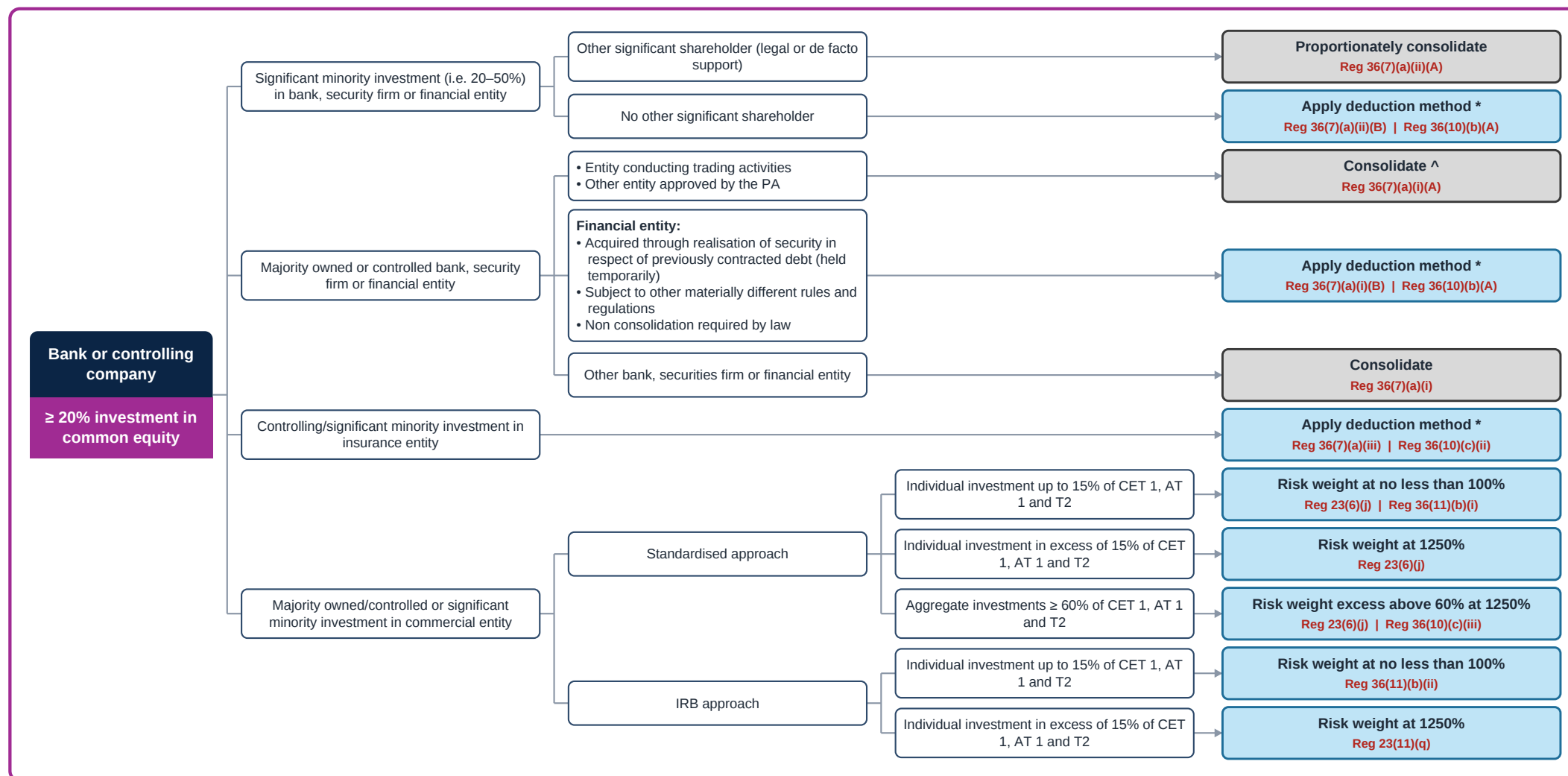


Part A: Investments of 20% or more in common equity *Regulation 36 – consolidation, deduction and risk-weighting treatment*



LEGEND

 Regulation 36	 Regulation 38(5)
 In scope of regulatory consolidation	 Out of scope of regulatory consolidation
 Decision / qualifying condition	Reg x(y) Regulatory reference

* Entities to which the deduction method is applied should apply the provisions of Reg 38(5)(a)(i)(M) i.e. limited recognition is allowed (up to a specified threshold) after which any amount above the specified thresholds will be deducted against capital.

^ Banks may use either the aggregation or the full consolidation method for which consolidation is required.

