S\$'m

## OCBC Group Regulatory Capital Position As at 30 June 2014

Common family first i capital instruments and reserver     Common family main and alter grammun (r spotcase)     Applied of the spotcase					S\$'m
Someon faulty Tier 1. Capital: Instruments and reserves         5.522           A Rescue controp shores and shore mortum (1 a possible to non-ionit stock companies)         2.82         4           A Rescue controp shores and shore and other disclosed to non-ionit stock companies)         2.82         4           A Rescue controp shores and shore of the shore and shore of the shores and the shoreshores and the shores and the shores and the shores and			Amount	subject to Pre-Basel III	Source
1         Besting during and provide and provide and provide the non-initial static companies)         16.852		Common Equity Tier 1 capital: instruments and reserves			
2       Selection dering and the control operations income and there disclosed incortem.       13,202       d.         3       Aussing and the control operations income and there disclosed incortem.       200       (73)         5       Mitchell there are the close of the control operations and the control operation and the control operatis and the control operatis and the control operation an	1		8,522		а
Similarity interest that meets ontends for inclusion         200         (73)         1           Similarity interest that meets ontends for inclusion         22,664         7         n           Similarity interest that meets ontends for inclusion         7         n         n           Generation adjustment parametic to Part VIII of MAS Notice (537         7         n         n           Goodwill, marked to Saccided defender adjustation         630         2,518         u           ID Optimul as assets sitis for Autors parametic to Part VIII of MAS Notice (537         1         10         10           ID Optimul as assets sitis for Autors parametic to Part VIII of MAS Notice (537         1         1         10           ID Optimul and Part Parametic to Estudie and Part VIII of MAS Notice (537         1         1         1         1           ID Optimul and Part Parametic to Estudie and Part VIII of MAS Notice (537         1         <	2				
Similarity interest that meets ontends for inclusion         200         (73)         1           Similarity interest that meets ontends for inclusion         22,664         7         n           Similarity interest that meets ontends for inclusion         7         n         n           Generation adjustment parametic to Part VIII of MAS Notice (537         7         n         n           Goodwill, marked to Saccided defender adjustation         630         2,518         u           ID Optimul as assets sitis for Autors parametic to Part VIII of MAS Notice (537         1         10         10           ID Optimul as assets sitis for Autors parametic to Part VIII of MAS Notice (537         1         1         10           ID Optimul and Part Parametic to Estudie and Part VIII of MAS Notice (537         1         1         1         1           ID Optimul and Part Parametic to Estudie and Part VIII of MAS Notice (537         1         <	3		1,282		d
6.         Common Equity Ter 1 capital before regulation adjustments	4			(70)	
Common Equity Ter 1 capital: regulatory adjustments	5			(73)	t
7         Valuation adjustment pursuant to Part VIII of MAS Notice 637         7         0         0         2.518         u.           10         Defined is assessed functional tax its Part VIII of MAS Notice 637         0.11         2.218         u.           10         Defined is assessed functional functi	0		25,004		
8         Goodwill, not of associated deformed to a labelity         6.00         2.518         u           1         Call from heads, mich of associated deformed to a labelity         110         130         140	7		7		h
3         Intrangles assets, not of associated deferred tax liability         110         1490         110         1490         112         110	8				u
11       Cash from bridge reserve       -       -         12       Shortfall of Periadive to Lunder /R0A       -         13       Increase in equity could resulting from excretisation transactions       -         14       Increase in equity could resulting from excretisation transactions       -         15       Defined benefit pension fund assets, net of associated defined tax liability       -         16       Defined benefit pension fund assets, net of associated defined tax liability       -         17       Defined benefit pension fund assets, net of associated defined tax liability       -         18       Investments in ordinary shores of unconsolidated major stake companies approved under s32 of Banking Act       677         19       Investments in ordinary shores of unconsolidated major stake companies approved under s32 of Banking Act       -         21       Anount exceeding the 15% breahold, major stake companies approved under s32 of Banking Act       -         22       Anount exceeding the 15% breahold major stake companies approved under s32 of Banking Act       -         23       of unch investments in ordinary shores on exceeding tax is the term of ordinary shores on associated tax resulted frame associated major stake companies approved under s32 of Banking Act       -         23       of unch investments in ordinary shores on associated tax resulted frame associa anism apprensite of therabolia anistapprensite of therabolia ani	9				
12       Startial of TEP relatives to EL under (RBA.       -       -         13       Increase in equiva copial exacting from excitination transactions.       -       -         14       Unificate dari value gaina/losses on financial liabilities and derivative liabilities arising from changes in own credit       -       -         15       Defined hearth protein protein ordinary shares of financial institutions       -       -       -         16       Investments in own phares       -       -       -       -         16       Investments in own phares       -       -       -       -         17       Investments in own phares       -       -       -       -       -         18       Coppiel (anvestments) in offinary shares of financial institutions       -       -       -       -         18       Coppiel (anvestments) in offinary shares of unconsolidated major stake companies approved under size of Banking Act       -       -       -         10       Investments in the form of ranks of unconsolidated major stake companies approved under size of Banking Act       -       -       -         11       Of which investments in the form of ranks of unconsolidated major stake companies approved under size of Banking Act       -       -       -         12       Of which investements in the form of ra			31		S
10         Increase in equity, capital resulting from securitization transactions         -			-		
