

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 Mar 2014 <sup>#</sup>	30 Jun 2014 <sup>#</sup>	30 Sep 2014 <sup>#</sup>	31 Dec 2014	31 Mar 2015 <sup>#</sup>
Common Equity Tier 1 Capital	1,417	1,418	1,419	1,534	1,538
Eligible Tier 1 Capital	1,417	1,418	1,419	1,534	1,538
Total Eligible Capital	2,233	2,236	2,240	2,372	2,374
Total Risk Weighted Asset	17,156	17,076	17,005	17,068	16,755
CAR					
Common Equity Tier 1 CAR	8.26%	8.31%	8.34%	8.99%	9.18%
Tier 1 CAR	8.26%	8.31%	8.34%	8.99%	9.18%
Total CAR	13.02%	13.09%	13.17%	13.90%	14.17%
Minimum CAR					
Common Equity Tier 1 CAR	5.50%	5.50%	5.50%	5.50%	6.50%
Tier 1 CAR	7.00%	7.00%	7.00%	7.00%	8.00%
Total CAR	10.00%	10.00%	10.00%	10.00%	10.00%
Leverage Ratio					
Tier 1 Capital	NA	NA	NA	NA	1,538
Total Exposures	NA	NA	NA	NA	36,985
Leverage Ratio	NA	NA	NA	NA	4.2%

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