

OCBC Group Regulatory Capital Position As at September 2013

S\$'m

1Paid-up2Retained3Accumed4Directly5Minority6Comm7Valuation8Goodwid9Intangion10Deferred11Cash file	non Equity Tier 1 capital: instruments and reserves p ordinary shares and share premium (if applicable) red earnings nulated other comprehensive income and other disclosed reserves ly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) ty interest that meets criteria for inclusion non Equity Tier 1 capital before regulatory adjustments non Equity Tier 1 capital: regulatory adjustments fion adjustment pursuant to Part VIII of MAS Notice 637 vill, net of associated deferred tax liability	Amount 8,038 13,872 1,141 135 23,186	Amount subject to Pre-Basel III Treatment	Source
1Paid-up2Retained3Accumed4Directly5Minority6Comm7Valuation8Goodwid9Intangia10Deferred11Cash file	p ordinary shares and share premium (if applicable) ed earnings mulated other comprehensive income and other disclosed reserves ly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) ty interest that meets criteria for inclusion non Equity Tier 1 capital before regulatory adjustments non Equity Tier 1 capital: regulatory adjustments ion adjustment pursuant to Part VIII of MAS Notice 637	<u>13,872</u> 1,141 135	Treatment	
1Paid-up2Retained3Accume4Directly5Minority6Comm7Valuati8Goodwi9Intangi10Deferred11Cash file	p ordinary shares and share premium (if applicable) ed earnings mulated other comprehensive income and other disclosed reserves ly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) ty interest that meets criteria for inclusion non Equity Tier 1 capital before regulatory adjustments non Equity Tier 1 capital: regulatory adjustments ion adjustment pursuant to Part VIII of MAS Notice 637	<u>13,872</u> 1,141 135		
2 Retaine 3 Accum 4 Directly 5 Minorit 6 Comm 7 Valuati 8 Goodw 9 Intangi 10 Deferrec 11 Cash fil	ied earnings nulated other comprehensive income and other disclosed reserves ly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) ty interest that meets criteria for inclusion non Equity Tier 1 capital before regulatory adjustments non Equity Tier 1 capital: regulatory adjustments ion adjustment pursuant to Part VIII of MAS Notice 637	<u>13,872</u> 1,141 135		а
 3 Accuma 4 Directly 5 Minorit 6 Comm 7 Valuati 8 Goodwi 9 Intangi 10 Deferred 11 Cash floor 	nulated other comprehensive income and other disclosed reserves ly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) ty interest that meets criteria for inclusion non Equity Tier 1 capital before regulatory adjustments non Equity Tier 1 capital: regulatory adjustments ion adjustment pursuant to Part VIII of MAS Notice 637	1,141 135		C C
4 Directly 5 Minorit 6 Comm 7 Valuati 8 Goodwi 9 Intangi 10 Deferred 11 Cash flo	ly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) ty interest that meets criteria for inclusion non Equity Tier 1 capital before regulatory adjustments non Equity Tier 1 capital: regulatory adjustments ion adjustment pursuant to Part VIII of MAS Notice 637	135		d
6 Comm 7 Valuati 8 Goodw 9 Intangi 10 Deferre 11 Cash flo	non Equity Tier 1 capital before regulatory adjustments non Equity Tier 1 capital: regulatory adjustments ion adjustment pursuant to Part VIII of MAS Notice 637			
Comm7Valuati8Goodwi9Intangi10Deferred11Cash flor	non Equity Tier 1 capital: regulatory adjustments ion adjustment pursuant to Part VIII of MAS Notice 637	23,186	(13)	f
7 Valuati 8 Goodwi 9 Intangi 10 Deferre	ion adjustment pursuant to Part VIII of MAS Notice 637			
8 Goodwi 9 Intangi 10 Deferre 11 Cash flo				
9 Intangi 10 Deferre 11 Cash fle	VIII, net of associated deferred tax liability	9	0.450	h
10 Deferre 11 Cash fl		-	3,159	t
11 Cash fl	pible assets, net of associated deferred tax liability red tax assets that rely on future profitability	-	<u>592</u> 172	u-i
	low hedge reserve	-	-	I
	all of TEP relative to EL under IRBA			
	use in equity capital resulting from securitisation transactions			
	lised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk			
	ed benefit pension fund assets, net of associated deferred tax liability	_		
	ments in own shares	171		n
	ocal cross-holdings in ordinary shares of financial institutions	-		
18 Capital major s	I investments in ordinary shares of unconsolidated financial institutions in which Reporting Bank does not hold a	-		
19 Investr	ments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including nce subsidiaries) (amount above 10% threshold)	_	3,011	(o+s) - 2,301 ¹
	age servicing rights (amount above 10% threshold)		5,011	(0,3) 2,301
	red tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)			
	nt exceeding the 15% threshold	-		
23 of whic	ch: investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act ding insurance subsidiaries)	-		
	ch: mortgage servicing rights			
	ch: deferred tax assets arising from temporary differences			
	al specific regulatory adjustments	-		
	investments in the form of ordinary shares, in excess of 20% of such capital investments	-	-	
	investments held beyond the relevant holding periods set out in MAS Notice 630	-	-	
	I deficits in subsidiaries and associates that are regulated financial institutions	-	-	
26D Any oth	ther items which the Authority may specify	-		
-	atory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital to satisfy required			
deducti		1,970		
	regulatory adjustments to CET1 Capital	2,150		
	non Equity Tier 1 capital (CET1)	21,036		
	ional Tier 1 capital: instruments apital instruments and share premium (if applicable)			
	ch: classified as equity under the Accounting Standards	-		
	ch: classified as liabilities under the Accounting Standards	-		
	tional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)	3,295		b+e
	apital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	164		g+j
	ch: instruments issued by subsidiaries subject to phase out	144		<u>g</u> ·i
	ional Tier 1 capital before regulatory adjustments	3,458		j
	ional Tier 1 capital: regulatory adjustments	0,100		
	ments in own AT1 capital instruments	_		
	ocal cross-holdings in AT1 capital instruments of financial institutions	-		
	I investments in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does not			
hold a	major stake	-		
40 Investr	ments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act			
	ding insurance subsidiaries)	0	0	
	al specific regulatory adjustments	5,428		
	investments in the form of AT1 capital instruments, in excess of 20% of such capital investments	-	-	
141R Any off	ther items which the Authority may specify	-		
		E 100		
41C Regula	atory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment	5,428		
41C Regula of whic	ch: Goodwill, net of associated deferred tax liability	3,159		
41C Regulation of whic of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability	3,159 592		
41C Regula of whic of whic of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability	3,159		
41C Regula of whic of whic of whic of whic of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve	3,159 592 172 -		
