

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 2015 #	31 Dec 2015	31 Mar 2016 #	30 Jun 2016 #
Common Equity Tier 1 Capital	1,534	1,779	1,729	1,734
Eligible Tier 1 Capital	1,534	1,904	1,912	1,917
Total Eligible Capital	2,370	2,742	2,746	2,748
Total Risk Weighted Asset	16,324	15,599	14,871	14,480
CAR				
Common Equity Tier 1 CAR	9.40%	11.40%	11.62%	11.98%
Tier 1 CAR	9.40%	12.21%	12.86%	13.24%
Total CAR	14.52%	17.58%	18.47%	18.98%
Minimum CAR including Buffer Requirements ^				
Common Equity Tier 1 CAR	6.50%	6.50%	7.13%	7.13%
Tier 1 CAR	8.00%	8.00%	8.63%	8.63%
Total CAR	10.00%	10.00%	10.63%	10.63%
Leverage Ratio				
Tier 1 Capital	1,534	1,904	1,912	1,917
Total Exposures	36,238	34,908	34,132	33,629
Leverage Ratio	4.2%	5.5%	5.6%	5.7%

Unaudited figures. Year-end figures are audited.

^ Regulatory minima includes Capital Conservation Buffer of 0.625% and applicable Countercyclical Buffer from 1 January 2016. The actual magnitude of the Countercyclical Buffer to be applied is the weighted average of the country-specific countercyclical buffer requirements that are being applied by the national authorities in jurisdictions to which it has credit exposures.