

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 2015	31 Mar 2016 [#]	30 Jun 2016 [#]	30 Sep 2016 [#]	31-Dec-16
Common Equity Tier 1 Capital	1,779	1,729	1,734	1,737	1,807
Eligible Tier 1 Capital	1,904	1,912	1,917	1,920	1,991
Total Eligible Capital	2,742	2,746	2,748	2,747	2,817
Total Risk Weighted Asset	15,599	14,871	14,480	14,034	14,257
CAR					
Common Equity Tier 1 CAR	11.40%	11.62%	11.98%	12.38%	12.68%
Tier 1 CAR	12.21%	12.86%	13.24%	13.68%	13.97%
Total CAR	17.58%	18.47%	18.98%	19.58%	19.76%
Minimum CAR including Buffer Requirements [^]					
Common Equity Tier 1 CAR	6.50%	7.13%	7.13%	7.13%	7.13%
Tier 1 CAR	8.00%	8.63%	8.63%	8.63%	8.63%
Total CAR	10.00%	10.63%	10.63%	10.63%	10.63%
Leverage Ratio					
Tier 1 Capital	1,904	1,912	1,917	1,920	1,991
Total Exposures	34,908	34,132	33,629	34,087	35,300
Leverage Ratio	5.5%	5.6%	5.7%	5.6%	5.6%

[#] 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.