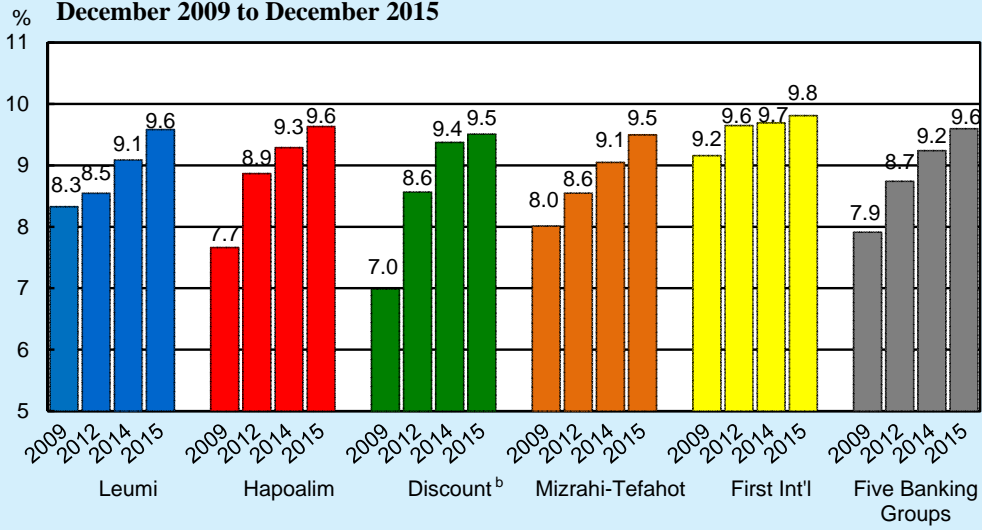


Figure 1.20
Common Equity Tier 1 Capital Ratios^a, the Five Banking Groups,
December 2009 to December 2015



^a Data for 2009 and 2012 are in Basel II terms (Core Tier 1 capital ratio). Data from 2014 onwards are in Basel III terms (Common Equity Tier 1 capital ratio) in accordance with the transition directives.

^b The Core Tier 1 capital ratio of the Discount Group does not include the deduction in respect of the Group's investment in the First International Group.

SOURCE: Based on published financial statements and reports to the Banking Supervision Department.