

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-16	31 Mar 2017 [#]	30 Jun 2017 [#]	30 Sep 2017 [#]	31-Dec-17
Common Equity Tier 1 Capital	1,807	1,760	1,760	1,757	1,843
Eligible Tier 1 Capital	1,991	2,002	2,002	1,999	2,081
Total Eligible Capital	2,817	2,829	2,824	2,813	2,893
Total Risk Weighted Asset	14,257	14,188	14,696	14,723	15,275
CAR					
Common Equity Tier 1 CAR	12.68%	12.41%	11.97%	11.94%	12.06%
Tier 1 CAR	13.97%	14.11%	13.62%	13.58%	13.63%
Total CAR	19.76%	19.94%	19.22%	19.11%	18.94%
Minimum CAR including Buffer Requirements [^]					
Common Equity Tier 1 CAR	7.13%	7.76%	7.76%	7.76%	7.76%
Tier 1 CAR	8.63%	9.26%	9.26%	9.26%	9.26%
Total CAR	10.63%	11.26%	11.26%	11.26%	11.26%
Leverage Ratio					
Tier 1 Capital	1,991	2,002	2,002	1,999	2,081
Total Exposures	35,300	36,450	35,424	34,541	34,793
Leverage Ratio	5.6%	5.5%	5.7%	5.8%	6.0%

[#] Unaudited figures.

[^]Regulatory minima includes capital conservation buffer of 0.625% and 1.25% from 1 January 2016 and 1 January 2017 respectively. Applicable countercyclical buffer was applied from 1 January 2016.

Country	31-Dec-17			Applicable countercyclical buffer requirements (%)
	Country-specific requirement (%)	Proportion of relevant Group RWA (%)	Applicable countercyclical buffer requirements (%)	
Hong Kong	1.25	0.5	0.006	0.006
Norway	2.00	0.0	0.000	0.000
Sweden	2.00	*	*	*

* Less than 0.1%