S\$'m	
5\$'m	

		Amount	Amount subject to Pre-Basel III Treatment	Source
re	ommon Equity Tier 1 capital: instruments and eserves			
	aid-up ordinary shares and share premium (if pplicable)	7,036		а
	etained earnings ccumulated other comprehensive income and other	14,695	_	С
di	isclosed reserves irectly issued capital subject to phase out from CET1	1,329		d
(c	only applicable to non-joint stock companies)			
	linority interest that meets criteria for inclusion ommon Equity Tier 1 capital before regulatory	153	(26)	f
a	djustments	23,213		
	ommon Equity Tier 1 capital: regulatory adjustments		_	
N	aluation adjustment pursuant to Part VIII of MAS otice 637	8		h
	oodwill, net of associated deferred tax liability ntangible assets, net of associated deferred tax liability	-	3,193 606	t i
	eferred tax assets that rely on future profitability ash flow hedge reserve	-	158 -	r
2 SI	hortfall of TEP relative to EL under IRBA	-	-	
-	ncrease in equity capital resulting from securitisation ransactions	-	_	
	nrealised fair value gains/losses on financial liabilities nd derivative liabilities arising from changes in own			
cr	redit risk	-	-	
	efined benefit pension fund assets, net of associated eferred tax liability			
6 In	nvestments in own shares	- 182	_	n
7 Re	eciprocal cross-holdings in ordinary shares of financial astitutions			
8 Ca	apital investments in ordinary shares of			
Ba	nconsolidated financial institutions in which Reporting ank does not hold a major stake	-		
	nvestments in ordinary shares of unconsolidated major take companies approved under s32 of Banking Act			
(ii	ncluding insurance subsidiaries) (amount above 10%		<b>_</b>	( 1
	nreshold) lortgage servicing rights (amount above 10%	-	2,758	(o+s) - 2,302 <sup>1</sup>
th	nreshold)			
	eferred tax assets arising from temporary differences amount above 10% threshold, net of related tax			
	ability) mount exceeding the 15% threshold	-	_	
3 of	f which: investments in ordinary shares of			
sa	nconsolidated major stake companies approved under 32 of Banking Act (including insurance subsidiaries)	-		
	f which: mortgage servicing rights f which: deferred tax assets arising from temporary			
di	ifferences ational specific regulatory adjustments	-		
6A PE	E/VC investments in the form of ordinary shares, in	-		
	xcess of 20% of such capital investments E/VC investments held beyond the relevant holding	-	-	
	eriods set out in MAS Notice 630 apital deficits in subsidiaries and associates that are	-	-	
re	egulated financial institutions	-	-	
	ny other items which the Authority may specify egulatory adjustments applied in calculation of CET1	-		
	apital due to insufficient AT1 Capital to satisfy equired deductions	878		
8 <b>T</b>	otal regulatory adjustments to CET1 Capital	1,068	_	
Α	ommon Equity Tier 1 capital (CET1) dditional Tier 1 capital: instruments	22,146	_	
-	T1 capital instruments and share premium (if pplicable)	-		
	which: classified as equity under the Accounting tandards			
2 of	f which: classified as liabilities under the Accounting	-	_	
	tandards ransitional: Ineligible capital instruments (pursuant to	-		
	aragraphs 6.5.3 and 6.5.4) T1 capital instruments issued by fully-consolidated	4,295		b+e
SL	ubsidiaries that meet criteria for inclusion	164		g+j
pł	f which: instruments issued by subsidiaries subject to hase out	144		j
-	dditional Tier 1 capital before regulatory djustments	4,459		
Α	dditional Tier 1 capital: regulatory adjustments			
8 Re	nvestments in own AT1 capital instruments eciprocal cross-holdings in AT1 capital instruments of			
	nancial institutions apital investments in AT1 capital instruments of			
ur	nconsolidated financial institutions in which Reporting ank does not hold a major stake			
0 In	nvestments in AT1 capital instruments of			
sa	nconsolidated major stake companies approved under 32 of Banking Act (including insurance subsidiaries)	0		
	ational specific regulatory adjustments E/VC investments in the form of AT1 capital	5,336		
in	struments, in excess of 20% of such capital			
1B Ai	ny other items which the Authority may specify	-		
	egulatory adjustments applied to AT1 Capital in espect of amounts subject to pre-Basel III treatment	5,336		
of	f which: Goodwill, net of associated deferred tax ability	3,193		
of	f which: Intangible assets, net of associated deferred			
	ax liability f which: Deferred tax assets that rely on future	606		
	rofitability f which: Cash flow hedge reserve	158		
of	f which: Increase in equity capital resulting from			
of	ecuritisation transactions f which: Unrealised fair value gains/losses on financial			