14         Unrealised fair value gainqlosses on financial itabilities and derivative liabilities ansing from changes in own credit         .           15         Defined benefit pension fund assets, net of associated deferrad tax liability         .           16         Defined benefit pension fund assets, net of associated deferrad tax liability         .           16         Defined benefit pension fund assets, net of associated deferrad tax liability         .           18         Capital Investments in ordinary shares of unconsolidated mancial institutions         .           18         Explore the ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act         .           20         Mortgate exceeding the 15% invested         .         .           21         Defarred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)         .         .           23         Art (including insurance subsidiaries)         .         .         .           24         of which in transpace servicina unbits damated and secontabs investions         .         .           25         of which in transpace servicina unbits damated associated with MAS Notice 630         .         .           25         of which in transpace servicina unbits damated institutions         .         .         .           26         Art which in adjus					
Insk         Befind benefit permion fund assets, net of associated deferred tax liability	-				
15       Defined benefit pension fund assets, net of associated deferred tax lability       -         16       Investments in own shores       -         17       Receirceal cross-biolings in ordinary shares of financial institutors       -         18       Experiment constructions       -         19       Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act       -         10       Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act       -         20       Mentage servicing rights famount above 10% threshold, net of related tax liability)       -       -         21       Ordinards state       -       -       -         22       Of which interactions of the associates differences       -       -         23       Of which interactions and the area of the associates differences       -       -         24       Of which interactions and the area of the associates differences       -       -         25       Of which interactions and the area of the associates differences       -       -         26       PV/CI investments in the form of ordinary shares, in excess of 20% of such capital investments       -       -         26       PV/CI investments to the form of ordinary shares, in excess of 20% of such capital institutors       - <td></td> <td></td> <td>-</td> <td>-</td> <td></td>			-	-	
16       Investments in own shares       6         17       Recepted and second billings in ordinary shares of financial institutions in which Reporting       -         18       Capital Investments in own shares       -         19       Capital Investments in own shares       -         10       Capital Investments in own shares       -         10       Investments in own shares       -         10       Capital Investments in own shares       -         11       Control Investments in own shares       -         12       Otherred tax sasts arisin from temporary differences (amount above 10% threshold).       -         21       Orderred tax sasts arisin from temporary differences       -         23       Art (including insurance subsidiaries).       -       -         24       of which: deferred tax sasts arisin from temporary differences       -       -         25       of which: deferred tax sasts arisin from temporary differences       -       -       -         25       of which: deferred tax sasts arisin from temporary differences       -       -       -       -         26       DepX: (investments to CET) Capital defait financial institutions       -       -       -       -       -       -       -       -       - <td< td=""><td>15</td><td></td><td>-</td><td></td><td></td></td<>	15		-		
1a       Capital investments in ordinary shares of unconsolidated financial institutions in which Reporting		Investments in own shares	6		0
Bank does not hold a major stake         -           Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act         -           1 Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking         -           20 Additional sour allow 20% threshold         -           21 Anount exceeding the 15% threshold         -           22 Around exceeding the 15% threshold         -           23 of which: Investments in throng and stake on panies approved under s32 of Banking         -           24 of which: Investments in the from of ordinary shares, in excess of 20% of such capital investments         -           25 Abitional specific releases         -           26 APEVIC Investments in the from of cell of CETI Capital due to insufficient ATI Capital to satisfy required         -           26 Additional Tier 1 capital instruments coll and cell and scale and		Reciprocal cross-holdings in ordinary shares of financial institutions	-		
19         Towestments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (Including insurance subsidiaries) (amount above 10% threshold)         677           20         Mortaase servicing rights (amount above 10% threshold)         677           21         Of which: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (Including insurance subsidiaries)         677           22         Of which: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (Including insurance subsidiaries)         1           23         Of which: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (Including insurance subsidiaries)         1           24         of which: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (Including insurance subsidiaries)         1           25         Deferred tax stass and sing from temporary differences         1           26         Deferred tax stass associates that are regulated financial institutions         1           27         Regulatory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital to satisfy required deductions         2           28         Common Equity Fire 1 Capital (CET1)         2         2           29         regulatory adjustments appeored         2         2           21	18				
Including insurance subsidiaries (amount above 10% threshold)         677         2,710         (p+1) - 2           Orderrot tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)         677         2,710         (p+1) - 2           2         Amount acceleding the 15% threshold         -         -         -         -           2.1         Orderrot tax assets arising from temporary differences (amount above 10% threshold) net of sold of the sold of th	10		-		
20. Mortcase_servicing raths (amount above 10%; threshold)	19		677	2 710	$(n+t) = 2.488^{1}$
