



The table below discloses HSBC Bank (Singapore) Limited's regulatory capital, Capital Adequacy Ratios ("CAR") and Leverage Ratio.

The CAR ratios are above the stipulated regulatory requirements set by Monetary Authority of Singapore in the MAS Notice 637 ("Notice").

### HSBC Bank (Singapore) Limited Capital Adequacy Ratio Disclosure

(in S\$ million)	30 June 2016 <sup>^</sup>
Common Equity Tier 1 Capital	1,552
Eligible Tier 1 Capital	1,552
Total Eligible Capital	1,563
Total Risk Weighted Asset	7,353
<b>CAR</b>	
Common Equity Tier 1 CAR	21.10%
Tier 1 CAR	21.10%
Total CAR	21.25%
<b>Minimum CAR <sup>#</sup></b>	
Common Equity Tier 1 CAR	6.50%
Tier 1 CAR	8.00%
Total CAR	10.00%
<b>Leverage Ratio</b>	
Tier 1 Capital	1,552
Total Exposures	30,562
Leverage Ratio	5.08%

<sup>^</sup> Unaudited figures

<sup>#</sup> In addition to these minimum capital requirements, capital conservation buffer ("CCB") of 2.5% and countercyclical buffer of up to 2.5% will be phased in from 2016 to 2019. The CCB was 0.625% on 1 January 2016 and increase by 0.625% each year to reach 2.5% on 1 January 2019. The countercyclical buffer is not an on-going requirement and the applicable magnitude will be the weighted average of the country-specific countercyclical buffer requirements that are being applied by national authorities in jurisdictions to which the bank has private sector credit exposures.