

### Capital Ratio

As of 31 January 2023

	Capital Ratio	Minimum Capital Requirement Ratio	Capital Buffer*	Minimum Capital Requirement Ratio & Capital Buffer
Common Equity Tier-1 Ratio : CET 1 Ratio	13.793%	4.50%	2.50%	7.00%
Tier-1 Ratio	13.793%	6.00%	2.50%	8.50%
Total Capital Ratio	15.989%	8.50%	2.50%	11.00%