21         Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)           23         Amount exceeding the 15% threshold         -           23         of which: investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking At (including insurance solidated)         -           24         of which: investments in the form of ordinary shares, in excess of 20% of such capital investments         -           25         of which: investments held approtoxy differences         -           266         FEVC investments held approtoxy differences         -           267         Davy other tems which the dublinty may speet?         -           268         Total regulatory adjustments to CETI Capital due to insufficient ATI Capital to satisfy required         -           27         deductions         -         -           28         Total regulatory adjustments to CETI Capital         21.244           29         Common Equity Tier 1 capital (CET1)         22.144           20         of which: instruments to data spee of the Accounting Standards         -           30         ATI capital instruments of the Accounting Standards         -           31         Transitional: Ineligible capital instruments of unconsolidated subalianes that major stake         -           31         deditindal T	20		0//	2,710	(prt) 2,400
23         of which: investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking					
Act (including insurance subsidiaries)       -         25       of which: deferred tax assets arising from temporary differences       -         26.0       National specific regulatory adjustments       -         27.0       PRVC investments in the form of ordinary shares, in excess of 20% of such capital investments       -         28.0       PRVC investments in the form of ordinary shares, in excess of 20% of such capital investments       -         28.0       PRVC investments in the form of ordinary shares, in excess of 20% of such capital investments       -         28.0       PRVC investments in the form of ordinary shares, in excess of 20% of such capital instructions       -         29.1       Regulatory adjustments to CETI Capital       2.1.24         29.2       Total regulatory adjustments to CETI Capital       2.3.541         30       ATI capital instruments       -       -         310       of which: classified as capital instruments       0.2.255       bec         32       of which: instruments in our adjustments       -       -       -         32       of which: instruments in our adjustments of financial instructions in which Reporting Bank does       -       -         33       additional Ter 1 capital instruments of incancial instructions in which Reporting Bank does       -       -         34       Additional	22		-		
24       of which: mortgage servicing rights:         25       of which: mortgage servicing rights:         26       National specific regulatory adjustments         26       National specific regulatory adjustments         26       National specific regulatory adjustments         27       Regulatory adjustments and abroad set of the relevant holding periods set out in NAS Notes 630         27       Regulatory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital to satisfy required deductors         28       Total regulatory adjustments to CET1 Capital       2.124         20       Common Capital Instruments on Starmerets       -         21       Additional Tier 1 capital (IST1)       2.3541         23       Common Capital Instruments and share prenium (if applicable)       -         21       Transitional. Instruments is suided by fully-consolidated subsidiaries that meet criteria for inclusion       143         24       Additional Tier 1 capital Instruments       -         23       Transitional Tier 2 capital Instruments       -         24       Additional Tier 1 capital Instruments       -         24       Additional Tier 1 capital Instruments       -         24       Additional Tier 1 capital Instruments       -         25       of which: instruments       - </td <td>23</td> <td></td> <td></td> <td></td> <td></td>	23				
25       of which: deferred tax assets arising from temporary differences			-		
26       National specific regulatory adjustments       -         26.0       PEX/C investments in the form of ordinary shares, in excess of 20% of such capital investments       -         26.0       PEX/C investments held beyond the relevant holding periods set out in MAS Notice 630       -         26.0       PEX/C investments held beyond the relevant holding periods set out in MAS Notice 630       -         27.0       Regulatory adjustments applied in calculation of CETI Capital due to insufficient ATI Capital to satisfy required       663         27.0       Regulatory adjustments to CETI Capital       2,124         28.0       Anit capital instruments to CETI Capital       2,3541         29.1       Of which: classified as labilities under the Accounting Standards       -         20       of which: classified as labilities under the Accounting Standards       -         31       Of which: instruments (pursuant to paragraphs 6.5.3 and 6.5.4)       3,225         32       Investments in with Capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)       -         33       Investments in work 11: capital instruments of inancial institutions       -         34       Additional Tier 1 capital instruments of inancial institutions       -         35       of which: instruments of unconsolidated financial institutions       -         36       Regulatory adjustments					
26A         PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments         -         -           26B         PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630         -         -           26C         Capital deficits in subsidiaries and associates that are regulated financial institutions         -         -           27         Regulatory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital to satisfy required deductions         -         -           28         Total regulatory adjustments to CET1 Capital         2,124         -         -           28         Common Equity Tier 1 capital (IET1)         22,3541         -         -           29         Regulatory adjustments and share premium outping Standards         -         -         -           31         Transfloand Instruments in sol share premium outping Standards         -         -         -           32         of which: classified as liabilities under the Accounting Standards         -         -         -           32         of which: classified as liabilities under the paragraph 5.5.3 and 6.5.4)         .         -         -           33         Transfloant Tier 1 capital instruments of financial institutions         -         -         -           34         Additional Tier 1 ca					