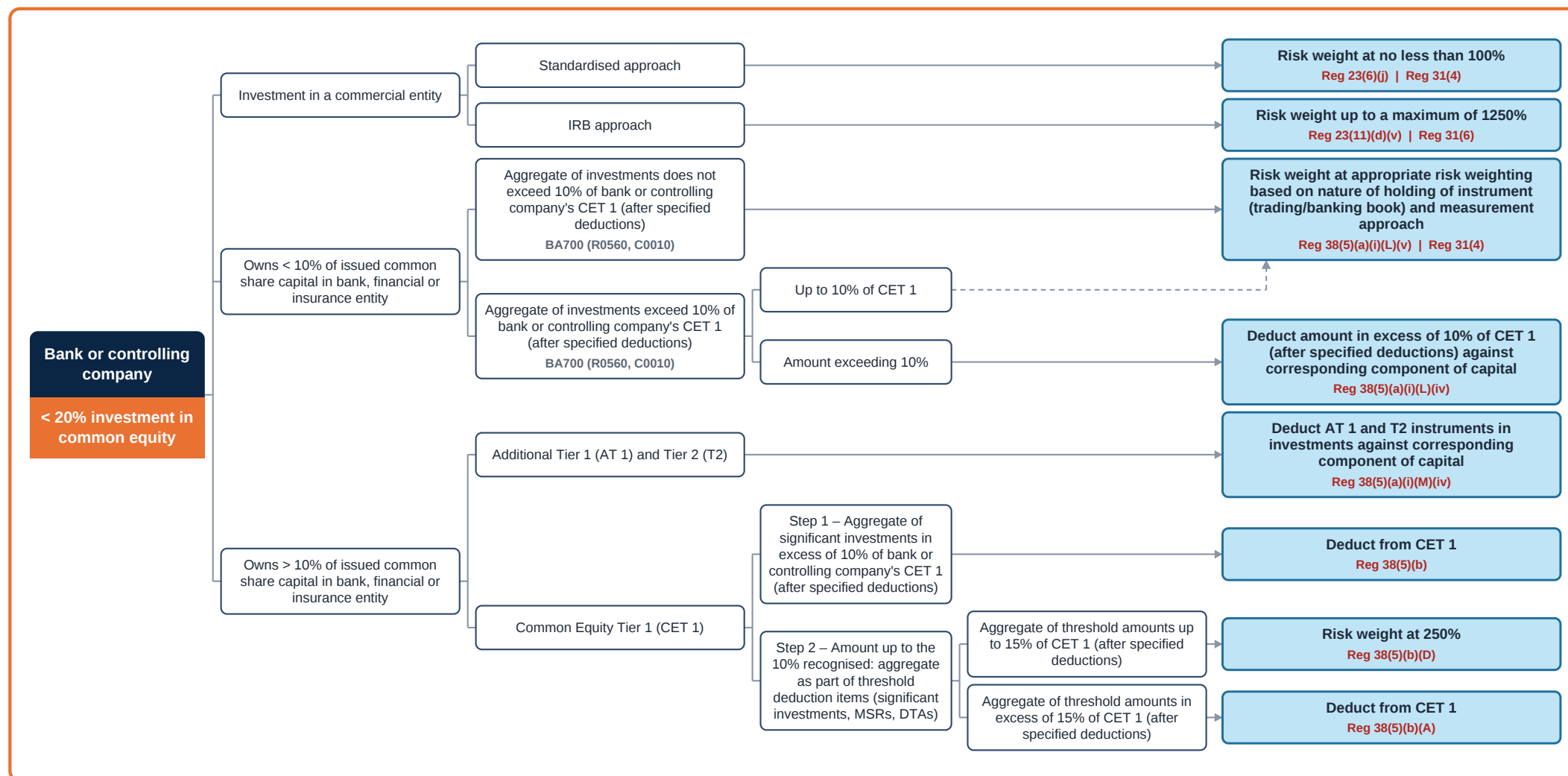
MSRs Mortgage servicing rights

DTAs Deferred tax assets arising from temporary differences



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Part B: Investments of less than 20% in common equity *Regulation 38(5) – threshold deductions and risk-weighting treatment*



LEGEND

 	Regulation 36	 	Regulation 38(5)
 	In scope of regulatory consolidation	 	Out of scope of regulatory consolidation
 	Decision / qualifying condition	Reg x(y)	Regulatory reference

- * Entities to which the deduction method is applied should apply the provisions of Reg 38(5)(a)(i)(M) i.e. limited recognition is allowed (up to a specified threshold) after which any amount above the specified thresholds will be deducted against capital.
- ^ Banks may use either the aggregation or the full consolidation method for which consolidation is required.
- MSRs** Mortgage servicing rights
- DTAs** Deferred tax assets arising from temporary differences



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