lia	abilities and derivative liabilities arising from changes			
of	f which: Shortfall of TEP relative to EL under IRBA			
sh	f which: PE/VC investments in the form of ordinary hares, in excess of 20% of such capital investments	. ]		
of	f which: PE/VC investments held beyond the relevant olding periods set out in MAS Notice 630			
of	f which: Capital deficits in subsidiaries and associates			
	hat are regulated financial institutions f which: Investments in ordinary shares of	-		
	nconsolidated major stake companies approved under	1,379		

	of which: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital			
	investments of which: Investments in Tier 2 capital instruments of			
	unconsolidated major stake companies approved under s32 of Banking Act (incl insurance subsidiaries)	-		
12	Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy			
13	required deductions Total regulatory adjustments to Additional Tier 1			
14	capital Additional Tier 1 capital (AT1)	5,337		
45	Tier 1 capital (T1 = CET1 + AT1)	22,146		
46	Tier 2 capital: instruments and provisions           Tier 2 capital instruments and share premium (if			
47	applicable)			
47	Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)	3,276		k
18	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion			
19	of which: instruments issued by subsidiaries subject to	558		Í
	phase out	558		1
50 51	Provisions Tier 2 capital before regulatory adjustments	371 4,205		m
52	Tier 2 capital: regulatory adjustments Investments in own Tier 2 instruments			
53	Reciprocal cross-holdings in Tier 2 capital instruments of financial institutions	_		
54	Capital investments in Tier 2 capital instruments of unconsolidated financial institutions in which Reporting			
	Bank does not hold a major stake	-		
55	Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under			
56	s32 of Banking Act (including insurance subsidiaries) National specific regulatory adjustments	- 1,379	-	
56A	PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital			
56B	Any other items which the Authority may specify	-	-	
56C	Regulatory adjustments applied to Tier 2 Capital in			
	respect of amounts subject to pre-Basel III treatment of which: Shortfall of TEP relative to EL under IRBA	1,379		
	of which: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments			
	of which: PE/VC investments held beyond the relevant			
	holding periods set out in MAS Notice 630 of which: Capital deficits in subsidiaries and associates			
	that are regulated financial institutions of which: Investments in ordinary shares of			
	unconsolidated major stake companies approved under s32 of Banking Act (incl insurance subsidiaries)	1,379		
	of which: PE/VC investments in the form of AT1 capital	1,379		
	instruments, in excess of 20% of such capital investments			
	of which: Investments in AT1 capital instruments of unconsolidated major stake companies approved under			
57	s32 of Banking Act (incl insurance subsidiaries) Total regulatory adjustments to Tier 2 capital	0		
58 59	Tier 2 capital (T2) Total capital (TC = T1 + T2)	2,825 24,971		
50	Total risk weighted assets Capital ratios (as a percentage of risk weighted	148,131		
	capital ratios (as a percentage of risk weighted			
	assets)	14.9%		
1	assets) Common Equity Tier 1 CAR Tier 1 CAR	14.9% 14.9%		
1 2 3 4	assets) Common Equity Tier 1 CAR Tier 1 CAR Total CAR Bank-specific buffer requirement	14.9% 16.8% 4.5%		
1 2 3 4 5	assets) Common Equity Tier 1 CAR Tier 1 CAR Bank-specific buffer requirement of which: capital conservation buffer requirement of which: bank specific countercyclical buffer	14.9% 16.8% 4.5% 0.0%		
01 02 03 04 05 06	assets) Common Equity Tier 1 CAR Tier 1 CAR Total CAR Bank-specific buffer requirement of which: capital conservation buffer requirement	14.9% 16.8% 4.5%		
01 02 03 04 05 06	assets) Common Equity Tier 1 CAR Tier 1 CAR Total CAR Bank-specific buffer requirement of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement (if applicable) Common Equity Tier 1 available to meet buffers	14.9% 16.8% 4.5% 0.0% 0.0%		
01 02 04 05 06 07 08	assets) Common Equity Tier 1 CAR Tier 1 CAR Bank-specific buffer requirement of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement (if applicable) Common Equity Tier 1 available to meet buffers National minima Minimum CET1 CAR	14.9% 16.8% 4.5% 0.0% 0.0% 0.0% 6.8% 4.5%		
01 02 03 04 05 06 07 08	assets) Common Equity Tier 1 CAR Tier 1 CAR Total CAR Bank-specific buffer requirement of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement (if applicable) Common Equity Tier 1 available to meet buffers National minima Minimum CET1 CAR Minimum Tier 1 CAR Minimum Total CAR	14.9% 16.8% 4.5% 0.0% 0.0% 0.0% 6.8%		
