

### Capital Ratio

As of 31 January 2026

	Capital Ratio	Minimum Capital Requirement Ratio	Capital Buffer*	Minimum Capital Requirement Ratio & Capital Buffer
Common Equity Tier-1 Ratio : CET 1 Ratio	12.828%	4.50%	2.50%	7.00%
Tier-1 Ratio	14.568%	6.00%	2.50%	8.50%
Total Capital Ratio	16.581%	8.50%	2.50%	11.00%