

## Capital Ratio

As of 30 November 2025

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%	12.42%
Tier 1 Ratio	6.00%	2.50%	8.50%	14.59%
Total Capital Ratio	8.50%	2.50%	11.00%	18.24%