1 2 3 44 55 66 77 88 99 70 11	assets) Common Equity Tier 1 CAR Tier 1 CAR Bank-specific buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: G-SIB buffer requirement (if applicable) Common Equity Tier 1 available to meet buffers National minima Minimum CET1 CAR Minimum Tier 1 CAR Minimum Total CAR Amounts below the thresholds for deduction (before risk weighting)	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0%		
1 2 3 4 5 6 7 8 8 9 0 1	assets) Common Equity Tier 1 CAR Tier 1 CAR Total CAR Bank-specific buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: G-SIB buffer requirement (if applicable) Common Equity Tier 1 available to meet buffers National minima Minimum CET1 CAR Minimum Total CAR Amounts below the thresholds for deduction (before risk weighting) Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0%		
1 22 3 4 4 5 5 6 6 6 7 8 8 9 9 7 0 1	assets) Common Equity Tier 1 CAR Tier 1 CAR Total CAR Bank-specific buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement (if applicable) Common Equity Tier 1 available to meet buffers National minima Minimum CET1 CAR Minimum Tier 1 CAR Minimum Total CAR Amounts below the thresholds for deduction (before risk weighting) Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake Investments in ordinary shares of unconsolidated major	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0%		
1 2 3 4 5 6 7 8 9 0 1 2	assets)         Common Equity Tier 1 CAR         Tier 1 CAR         Bank-specific buffer requirement         of which: capital conservation buffer requirement         of which: capital conservation buffer requirement         of which: G-SIB buffer requirement (if applicable)         Common Equity Tier 1 available to meet buffers         National minima         Minimum Ter 1 CAR         Minimum Total CAR         Amounts below the thresholds for deduction (before risk weighting)         Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake         Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0%		p+q Refer to note <sup>1</sup>
1 2 3 4 5 6 7 8 9 0 1 2 3 4	assets)         Common Equity Tier 1 CAR         Tier 1 CAR         Total CAR         Bank-specific buffer requirement         of which: capital conservation buffer requirement         of which: capital conservation buffer requirement         of which: G-SIB buffer requirement (if applicable)         Common Equity Tier 1 available to meet buffers         National minima         Minimum CET1 CAR         Minimum Tier 1 CAR         Minimum Total CAR         Amounts below the thresholds for deduction (before risk weighting)         Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake         Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)         Mortgage servicing rights (net of related tax liability)         Deferred tax assets arising from temporary differences	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 804		
1 2 3 4 5 6 7 8 9 0 1 2 3 4	assets)         Common Equity Tier 1 CAR         Tier 1 CAR         Total CAR         Bank-specific buffer requirement         of which: capital conservation buffer requirement         of which: capital conservation buffer requirement         of which: G-SIB buffer requirement (if applicable)         Common Equity Tier 1 available to meet buffers         National minima         Minimum CET1 CAR         Minimum Total CAR         Amounts below the thresholds for deduction (before risk weighting)         Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake         Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)         Mortgage servicing rights (net of related tax liability)	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 804		
1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 5	assets)         Common Equity Tier 1 CAR         Tier 1 CAR         Bank-specific buffer requirement         of which: capital conservation buffer requirement         of which: capital conservation buffer requirement         of which: G-SIB buffer requirement (if applicable)         Common Equity Tier 1 available to meet buffers         National minima         Minimum CET1 CAR         Minimum Tier 1 CAR         Minimum Total CAR         Amounts below the thresholds for deduction (before risk weighting)         Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake         Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)         Mortgage servicing rights (net of related tax liability)         Deferred tax assets arising from temporary differences (net of related tax liability)         Applicable caps on the inclusion of provisions in Tier 2	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 804		