266       PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630       -       -         260       Any other items which the Authority may specify       -       -         2760       Any other items which the Authority may specify       -       -         2760       Any other items which the Authority may specify       -       -         27       Regulatory adjustments to CETI Capital       2,124         28       Total regulatory adjustments to CETI Capital       2,124         29       Common Equity Tier 1 capital (CETI)       -         30       ATI capital instruments       -         31       of which: classified as equity under the Accounting Standards       -         32       of which: classified as capital instruments (paragraphs 6.5.3 and 6.5.4)       3,295         34       ATI capital instruments issued by fully-consolidated subsidiates that meet criteria for inclusion       143         36       Additional Tier 1 capital instruments (paragraphs 6.5.3 and 6.5.4)       -         37       Investments in ATI capital instruments (paragraphs 6.5.3 and 6.5.4)       -         38       Reciprocal cross-holdings in ATI capital instruments       -         39       Capital instruments of unconsolidated financial institutions in which Reporting Bank does onthold a major stake       -      <				-	
260       Any other items which the Authority may specify       -         7       Regulatory adjustments applied in calculation of CETL Capital due to insufficient ATL Capital to satisfy required deductions       -         28       Total regulatory adjustments to CETL Capital       21,24         29       Common Equity Tier 1 capital (CET1)       23,541         Additional Tier 1 capital instruments       -         30       ATL capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)       -         31       Total regulatory adjustments (pursuant to paragraphs 6.5.3 and 6.5.4)       -         32       of which: classified as equity under the Accounting Standards       -         34       ATL capital instruments issued by subsidiaries subject to phase out       1.22         35       Additional Tier 1 capital feed regulatory adjustments       3.438         Additional Tier 1 capital instruments of unconsolidated financial institutions in which Reporting Bank does       -         36       Capital instruments of unconsolidated financial institutions in which Reporting Bank does       -         39       Capital instruments of unconsolidated financial institutions in which Reporting Bank does       -         41       Networks applied to capital instruments, in excess of 20% of such capital       -         41       Networks applied to capital instruments, in excess of 20% of such capital inve			-	-	
27       Regulatory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital to satisfy required deductions       663         28       Total regulatory adjustments to CET1 Capital       21,244         23       Common Equity Tier 1 capital (ETT1)       23,541         Additional Tier 1 capital instruments and share prenumm (if applicable)       -         31       Of which: classified as equity under the Accounting Standards       -         35       of which: classified as itabilities under the Accounting Standards       -         36       AT1 capital instruments issued by subsidiaries stubidaries that meet criteria for inclusion       143         36       Additional Tier 1 capital before regulatory adjustments       -         37       Investments in AT1 capital instruments of financial institutions       -         38       Reciprocal cross-holdings in AT1 capital instruments of financial institutions       -         39       Capital instruments of an Capital instruments of unconsolidated financial institutions in which Reporting Bank does       -         31       Investments in AT1 capital instruments, in excess of 20% of such capital       -       0       t         41A       PLV convestments in AT1 capital instruments, in excess of 20% of such capital       -       -       -         41B       Any other itens shink the Authority may specify       - <td></td> <td></td> <td>-</td> <td>-</td> <td></td>			-	-	
Ideductions       663         28. Total regulatory adjustments to CET1 Capital       2,124         29. Common Equity Tier 1 capital (CET1)       23,541         Additional Tier 1 capital instruments       23,541         20. AT1 capital instruments and share premium (if applicable)       -         30. AT1 capital instruments and share premium (if applicable)       -         31. of which: classified as quity under the Accounting Standards       -         32. of which: classified as quity under the Accounting Standards       -         33. Transitional: Inteligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)       3,295         34. Additional Tier 1 capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)       3,295         35. of which: instruments issued by xubidiaries subject to phase out       122         36. Additional Tier 1 capital instruments of unconsolidated financial instrutions in which Reporting Bank does not hold a major stake       -         37. Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (including insurace subidiaries)       0       0         41. National specific regulatory adjustments       -       -       -         41. Revestments in the form of AT1 capital instruments, in excess of 20% of such capital investments       -       -         41. National specific regulatory adjustments       -       -		Any other items which the Authority may specify	-		
28       Total regulatory adjustments to CET1 Capital       2,124         29       Common Equity Tier 1 capital: instruments       23,541         Additional Tier 1 capital: instruments       23,541         20       Ownon Equity Tier 1 capital: instruments       23,541         20       of which: classified as equity under the Accounting Standards       -         21       of which: classified as iabilities under the Accounting Standards       -         23       Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)       3,295         24       ATI capital instruments issued by subsidiaries subject to phase out       1123         24       Additional Tier 1 capital: regulatory adjustments       3,438         Additional Tier 1 capital instruments of financial institutions in which Reporting Bank does       -         26       optimiests in ATI capital instruments of unconsolidated financial institutions in which Reporting Bank does       -         27       Investments in ATI capital instruments, in excess of 20% of such capital       -       -         210       Investments in ATI capital instruments of mancial institutions in which Reporting Bank does       -       -         211       Investments in ATI capital instruments of unconsolidated financial institutions in which Reporting Bank does       -       -         211       Investmen	27		662		
