As required under MAS Notice 637 and in line with Basel III requirements, **Tables 1 and 2** are mandatory disclosures on Regulatory Capital using prescribed templates.

Table 1 shows the reconciliation between the Group's published consolidated balance sheet and the regulatory capital components. The balance sheet is expanded to identify and map to the regulatory capital components as set out in Table 2 (in the column "Reference").

The scope of consolidation for accounting and regulatory purposes is similar, except for subsidiaries that carry out insurance business are not consolidated for regulatory purpose. The list of the Group's major insurance subsidiaries can be found in the Annual Report. As at 30 Jun 2014, the total assets or total equities of each of these subsidiaries were less than S$1 billion.

Table 1 - Reconciliation of Balance Sheet to Regulatory Capital as at 30 Jun 2014

S$ million	**Balance sheet as per published financial statements**	**Under regulatory scope of consolidation**	**Reference**
Equity			
Share capital and other capital	5,863		
of which: Paid-up ordinary shares	3,685	3,685	A
of which: Transitional: Ineligible AT1 capital instruments [1]	832	832	B1
of which: AT1 capital instruments	1,346	1,346	B2
Retained earnings	12,813	12,724	C
Other reserves	9,416	9,377	D
Equity attributable to equity holders of the Bank	28,091		
Non-controlling interests	198		
of which: Transitional: Ineligible surplus NCI of bank subsidiaries		31	E1
of which: NCI that meets criteria for inclusion in			
- CET1 capital		13	E2
- AT1 capital		2	E3
- T2 capital		3	E4
Total equity	**28,289**		
Liabilities			
Deposits and balances of banks	18,362		
Deposits and balances of non-bank customers	216,128		
Bills and drafts payable	1,698		
Other liabilities	8,448		
Debts issued	24,060		
of which: Transitional: Ineligible T2 capital instruments [1]	5,100	4,170	F1
of which: T2 capital instruments	1,497	1,497	F2
Total liabilities	**268,694**		
Assets			
Cash, balances and placements with central banks	29,279		
Singapore Government treasury bills and securities	8,070		
Other government treasury bills and securities	11,036		
Trading securities	900		
Placements and balances with banks	30,457		
Loans to non-bank customers	189,695		
of which: Provisions eligible for inclusion in T2 capital		858	G
Investment securities [2]	11,860		
of which: Investment in PE/VC exceeding 20% shareholding or holding period		21	H
Other assets [2]	8,037		
of which: Amount related to deferred tax assets (net of deferred tax liabilities, where permissible)		388	I
Investment in associates and joint ventures [2]	1,159		
of which: Amount related to goodwill		12	J1
of which: Amount related to intangible assets		3	K
Investment properties	968		
Fixed assets	1,377		
Intangible assets	4,145		
of which: Amount related to goodwill		4,145	J2
Investments approved under s32 of the Banking Act and insurance subsidiaries			
of which: Ordinary shares subject to threshold deduction		18	L1
of which: AT1 capital instruments		6	L2
Indirect investments in own capital instruments	-	3	M
Total Assets	**296,983**		

Abbreviation: CET1: Common Equity Tier 1; AT1: Additional Tier 1; T2: Tier 2; PE/VC: Private Equity and Venture Capital

Notes:

[1] Amount recognised as part of regulatory capital is lower as these are ineligible instruments subject to phase-out arrangement

[2] This includes investments approved under s32 of the Banking Act such as equity investments in investee companies exceeding 10% shareholding

Table 2 lists the regulatory capital components and the corresponding regulatory adjustments. The columns: (a) '**Amount**' refers to components of capital calculated in accordance with MAS Notice 637, effective 1 Jan 2013, (b) '**Amount subject to Pre-Basel III Treatment**' refers to components of capital that are on transitional arrangement, otherwise would be fully applied towards the relevant tier of capital, and (c) '**Source**' provides link to Table 1 by way of alphabetic / alphanumeric references, and cross-reference within the table by way of row number. Regulatory adjustments that are deducted against capital are reflected as positive numbers. Amounts less than $500,000 in absolute terms are shown as "0".