1 2 3 4 5 5 6 6 7 8 9 0 1 1 2 3 3 4 5 5	assets)         Common Equity Tier 1 CAR         Tier 1 CAR         Total CAR         Bank-specific buffer requirement         of which: capital conservation buffer requirement         of which: capital conservation buffer requirement         of which: G-SIB buffer requirement (if applicable)         Common Equity Tier 1 available to meet buffers         National minima         Minimum CET1 CAR         Minimum Total CAR         Amounts below the thresholds for deduction (before risk weighting)         Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake         Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)         Mortgage servicing rights (net of related tax liability)         Deferred tax assets arising from temporary differences (net of related tax liability)         Applicable caps on the inclusion of provisions in Tier 2         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 804 2,302		
1 2 3 4 5 6 7 8 9 0 1 1 2 3 4 5 6	assets)         Common Equity Tier 1 CAR         Tier 1 CAR         Bank-specific buffer requirement         of which: capital conservation buffer requirement         of which: bank specific countercyclical buffer         requirement         of which: G-SIB buffer requirement (if applicable)         Common Equity Tier 1 available to meet buffers         National minima         Minimum CET1 CAR         Minimum Tier 1 CAR         Minimum Total CAR         Amounts below the thresholds for deduction (before risk weighting)         Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake         Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)         Mortgage servicing rights (net of related tax liability)         Deferred tax assets arising from temporary differences (net of related tax liability)         Applicable caps on the inclusion of provisions in Tier 2         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)         Cap on inclusion of provisions in Tier 2 under	14.9% 16.8% 4.5% 0.0% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 2,302 250		
1 2 3 4 5 6 7 8 9 0 1 1 2 3 4 5 5 6 7 7 7 7 7	assets)         Common Equity Tier 1 CAR         Tier 1 CAR         Bank-specific buffer requirement         of which: capital conservation buffer requirement         of which: capital conservation buffer requirement         of which: G-SIB buffer requirement (if applicable)         Common Equity Tier 1 available to meet buffers         National minima         Minimum CET1 CAR         Minimum Tier 1 CAR         Minimum Total CAR         Amounts below the thresholds for deduction (before risk weighting)         Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake         Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)         Mortgage servicing rights (net of related tax liability)         Deferred tax assets arising from temporary differences (net of related tax liability)         Applicable caps on the inclusion of provisions in Tier 2         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)         Cap on inclusion of provisions in Tier 2 under standardised approach         Provisions eligible for inclusion in Tier 2 in respect of	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 804 2,302		
1 2 3 4 5 6 7 8 9 0 1 1 2 3 4 5 5 6 7 8 8	assets)         Common Equity Tier 1 CAR         Tier 1 CAR         Bank-specific buffer requirement         of which: capital conservation buffer requirement         of which: capital conservation buffer requirement         of which: G-SIB buffer requirement (if applicable)         Common Equity Tier 1 available to meet buffers         National minima         Minimum CET1 CAR         Minimum Tier 1 CAR         Minimum Total CAR         Amounts below the thresholds for deduction (before risk weighting)         Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake         Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)         Mortgage servicing rights (net of related tax liability)         Defered tax assets arising from temporary differences (net of related tax liability)         Applicable caps on the inclusion of provisions in Tier 2         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)         Cap on inclusion of provisions in Tier 2 under standardised approach         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	14.9% 16.8% 4.5% 0.0% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 2,302 250		
