

**Capital Ratio**

As of 31 January 2024

Capital Adequacy Ratio	Minimum Capital Requirement Ratio	Conservation Buffer Ratio	Minimum Capital Requirement Ratio and Conservation Buffer Ratio	Capital Ratio
Common Equity Tier 1 Ratio	4.50%	2.50%	7.00%	<b>10.96%</b>
Tier 1 Ratio	6.00%	2.50%	8.50%	<b>13.27%</b>
Total Capital Ratio	8.50%	2.50%	11.00%	<b>17.47%</b>