41C Regula of whic of whic of whic of whic of whic of whic of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own	3,159 592		
41C Regula of whic of whic of whic of whic of whic of whic credit r	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk	3,159 592 172 -		
41C Regula of whic of whic of whic of whic of whic of whic credit r of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk ch: Shortfall of TEP relative to EL under IRBA	3,159 592 172 - - - -		
41C Regula of whic of whic of whic of whic of whic credit r of whic credit r of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk ch: Shortfall of TEP relative to EL under IRBA ch: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments	3,159 592 172 -		
41C Regula of whic of whic of whic of whic of whic credit r of whic of whic credit r of whic of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk ch: Shortfall of TEP relative to EL under IRBA ch: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments ch: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	3,159 592 172 - - - -		
41C Regula of whic of whic of whic of whic of whic credit r of whic of whic of whic of whic of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk ch: Shortfall of TEP relative to EL under IRBA ch: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments ch: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630 ch: Capital deficits in subsidiaries and associates that are regulated financial institutions	3,159 592 172 - - - -		
41C Regula of whic of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk ch: Shortfall of TEP relative to EL under IRBA ch: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments ch: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630 ch: Capital deficits in subsidiaries and associates that are regulated financial institutions ch: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act	3,159 592 172 - - - - - - - - - - - - -		
41C Regula of whic of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk ch: Shortfall of TEP relative to EL under IRBA ch: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments ch: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630 ch: Capital deficits in subsidiaries and associates that are regulated financial institutions ch: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act nsurance subsidiaries)	3,159 592 172 - - - -		
41C Regula of whic of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk ch: Shortfall of TEP relative to EL under IRBA ch: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments ch: Capital deficits in subsidiaries and associates that are regulated financial institutions ch: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act nsurance subsidiaries) ch: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments	3,159 592 172 - - - - - - - - - - - - -		
41C Regula of whic of whic of whic of whic of whic of whic credit r of whic of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk ch: Shortfall of TEP relative to EL under IRBA ch: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments ch: Capital deficits in subsidiaries and associates that are regulated financial institutions ch: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act nsurance subsidiaries) ch: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments ch: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments ch: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments ch: Newstments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of	3,159 592 172 - - - - - - - - - - - - - - - - - - -		
41C Regula of whic of whic of whic of whic of whic credit r of whic of whic of whic of whic of whic of whic of whic of whic df whic of whic of whic of whic sof whic of whic	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk ch: Shortfall of TEP relative to EL under IRBA ch: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments ch: Capital deficits in subsidiaries and associates that are regulated financial institutions ch: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act nsurance subsidiaries) ch: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments ch: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments ch: Nestments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of mg Act (incl insurance subsidiaries)	3,159 592 172 - - - - - - - - - - - - -		
41CRegulaof whicof whicankin42Regula	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk ch: Shortfall of TEP relative to EL under IRBA ch: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments ch: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630 ch: Capital deficits in subsidiaries and associates that are regulated financial institutions ch: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act nsurance subsidiaries) ch: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments ch: Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of gAct (incl insurance subsidiaries) atory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required	3,159 592 172 - - - - - - - - - - - - - - - - - - -		
41C Regula of whic of whic af whic of whic bankin 42 Regular deduction	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk ch: Shortfall of TEP relative to EL under IRBA ch: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments ch: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630 ch: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act surveys and subidiaries) ch: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments ch: PVC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments ch: Investments in The 7 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act insurance subsidiaries) ch: Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of ang Act (incl insurance subsidiaries) atory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required tions	3,159 592 172 - - - - - - - - - - - - - - - - - - -		
41CRegulaof whicof whicof whicof whicof whicof whicof whiccredit rof whicof whicdeducti43Total r	ch: Goodwill, net of associated deferred tax liability ch: Intangible assets, net of associated deferred tax liability ch: Deferred tax assets that rely on future profitability ch: Cash flow hedge reserve ch: Increase in equity capital resulting from securitisation transactions ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own risk ch: Shortfall of TEP relative to EL under IRBA ch: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments ch: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630 ch: Capital deficits in subsidiaries and associates that are regulated financial institutions ch: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act nsurance subsidiaries) ch: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments ch: Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of gAct (incl insurance subsidiaries) atory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required	3,159 592 172 - - - - - - - - - - - - - - - - - - -		



