

**Minimum Capital Requirement Ratio and Capital Buffer Ratio
As of 31 January 2022**

Unit: Percent

Ratio	Capital Ratio	Minimum Capital Requirement Ratio	Capital Buffer Ratio	Minimum Capital Requirement and Capital Buffer Ratio
Common Equity Tier 1 Ratio	12.70	4.50	2.50	7.00
Tier 1 Ratio	12.70	6.00	2.50	8.50
Total Capital Ratio	16.49	8.50	2.50	11.00