

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) | 31 Dec 2014 | 31 Mar 2015 [#] | 30 Jun 2015 [#] | 30 Sep 2015 [#] | 31 Dec 2015 |
|------------------------------|-------------|--------------------------|--------------------------|--------------------------|-------------|
| Common Equity Tier 1 Capital | 1,534 | 1,538 | 1,539 | 1,534 | 1,779 |
| Eligible Tier 1 Capital | 1,534 | 1,538 | 1,539 | 1,534 | 1,904 |
| Total Eligible Capital | 2,372 | 2,374 | 2,373 | 2,370 | 2,742 |
| Total Risk Weighted Asset | 17,068 | 16,755 | 16,645 | 16,324 | 15,599 |
| CAR | | | | | |
| Common Equity Tier 1 CAR | 8.99% | 9.18% | 9.24% | 9.40% | 11.40% |
| Tier 1 CAR | 8.99% | 9.18% | 9.24% | 9.40% | 12.21% |
| Total CAR | 13.90% | 14.17% | 14.26% | 14.52% | 17.58% |
| Minimum CAR | | | | | |
| Common Equity Tier 1 CAR | 5.50% | 6.50% | 6.50% | 6.50% | 6.50% |
| Tier 1 CAR | 7.00% | 8.00% | 8.00% | 8.00% | 8.00% |
| Total CAR | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% |
| Leverage Ratio | | | | | |
| Tier 1 Capital | NA | 1,538 | 1,539 | 1,534 | 1,904 |
| Total Exposures | NA | 36,985 | 36,866 | 36,238 | 34,908 |
| Leverage Ratio | NA | 4.2% | 4.2% | 4.2% | 5.5% |

[#] Unaudited figures. Year-end figures are audited.