OCBC Group Regulatory Capital Position As at September 2013

1			Amount	· .
		Amount	Amount subject to Pre-Basel III	Source
	Tier 2 capital: instruments and provisions		Treatment	
46	Tier 2 capital instruments and share premium (if applicable)	-		
47	Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)	3,260		k
48	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	546		
	of which: instruments issued by subsidiaries subject to phase out	546		I
	Provisions	366		m
51	Tier 2 capital before regulatory adjustments	4,171		
	Tier 2 capital: regulatory adjustments			
	Investments in own Tier 2 instruments	-		
	Reciprocal cross-holdings in Tier 2 capital instruments of financial institutions 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 s32 of Banking Act	-		
55	(including insurance subsidiaries)	0	0	
56	National specific regulatory adjustments	1,506	<u> </u>	
	PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments	-	-	
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	1,506		
	of which: Shortfall of TEP relative to EL under IRBA	-		
	of which: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments	-		
<u> </u>	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	-		
1	of which: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act	4 50/		
	(incl insurance subsidiaries)	1,506		
	of which: PE/VC investments in the form of AT1 capital instruments, in excess of 20% of such capital investments of which: Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of	-		
	Banking Act (incl insurance subsidiaries)	0		
	Total regulatory adjustments to Tier 2 capital	1,506		
	Tier 2 capital (T2)	2,665		
	Total capital ($TC = T1 + T2$)	23,701		
	Total risk weighted assets	146,957		
	Capital ratios (as a percentage of risk weighted assets)	·		
61	Common Equity Tier 1 CAR	14.3%		
62	Tier 1 CAR	14.3%		
	Total CAR	16.1%		
	Bank-specific buffer requirement	4.5%		
	of which: capital conservation buffer requirement	0.0%		
	of which: bank specific countercyclical buffer requirement	0.0%		
	of which: G-SIB buffer requirement (if applicable)	0.0%		
	Common Equity Tier 1 available to meet buffers	6.1%		
	National minima	1 50/		
	Minimum CET1 CAR Minimum Tier 1 CAR	4.5%		
		6.0%		
71	Minimum Total CAR	10.0%		
1				
72	Amounts below the thresholds for deduction (before risk weighting)			
72	Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank	733		D+0
	Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake	733		p+q
73	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			
73	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)	733 2,301		p+q Refer to note ¹
73 74	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)			
73 74 75	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			
73 74 75	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)			
73 74 75 76	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)	2,301		
73 74 75 76 77	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	2,301		
73 74 75 76 77	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 in respect of exposures subject to internal ratings-based approach (prior to	2,301 253 247		
73 74 75 76 77 78	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 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	2,301 253 247 119		
73 74 75 76 77 78 79	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 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-based approach	2,301 253 247		
73 74 75 76 77 78 79	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-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan	2,301 253 247 119		
73 74 75 76 77 78 79	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-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)	2,301 253 247 119		
73 74 75 76 77 78 79 80	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-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements	2,301 253 247 119		
73 74 75 76 77 78 79 80 81	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-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	2,301 253 247 119 536		
73 74 75 76 77 78 79 80 81 82	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-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on CET1 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	2,301 253 247 119 536 4,459		
73 74 75 76 77 78 79 80 81 82 83	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-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	2,301 253 247 119 536		

S\$'m

¹ 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).