29         Common Equity Tier 1 capital (CET1)         23,541           Additional Tier 1 capital instruments         23,541           30         AT1 capital instruments and share premium (if applicable)         -           31         of which: classified as quity under the Accounting Standards         -           32         of which: classified as quity under the Accounting Standards         -           31         renstional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)         3,295           34         AT1 capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)         3,295           36         Additional Tier 1 capital regulatory adjustments         3,438           37         Investments in sowed by fully-consolidated subsidiaries subject to phase out         122           36         Additional Tier 1 capital instruments of inconsolidated financial institutions in which Reporting Bank does not hold a major stake         -           37         Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)         -           40         Investments in the form of AT1 capital instruments, in excess of 20% of such capital         -           41         National specific regulatory adjustments         -         -           416         before items which the Authority may specify         -	20				
Additional Tier 1 capital: instruments					
30       AT1 capital instruments and share premium (if applicable)       -         31       of which: classified as equity under the Accounting Standards       -         32       of which: classified as equity under the Accounting Standards       -         31       franshional: Ineligible capital instruments (paragraphs 6.5.3 and 6.5.4)       3.295         34       ArT1 capital instruments issued by subsidiaries subject to phase out       3.295         34       Additional Tier 1 capital before regulatory adjustments       3.438         Additional Tier 1 capital instruments of financial institutions       -         36       Capital instruments in own AT1 capital instruments of financial institutions in which Reporting Bank does not hold a major stake       -         9       Capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)       -         41       Netsments in AT1 capital instruments, in excess of 20% of such capital intravents applied to AT1 capital instruments, in excess of 20% of such capital intravents       -         410       Netsments applied to AT1 capital instruments, in excess of 20% of such capital intravents       -         411       Regulatory adjustments applied to AT1 capital intravents of innocula subject to pre-Basel III treatment       4,100         412       Of which: Eaplical before treat subsidiaries       -         413	25		23,511		
12       of which: classified as liabilities under the Accounting Standards       -         31       Transitional: Incluipble capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)       3.295         34       AT1 capital instruments (insued by fully-consolidated subsidiaries that meet criteria for inclusion       143         35       of which: Instruments insued by subsidiaries subsidiaries that meet criteria for inclusion       143         36       Additional Tier 1 capital before regulatory adjustments       3.438         37       Investments in MT1 capital instruments of financial institutions       -         38       Reciprocal cross-holdings in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does not hold a major stake       0       0         10       Investments in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does not hold a major stake       0       0       t         41       Netoments in AT1 capital instruments, in excess of 20% of such capital       0       0       t         41       Nother items which the Authority may specify       -       -       -       -         416       Regulatory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment       4,100       -       -         417       Refixed assets, net of associated deferred tax liability       439       <	30		-		
33       Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)       3,295         44       ATI capital instruments issued by subsidiaries subject to phase out       122         36       Additional Tier 1 capital before regulatory adjustments       3,438         Additional Tier 1 capital instruments       3,438         Additional Tier 1 capital instruments of financial institutions       -         37       Investments in own AT1 capital instruments of financial institutions       -         39       Capital investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (includin insurance subsidiaries)       0       0         41       National specific regulatory adjustments.       -       -         41       Netioner subsidiaries       -       -         41       Netioner social deferred tax liability       0       0       t         41       Reciproce subsidiaries       -       -       -         410       PerVC investments in the form of AT1 capital instruments, in excess of 20% of such capital       -       -         410       PerVC investments in which the Authority may specify.       -       -       -         411       Reciproce subsidiaries       -       -       -         426       of which: Inter			-		
14       AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion       143         15       of which: instruments issued by subsidiaries subject to phase out       122         16       Additional Tier 1 capital before regulatory adjustments       3,438         1       Investments in own AT1 capital instruments of financial institutions       -         28       Reciprocal cross-holdings in AT1 capital instruments of financial institutions in which Reporting Bank does       -         30       Capital investments in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does       -         31       Newstments in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does       -         31       Newstments in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does       -         32       National specific regulatory adjustments       4,100       0         41       Netrone subsidiaries       -       -         418       Any other items which the Authority may specify       -       -         418       Any other items associated deferred tax liability       2,518       -         0       of which: Intragrible assets, net of associated deferred tax liability       4,39       -         0       of which: Unrealised fair value gai					
35       of which: instruments issued by subsidiaries subject to phase out       122         36       Additional Tier 1 capital before regulatory adjustments       3,438         37       Investments in own AT1 capital instruments of financial institutions       -         38       Reciprocal cross-holdings in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does       -         39       Capital investments in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does       -         40       Investments in AT1 capital instruments, in excess of 20% of such capital       0       0         11       National specific regulatory adjustments       -       -         41       Netromets       -       -       -         41       Netromets					