1 2 3 4 5 6 7 8 9 0 1 1 2 3 4 5 5 6 7 8 8	assets)         Common Equity Tier 1 CAR         Tier 1 CAR         Bank-specific buffer requirement         of which: capital conservation buffer requirement         of which: capital conservation buffer requirement         of which: G-SIB buffer requirement (if applicable)         Common Equity Tier 1 available to meet buffers         National minima         Minimum CET1 CAR         Minimum Tier 1 CAR         Minimum Total CAR         Amounts below the thresholds for deduction (before risk weighting)         Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake         Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)         Mortgage servicing rights (net of related tax liability)         Deferred tax assets arising from temporary differences (net of related tax liability)         Applicable caps on the inclusion of provisions in Tier 2         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)         Cap on inclusion of provisions in Tier 2 under standardised approach         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 2,302 250 251		
1 2 3 4 5 6 7 8 9 0 1 1 2 3 4 5 5 6 7 8 8	assets)         Common Equity Tier 1 CAR         Tier 1 CAR         Bank-specific buffer requirement         of which: capital conservation buffer requirement         of which: capital conservation buffer requirement         of which: G-SIB buffer requirement (if applicable)         Common Equity Tier 1 available to meet buffers         National minima         Minimum CET1 CAR         Minimum Tier 1 CAR         Minimum Total CAR         Amounts below the thresholds for deduction (before risk weighting)         Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake         Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)         Mortgage servicing rights (net of related tax liability)         Deferred tax assets arising from temporary differences (net of related tax liability)         Applicable caps on the inclusion of provisions in Tier 2         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)         Cap on inclusion of provisions in Tier 2 under standardised approach         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)         Cap for inclusion of provisions in Tier 2 under internal r	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 2,302 250 251 121		
1 22 33 44 55 66 77 72 72 73 74 75 77 78 8 79 79	assets) Common Equity Tier 1 CAR Tier 1 CAR Total CAR Bank-specific buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: G-SIB buffer requirement (if applicable) Common Equity Tier 1 available to meet buffers National minima Minimum CET1 CAR Minimum Total CAR Amounts below the thresholds for deduction (before risk weighting) Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries) Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Cap for inclusion of provisions in Tier 2 under standardised approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 2,302 250 251 121		
1 2 3 4 5 6 7 8 9 0 0 1 2 3 4 5 5 6 7 8 8 9 0 0 1 2 3 4 5 5 6 7 8 8 9 9 0 7 8 8 9 9 0 7 8 8 8 9 9 0 0 1 9 9 0 0 1 9 9 0 0 1 9 9 0 0 1 9 9 0 0 1 1 9 9 0 0 1 1 9 9 0 0 1 1 9 9 0 0 1 1 9 9 0 0 1 1 9 9 0 0 1 1 9 9 0 0 1 1 9 9 0 0 1 1 9 9 0 0 1 1 9 9 0 0 1 1 9 9 0 0 1 1 9 9 0 0 1 1 9 9 0 0 1 1 9 9 0 0 1 1 1 1	assets)         Common Equity Tier 1 CAR         Tier 1 CAR         Bank-specific buffer requirement         of which: capital conservation buffer requirement         of which: bank specific countercyclical buffer         requirement         of which: G-SIB buffer requirement (if applicable)         Common Equity Tier 1 available to meet buffers         National minima         Minimum CET1 CAR         Minimum Total CAR         Amounts below the thresholds for deduction (before risk weighting)         Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake         Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)         Mortgage servicing rights (net of related tax liability)         Deferred tax assets arising from temporary differences (net of related tax liability)         Applicable caps on the inclusion of provisions in Tier 2         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)         Cap on inclusion of provisions in Tier 2 under standardised approach         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)         Cap for inclusion of provisions in Tier 2 under internal ratings-bas	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 2,302 250 251 121		
