

Capital Ratio

As of 31 October 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%	11.09%
Tier 1 Ratio	6.00%	2.50%	8.50%	13.31%
Total Capital Ratio	8.50%	2.50%	11.00%	16.88%