36       Additional Tier 1 capital before regulatory adjustments       3,438         Additional Tier 1 capital : instruments       -         37       Investments in own AT1 capital instruments of financial institutions       -         38       Reciprocal cross-holdings in AT1 capital instruments of financial institutions       -         39       Capital investments in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does not hold a major stake       -         01       Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Att (including insurance subsidiaries)       0       0       t         41       National specific regulatory adjustments       -       -       -       -         418       Any other items which the Authority may specify       -       -       -       -         418       Any other items applied to AT1 capital in respect of amounts subject to pre-Basel III treatment       4,100       -       -         of which: Goodwill, net or associated deferred tax liability       2,518       -       -       -         of which: Deferred tax assets that rely on furbability       126       -       -       -       -         of which: Capital instruments in ordinary shares, in excess of 20% of such capital investments       -       -       -       -					
Additional Tier 1 capital: regulatory adjustments       -         31       Investments in own AT1 capital instruments       -         32       Investments in own AT1 capital instruments of financial institutions       -         33       Reciprocal cross-holdings in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does in the four of the capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (incling insurance subsidiaries)       0       0       t         40       Investments in AT1 capital instruments, of unconsolidated major stake companies approved under s32 of Banking Act (incling insurance subsidiaries)       0       0       t         41       National specific regulatory adjustments, in excess of 20% of such capital investments       -       -       -         41.0       PE/VC investments applied to AT1 capital in respect of amounts subject to pre-Basel III treatment       4,100       -       -         41.1       Regulatory adjustments applied to AT1 capital in respect of amounts subject to pre-Basel III treatment       4,100       -       -         41.1       Regulatory adjustments applied to AT1 capital instruments of deferred tax liability       439       -       -       -         41.1       Regulatory adjustments applied to AT1 capital instruments and erivative liabilities arising from changes in of which: Increase in equity capital resulting from securitisation transactions       -<					1
18       Reciprocal cross-holdings in AT1 capital instruments of financial institutions       -         19       Capital investments in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does into thold a major stake       -         10       Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (Including insurance subsidiaries)       0       0         11       National specific regulatory adjustments investments in the form of AT1 capital instruments, in excess of 20% of such capital investments       -       -         11       National specific regulatory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment       4,100       -         12       Regulatory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment       4,100       -         13       of which: Intangible assets, net of associated deferred tax liability       439       -       -         14       RF/VC investments in the form of rollary subjects to pre-Basel III treatment       4,100       -       -         16       which: Intangible assets, net of associated deferred tax liability       439       -       -         16       which: Interagible assets, net of associated deferred tax liability       126       -       -         17       of which: Increase in equity capital		Additional Tier 1 capital: regulatory adjustments			
39       Capital investments in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does not hold a major stake       -         40       Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)       0       0         41       National specific regulatory adjustments       4,100       0       0         41A       National specific regulatory adjustments       -       -       -         41B       Any other items which the Authority may specify       -       -       -         41C       Regulatory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment       4,100       -         of which: Consoling net of associated deferred tax liability       2,518       -       -         of which: Cash flow hedge reserve       -       -       -       -         of which: Crease in equity capital resulting from securitisation transactions       -       -       -       -         of which: Shortfall of TEP relative to EL under IRBA       -	37		-		
not hold a major stake       -         40       Investments in ATI capital instruments of unconsolidated major stake companies approved under s32 of Banking Act       0       0         41       National specific regulatory adjustments       0       0       t         41       National specific regulatory adjustments       0       0       t         41       National specific regulatory adjustments       0       0       t         41       Net/OC Investments in the form of ATI capital instruments, in excess of 20% of such capital       0       0       t         410       41.00       -       -       -       0       0       t         411       National specific regulatory adjustments applied to ATI capital in respect of amounts subject to pre-Basel III treatment       4,100       -			-		
40       Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act       0       0       t         41       National specific regulatory adjustments       0       0       t         41A       PE/VC investments in the form of AT1 capital instruments, in excess of 20% of such capital investments       -       -         41B       Any other items which the Authority may specify       -       -       -         41B       Any other items which the Authority may specify       -       -       -         41C       Regulatory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment       4,100       -       -         of which: Goodwill, net of associated deferred tax liability       2,518       -       -       -         of which: Deferred tax assets that rely on future profitability       1266       -       -       -         of which: Increase in equity capital resulting from securitisation transactions       -       -       -       -         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       -       -       -       -         of which: PE/VC investments in ofter a capital instru	39				