$     \begin{array}{r}       1 \\       2 \\       3 \\       4 \\       5 \\       6 \\       7 \\       8 \\       9 \\       0 \\       1 \\       2 \\       3 \\       4 \\       5 \\       6 \\       7 \\       8 \\       9 \\       0 \\       1 \\       1 \\       2 \\       3 \\       4 \\       5 \\       6 \\       7 \\       8 \\       9 \\       0 \\       1 \\       1 \\       2 \\       3 \\       4 \\       5 \\       6 \\       7 \\       8 \\       9 \\       0 \\       1 \\       1 \\       2 \\       3 \\       4 \\       5 \\       6 \\       7 \\       7 \\       8 \\       9 \\       0 \\       1 \\       1 \\       7 \\     $	assets) Common Equity Tier 1 CAR Tier 1 CAR Total CAR Bank-specific buffer requirement of which: capital conservation buffer requirement of which: G-SIB buffer requirement (if applicable) Common Equity Tier 1 available to meet buffers National minima Minimum CET1 CAR Minimum Total CAR Amounts below the thresholds for deduction (before risk weighting) Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiarles) Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under standardised approach Capital instruments subject to phase-out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 2,302 250 251 121		
1       2       3       4       5       6       7       8       9       1       2       3       4       5       6       7       8       9       6       7       8       9       0       1       2       3       4       5       6       7       8       9       0       1       2	assets) Common Equity Tier 1 CAR Tier 1 CAR Total CAR Bank-specific buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement (if applicable) Common Equity Tier 1 available to meet buffers National minima Minimum CET1 CAR Minimum Tier 1 CAR Minimum Total CAR Amounts below the thresholds for deduction (before risk weighting) Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries) Mortgage servicing rights (net of related tax liability) Deferred tax asets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 in respect of exposures subject to internal ratings-based approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under standardised approach Capital instruments subject to phase-out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out arrangements	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 2,302 250 251 121		
1       22       33       44       55       66       7       88       99       70       1       22       33       44       55       66       77       78       79       30       31       32       33       34       55       66       77       78       79       30       31       32	assets) Common Equity Tier 1 CAR Tier 1 CAR Total CAR Bank-specific buffer requirement of which: capital conservation buffer requirement of which: G-SIB buffer requirement (if applicable) Common Equity Tier 1 available to meet buffers National minima Minimum CET1 CAR Minimum Total CAR Amounts below the thresholds for deduction (before risk weighting) Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries) Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under standardised approach Capital instruments subject to phase-out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out	14.9% 16.8% 4.5% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 2,302 250 251 121 539		
30           51           52           53           54           55           56           57           58           59           70           71           72           73           74           72           73           74           75           76           77           78           79           30           31           32           333           34	assets) Common Equity Tier 1 CAR Tier 1 CAR Total CAR Bank-specific buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: G-SIB buffer requirement (if applicable) Common Equity Tier 1 available to meet buffers National minima Minimum CET1 CAR Minimum Tier 1 CAR Minimum Total CAR Amounts below the thresholds for deduction (before risk weighting) Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries) Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under standardised approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under standardised approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on AT1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap	14.9% 16.8% 4.5% 0.0% 0.0% 0.0% 6.8% 4.5% 6.0% 10.0% 2,302 250 251 121 539 4,459		

<sup>1</sup> The total investment in the unconsolidated major stake companies that was within the prescribed threshold amount in accordance to MAS Notice 637 paragraph 6.1.3 (p).