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|     |                                                                                                                                                                          | Amount | Amount subject to Pre-Basel III Treatment | Source                     |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|-------------------------------------------|----------------------------|
|     | <b>Common Equity Tier 1 capital: instruments and reserves</b>                                                                                                            |        |                                           |                            |
| 1   | Paid-up ordinary shares and share premium (if applicable)                                                                                                                | 7,036  |                                           | a                          |
| 2   | Retained earnings                                                                                                                                                        | 14,695 |                                           | c                          |
| 3   | Accumulated other comprehensive income and other disclosed reserves                                                                                                      | 1,329  |                                           | 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                                                                                                                      | 153    | (26)                                      | f                          |
| 6   | <b>Common Equity Tier 1 capital before regulatory adjustments</b>                                                                                                        | 23,213 |                                           |                            |
|     | <b>Common Equity Tier 1 capital: regulatory adjustments</b>                                                                                                              |        |                                           |                            |
| 7   | Valuation adjustment pursuant to Part VIII of MAS Notice 637                                                                                                             | 8      |                                           | h                          |
| 8   | Goodwill, net of associated deferred tax liability                                                                                                                       | -      | 3,193                                     | t                          |
| 9   | Intangible assets, net of associated deferred tax liability                                                                                                              | -      | 606                                       | u-i                        |
| 10  | Deferred tax assets that rely on future profitability                                                                                                                    | -      | 158                                       | r                          |
| 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                                                                                                                                                | 182    |                                           | n                          |
| 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) | -      | 2,758                                     | (o+s) - 2,302 <sup>1</sup> |
| 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                                                                                                                                 | -      |                                           |                            |
| 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                                                                                | -      | -                                         |                            |
| 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                                             | 878    |                                           |                            |
| 28  | <b>Total regulatory adjustments to CET1 Capital</b>                                                                                                                      | 1,068  |                                           |                            |
| 29  | <b>Common Equity Tier 1 capital (CET1)</b>                                                                                                                               | 22,146 |                                           |                            |
|     | <b>Additional Tier 1 capital: instruments</b>                                                                                                                            |        |                                           |                            |
| 30  | AT1 capital instruments and share premium (if applicable)                                                                                                                | -      |                                           |                            |
| 31  | of which: classified as equity under the Accounting Standards                                                                                                            | -      |                                           |                            |
| 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)                                                                                    | 4,295  |                                           | b+e                        |
| 34  | AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion                                                                       | 164    |                                           | g+j                        |
| 35  | of which: instruments issued by subsidiaries subject to phase out                                                                                                        | 144    |                                           | j                          |
| 36  | <b>Additional Tier 1 capital before regulatory adjustments</b>                                                                                                           | 4,459  |                                           |                            |
|     | <b>Additional Tier 1 capital: regulatory adjustments</b>                                                                                                                 |        |                                           |                            |
| 37  | Investments in own AT1 capital instruments                                                                                                                               | -      |                                           |                            |
| 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                              | -      |                                           |                            |
| 40  | Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)                      | 0      | -                                         |                            |
| 41  | National specific regulatory adjustments                                                                                                                                 | 5,336  |                                           |                            |
| 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                                                                   | 5,336  |                                           |                            |
|     | of which: Goodwill, net of associated deferred tax liability                                                                                                             | 3,193  |                                           |                            |
|     | of which: Intangible assets, net of associated deferred tax liability                                                                                                    | 606    |                                           |                            |
|     | of which: Deferred tax assets that rely on future profitability                                                                                                          | 158    |                                           |                            |
|     | 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                                                                 | -      |                                           |                            |
|     | of which: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630                                                                           | -      |                                           |                            |
|     | of which: Capital deficits in subsidiaries and associates that are regulated financial institutions                                                                      | -      |                                           |                            |
|     | of which: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (incl insurance subsidiaries)                         | 1,379  |                                           |                            |

|     |                                                                                                                                                             |         |   |                            |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---|----------------------------|