(including insurance subsidiaries)       0       0       t         41       National specific regulatory adjustments       4,100         41       PE/VC investments in the form of AT1 capital instruments, in excess of 20% of such capital       4,100         41       APLYC Cinvestments       -         41B       Any other items which the Authority may specify       -         41C       Regulatory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment       4,100         of which: Intangible assets, net of associated deferred tax liability       2,518         of which: Including loe assets, net of associated deferred tax liability       126         of which: Intengible assets, net of associated deferred tax liability       126         of which: Including and the resulting from securitisation transactions       -         of which: Including insurance subsidiaries and associates of 20% of such capital investments       -         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       -         of which: PE/VC investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking       -         of which: PE/VC investments in the form of Tire 2 capital instruments, in excess of 20% of such capital investments       - <td< td=""><td>40</td><td></td><td>-</td><td></td><td></td></td<>	40		-		
41       National specific regulatory adjustments       4,100         41A       PE/VC investments in the form of AT1 capital instruments, in excess of 20% of such capital investments       -         41B       Any other items which the Authority may specify       -         41B       Any other items which the Authority may specify       -         41C       Regulatory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment       4,100         0 of which: Goodwill, net of associated deferred tax liability       2,518         0 of which: Intangible assets, net of associated deferred tax liability       439         0 of which: Cash flow hedge reserve       -         0 of which: Cash flow hedge reserve       -         0 of which: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk       -         0 of which: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments       -         0 of which: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630       -         0 of which: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking       -         0 of which: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments       -         0 of which: Investments in Tier 2 capital instruments, in excess of 2	40		0	0	t
41A       PE/VC investments in the form of AT1 capital instruments, in excess of 20% of such capital investments       -         41B       Any other items which the Authority may specify       -         41C       Regulatory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment       4,100         of which: Goodwill, net of associated deferred tax liability       2,518         of which: Intangible assets, net of associated deferred tax liability       439         of which: Deferred tax assets that rely on future profitability       126         of which: Cash flow hedge reserve       -         of which: Increase in equity capital resulting from securitisation transactions       -         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       -         of which: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630       -         of which: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments       -         of which: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments       -         of which: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments       -         of which: PE/VC investments in the form of Tier 2 capital deta major	41	National specific regulatory adjustments			
41B       Any other items which the Authority may specify       -         41C       Regulatory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment       4,100         of which: Goodwill, net of associated deferred tax liability       2,518         of which: Deferred tax assets that rely on future profitability       439         of which: Deferred tax assets that rely on future profitability       126         of which: Increase in equity capital resulting from securitisation transactions       -         of which: Sortfall 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 institutions       -         of which: Capital deficits in subsidiaries and associated major stake companies approved under s32 of Banking       -         of which: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments       -         of which: PE/VC investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking       -         Act (incl insurance subsidiaries)       -       -         of which: Investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments       -         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 ordinary shares of unconsoli	41A	PE/VC investments in the form of AT1 capital instruments, in excess of 20% of such capital			
41C       Regulatory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment       4,100         of which: Goodwill, net of associated deferred tax liability       2,518         of which: Deferred tax assets, net of associated deferred tax liability       439         of which: Deferred tax assets that rely on future profitability       126         of which: Cash flow hedge reserve       -         of which: Increase in equity capital resulting from securitisation transactions       -         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       -         of which: Capital deficits in subsidiaries and associates that are regulated financial institutions       -         of which: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments       -         of which: PE/VC investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking       -         Act (incl insurance subsidiaries)       -       -         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 the form of Tier 2 capital instruments, in excess of 20% of such capital investments       -         of which: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such cap				-	
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of which: Intangible assets, net of associated deferred tax liability       439         of which: Deferred tax assets that rely on future profitability       126         of which: Cash flow hedge reserve       -         of which: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk       -         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       -         of which: Newstments in the form of ordinary shares, in excess of 20% of such capital investments       -         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)       1,016         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)       -         of which: Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (incl insurance subsidiaries)       -         42       Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required deductions       -	41C				
