are audited.