|     | of which: PE/VC investments in the form of 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  | <b>Total regulatory adjustments to Additional Tier 1 capital</b>                                                                                            | 5,337   |   |                            |
| 44  | <b>Additional Tier 1 capital (AT1)</b>                                                                                                                      | -       |   |                            |
| 45  | <b>Tier 1 capital (T1 = CET1 + AT1)</b>                                                                                                                     | 22,146  |   |                            |
|     | <b>Tier 2 capital: instruments and provisions</b>                                                                                                           |         |   |                            |
| 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)                                                                       | 3,276   |   | k                          |
| 48  | Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion                                                       | 558     |   | l                          |
| 49  | of which: instruments issued by subsidiaries subject to phase out                                                                                           | 558     |   | l                          |
| 50  | Provisions                                                                                                                                                  | 371     |   | m                          |
| 51  | <b>Tier 2 capital before regulatory adjustments</b>                                                                                                         | 4,205   |   |                            |
|     | <b>Tier 2 capital: regulatory adjustments</b>                                                                                                               |         |   |                            |
| 52  | Investments in own Tier 2 instruments                                                                                                                       | -       |   |                            |
| 53  | Reciprocal cross-holdings in Tier 2 capital instruments of financial institutions                                                                           | -       |   |                            |
| 54  | Capital investments in Tier 2 capital instruments of unconsolidated financial institutions in which Reporting Bank does not hold a major stake              | -       |   |                            |
| 55  | Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)      | -       | - |                            |
| 56  | National specific regulatory adjustments                                                                                                                    | 1,379   |   |                            |
| 56A | PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital 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                                                   | 1,379   |   |                            |
|     | 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)            | 1,379   |   |                            |
|     | 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       |   |                            |
| 57  | <b>Total regulatory adjustments to Tier 2 capital</b>                                                                                                       | 1,379   |   |                            |
| 58  | <b>Tier 2 capital (T2)</b>                                                                                                                                  | 2,825   |   |                            |
| 59  | <b>Total capital (TC = T1 + T2)</b>                                                                                                                         | 24,971  |   |                            |
| 60  | <b>Total risk weighted assets</b>                                                                                                                           | 148,131 |   |                            |
|     | <b>Capital ratios (as a percentage of risk weighted assets)</b>                                                                                             |         |   |                            |
| 61  | <b>Common Equity Tier 1 CAR</b>                                                                                                                             | 14.9%   |   |                            |
| 62  | <b>Tier 1 CAR</b>                                                                                                                                           | 14.9%   |   |                            |
| 63  | <b>Total CAR</b>                                                                                                                                            | 16.8%   |   |                            |
| 64  | Bank-specific buffer requirement                                                                                                                            | 4.5%    |   |                            |
| 65  | of which: capital conservation buffer requirement                                                                                                           | 0.0%    |   |                            |
| 66  | of which: bank specific countercyclical buffer requirement                                                                                                  | 0.0%    |   |                            |
| 67  | of which: G-SIB buffer requirement (if applicable)                                                                                                          | 0.0%    |   |                            |
| 68  | Common Equity Tier 1 available to meet buffers                                                                                                              | 6.8%    |   |                            |
|     | <b>National minima</b>                                                                                                                                      |         |   |                            |
| 69  | Minimum CET1 CAR                                                                                                                                            | 4.5%    |   |                            |
| 70  | Minimum Tier 1 CAR                                                                                                                                          | 6.0%    |   |                            |
| 71  | Minimum Total CAR                                                                                                                                           | 10.0%   |   |                            |
|     | <b>Amounts below the thresholds for deduction (before risk weighting)</b>                                                                                   |         |   |                            |
| 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       | 804     |   | p+q                        |
| 73  | Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)                 | 2,302   |   | Refer to note <sup>1</sup> |
| 74  | Mortgage servicing rights (net of related tax liability)                                                                                                    |         |   |                            |
| 75  | Deferred tax assets arising from temporary differences (net of related tax liability)                                                                       |         |   |                            |
|     | <b>Applicable caps on the inclusion of provisions in Tier 2</b>                                                                                             |         |   |                            |
| 76  | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)                          | 250     |   |                            |
| 77  | Cap on inclusion of provisions in Tier 2 under standardised approach                                                                                        | 251     |   |                            |
| 78  | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)                | 121     |   |                            |
| 79  | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach                                                                             | 539     |   |                            |
|     | <b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</b>                                            |         |   |                            |
| 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                                                                                            | 4,459   |   |                            |
| 83  | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)                                                                      | 16      |   |                            |
| 84  | Current cap on T2 instruments subject to phase out arrangements                                                                                             | 4,044   |   |                            |
| 85  | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)                                                                       | 49      |   |                            |

<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).