Table 2 - Capital Components as at 30 Jun 2014

	S$ million	Amount	Amount subject to Pre-Basel III Treatment	Source
	Common Equity Tier 1 capital: instruments and reserves			
1	Paid-up ordinary shares and share premium (if applicable)	3,685		A
2	Retained earnings	12,724		C
3#	Accumulated other comprehensive income and other disclosed reserves	9,377		D
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		
5	Minority interest that meets criteria for inclusion	44	(31)	E1+E2, -E1
6	**Common Equity Tier 1 capital before regulatory adjustments**	25,830		
	Common Equity Tier 1 capital: regulatory adjustments			
7	Valuation adjustment pursuant to Part VIII of MAS Notice 637	-		
8	Goodwill, net of associated deferred tax liability	831	3,326	J1+J2
9#	Intangible assets, net of associated deferred tax liability	1	3	K
10#	Deferred tax assets that rely on future profitability	78	310	I
11	Cash flow hedge reserve	-	-	
12	Shortfall of TEP relative to EL under IRBA	-	-	
13	Increase in equity capital resulting from securitisation transactions	-	-	
14	Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk	-	-	
15	Defined benefit pension fund assets, net of associated deferred tax liability	-		
16	Investments in own shares	3		M
17	Reciprocal cross-holdings in ordinary shares of financial institutions	-		
18	Capital investments in ordinary shares of unconsolidated financial institutions in which Reporting Bank does not hold a major stake	-		
19#	Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries) (amount above 10% threshold)	4	14	L1
20#	Mortgage servicing rights (amount above 10% threshold)	-		
21#	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		
22	Amount exceeding the 15% threshold	-		
23#	of which: investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)	-		
24#	of which: mortgage servicing rights	-		
25#	of which: deferred tax assets arising from temporary differences	-		
26	National specific regulatory adjustments	4		
26A	PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments	4	15	H
26B	PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	0	2	H
26C	Capital deficits in subsidiaries and associates that are regulated financial institutions	-	-	
26D	Any other items which the Authority may specify	-		
27	Regulatory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital to satisfy required deductions	1,474		shortfall of row 36 over row 43
28	**Total regulatory adjustments to CET1 Capital**	2,395		
29	**Common Equity Tier 1 capital (CET1)**	**23,435**		
	Additional Tier 1 capital: instruments			
30	AT1 capital instruments and share premium (if applicable)	1,346		B2
31	of which: classified as equity under the Accounting Standards	1,346		
32	of which: classified as liabilities under the Accounting Standards	-		
33	Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)	832		B1
34	AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	2		E3
35	of which: instruments issued by subsidiaries subject to phase out	-		
36	**Additional Tier 1 capital before regulatory adjustments**	2,180		
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own AT1 capital instruments	0		M
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	-		

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Table 2 - Capital Components as at 30 Jun 2014

	S$ million	Amount	Amount subject to Pre-Basel III Treatment	Source
40#	Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)	3	2	L2
41	National specific regulatory adjustments	3,650		
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	3,650		
	of which: Goodwill, net of associated deferred tax liability	3,326		row 8 at 80%
	of which: Intangible assets, net of associated deferred tax liability	3		row 9 at 80%
	of which: Deferred tax assets that rely on future profitability	310		row 10 at 80%
	of which: Cash flow hedge reserve	-		
	of which: Increase in equity capital resulting from securitisation transactions	-		
	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	6		row 26A at 30%
	of which: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	1		row 26B at 30%
	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)	5		row 19 at 30%
	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**	3,654		
44	**Additional Tier 1 capital (AT1)**	-		floored at zero
45	**Tier 1 capital (T1 = CET1 + AT1)**	**23,435**		
	Tier 2 capital: instruments and provisions			
46	Tier 2 capital instruments and share premium (if applicable)	1,497		F2
47	Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)	4,170		F1
48	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	3		E4
49	of which: instruments issued by subsidiaries subject to phase out	-		
50	Provisions	858		G
51	**Tier 2 capital before regulatory adjustments**	6,528		
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	0		M
53	Reciprocal cross-holdings in Tier 2 capital instruments of financial institutions	-		
54	Capital investments in Tier 2 capital instruments of unconsolidated financial institutions in which Reporting Bank does not hold a major stake	-		
55#	Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)	-	-	
56	National specific regulatory adjustments	22		
56A	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	22		
	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	10		row 26A at 50%
	of which: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	1		row 26B at 50%
	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)	9		row 19 at 50%
	of which: PE/VC investments in the form of AT1 capital instruments, in excess of 20% of such capital investments	-		

Table 2 - Capital Components as at 30 Jun 2014

	S$ million	Amount	Amount subject to Pre-Basel III Treatment	Source
	of which: Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (incl insurance subsidiaries)	2		row 40 at 40%
57	**Total regulatory adjustments to Tier 2 capital**	22		
58	**Tier 2 capital (T2)**	**6,506**		
59	**Total capital (TC = T1 + T2)**	**29,941**		
60	**Total risk weighted assets**	**168,054**		
	Capital ratios (as a percentage of risk weighted assets)			
61	**Common Equity Tier 1 CAR**	**13.9%**		
62	**Tier 1 CAR**	**13.9%**		
63	**Total CAR**	**17.8%**		
64	Bank-specific buffer requirement	5.5%		
65	of which: capital conservation buffer requirement	-		
66	of which: bank specific countercyclical buffer requirement	-		
67	of which: G-SIB buffer requirement (if applicable)	-		
68	Common Equity Tier 1 available to meet buffers	6.9%		
	National minima			
69	Minimum CET1 CAR	5.5%		
70	Minimum Tier 1 CAR	7.0%		
71	Minimum Total CAR	10.0%		
	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 does not hold a major stake	982		
73	Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)	2,491		
74	Mortgage servicing rights (net of related tax liability)	-		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-		
	Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	321		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	203		row 50
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	1,324		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	655		row 50
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	-		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-		
82	Current cap on AT1 instruments subject to phase out arrangements	1,719		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-		
84	Current cap on T2 instruments subject to phase out arrangements	4,170		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	1,043		

[#] These elements are subject to a more conservative definition relative to those set out under the Basel III capital standards.