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of which: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in       -         of which: Shortfall of TEP relative to EL under IRBA       -         of which: Shortfall of TEP relative to EL under IRBA       -         of which: Shortfall of TEP relative to EL under IRBA       -         of which: Shortfall of TEP relative to EL under IRBA       -         of which: Shortfall of TEP relative to EL under IRBA       -         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       -         of which: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking       -         Act (incl insurance subsidiaries)       1,016         of which: E/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       -         of which: Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (incl insurance subsidiaries)       -         42       Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required       -         deductions       -       -       - </td <td></td> <td>of which: Cash flow hedge reserve</td> <td></td> <td></td> <td></td>		of which: Cash flow hedge reserve			
own credit risk       -         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       -         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)       1,016         of which: Investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments       -         of which: 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)       -         42       Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required deductions       -         43       Total regulatory adjustments to Additional Tier 1 capital       4,100			-		
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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)       1,016         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)       -         42       Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required deductions       -         43       Total regulatory adjustments to Additional Tier 1 capital       4,100					
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       1,016         Act (incl insurance subsidiaries)       1,016         of which: 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)       -         42       Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required       -         43       Total regulatory adjustments to Additional Tier 1 capital       4,100					
of which: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking       1,016         Act (incl insurance subsidiaries)       1,016         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)       -         42       Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required       -         43       Total regulatory adjustments to Additional Tier 1 capital       4,100		of which: Capital deficits in subsidiaries and associates that are regulated financial institutions	-		
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)       -         42       Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required deductions       -         43       Total regulatory adjustments to Additional Tier 1 capital       4,100		of which: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking			
of which: Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (incl insurance subsidiaries)       -         42       Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required deductions       -         43       Total regulatory adjustments to Additional Tier 1 capital       4,100					
Banking Act (incl insurance subsidiaries)       -         42       Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required       -         43       Total regulatory adjustments to Additional Tier 1 capital       4,100			-		
42       Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required deductions         43       Total regulatory adjustments to Additional Tier 1 capital					
deductions     -       43     Total regulatory adjustments to Additional Tier 1 capital     4,100	42		-		
43 Total regulatory adjustments to Additional Tier 1 capital 4,100	۲ <b>۲</b>		-		
	43		4,100		
	44	Additional Tier 1 capital (AT1)	-		
45         Tier 1 capital (T1 = CET1 + AT1)         23,541	45	Tier 1 capital (T1 = CET1 + AT1)	23,541		

## OCBC Group Regulatory Capital Position As at 30 June 2014

				S\$'m
		Amount	Amount subject to Pre-Basel III Treatment	Source
	Tier 2 capital: instruments and provisions			
	Tier 2 capital instruments and share premium (if applicable)	2,488		k
	Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)	2,515		
	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion of which: instruments issued by subsidiaries subject to phase out	450 450		m
	or which: instruments issued by subsidiaries subject to phase out	452		m n
	Tier 2 capital before regulatory adjustments	5,906		
	Tier 2 capital: regulatory adjustments			
	Investments in own Tier 2 instruments	-		
54	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	-		
	Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of Banking	-		
	Act (including insurance subsidiaries)	-	-	
	National specific regulatory adjustments	1,694		
56A	PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital			
	investments	-	-	
	Any other items which the Authority may specify	-		ļ
	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	1,694		
	of which: Shortrail of LEP relative to EL under IRBA of which: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments	-		
	of which: PE/VC investments in the form of ordinary states, in excession 2010 of state capital investments of 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)	1,694		
	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	0		
	Banking Act (incl insurance subsidiaries) Total regulatory adjustments to Tier 2 capital	0 1,694		t
	Tier 2 capital (T2)	4,212		
	Total capital ( $TC = T1 + T2$ )	27,752		
60 .	Total risk weighted assets	159,184		
	Capital ratios (as a percentage of risk weighted assets)			
	Common Equity Tier 1 CAR	14.7%		
	Tier 1 CAR Total CAR	<u>14.7%</u> 17.4%		
	Bark-specific buffer requirement	5.5%		
	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	7.4%		
_	National minima	F F0/		
	Minimum CET1 CAR Minimum Tier 1 CAR	5.5% 7.0%		
	Minimum Total CAR	10.0%		
	Amounts below the thresholds for deduction (before risk weighting)	10.070		
72 <sup>1</sup>	Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake	1,182		q+r
	Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)	2,488		Refer to note <sup>1</sup>
	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			
77	application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach	271 259		
78 <sup> </sup>	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	194		
	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	563		
	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)			┝────┤
UL /	Current cap on AT1 instruments subject to phase out arrangements	3,963		
	tan the tag three a mod amondo dabjede to phase out an angemento			
82	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	28		
82 83 84	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	28 3,594		

<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).