

**OCBC Group**  
**Pillar 3 Disclosures**  
**As at 30 September 2016**

**Accounting and Regulatory Consolidation**

The consolidation basis used for regulatory capital computation is similar to that used for financial reporting except for the following:

- Subsidiaries that carry out insurance business are excluded from regulatory consolidation and are treated as investments in major stake companies. The regulatory adjustments applied to these investments are in accordance to MAS Notice 637 paragraphs 6.1.3(p), 6.2.3(e) and 6.3.3(e).
- As at 30 September 2016, the subsidiaries that carry out insurance business are as follows:
  - (a) The Great Eastern Life Assurance Company Limited and its insurance entities
  - (b) The Overseas Assurance Corporation Limited and its insurance entities
- As at 30 September 2016, the total equity of these insurance subsidiaries was S\$7b and total assets were S\$67b.

S\$'m

	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Reference
<b>EQUITY</b>			
Share capital	15,101		
of which: Paid-up ordinary shares		14,101	a
of which: Transitional: Ineligible AT1 capital instruments		1,000	b
Other equity instruments	499	499	c
Reserves:			
Capital reserves	514		
Fair value reserves	510		
Revenue reserves	19,651		
Total reserves	20,675		
of which: Retained earnings		19,501	d
of which: Accumulated other comprehensive income and other disclosed reserves		1,125	e
Non-controlling interests	2,594		
of which: Transitional: Ineligible AT1 capital instruments		1,500	f
of which: Minority interest that meets criteria for inclusion in CET1 Capital		211	g
of which: Minority interest that meets criteria for inclusion in AT1 Capital		27	h
Valuation adjustments	-	0	i
<b>Total equity</b>	<b>38,869</b>		
<b>LIABILITIES</b>			
Deposits of non-bank customers	247,318		
Deposits and balances of banks	11,215		
Due to associates	286		
Trading portfolio liabilities	804		
Derivative payables	5,957		
Other liabilities	5,253		
Current tax	939		
Deferred tax	1,380		
of which: Associated with intangible assets		60	j
Debt issued	20,222		
of which: AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		80	k
of which: T2 capital instruments		2,892	l
of which: Transitional: Ineligible T2 capital instruments		2,053	m
of which: T2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		242	n
Life assurance fund liabilities	61,947		
<b>Total liabilities</b>	<b>355,321</b>		
<b>Total equity and liabilities</b>	<b>394,190</b>		
<b>ASSETS</b>			
Cash and placements with central banks	15,655		
Singapore government treasury bills and securities	8,407		
Other government treasury bills and securities	16,409		
Placements with and loans to banks	39,025		
Loans and bills receivable	205,564		
of which: Eligible provision for inclusion in T2 Capital subject to cap in respect of exposures under SA and IRBA		696	o
Debt and equity securities	22,965		
of which: Indirect investments in own shares		4	p
of which: Investments in unconsolidated major stake companies		6,036	q
of which: Investments in unconsolidated non major stake financial institutions		1,008	r
Derivative and forward securities in non major stake financial institutions		9	s
Assets pledged	1,919		
Assets held for sale	32		
Derivative receivables	5,498		
Other assets	4,727		
Deferred tax	148		
of which: Deferred tax assets before netting		251	t
Associates and joint ventures	2,354		
of which: Investments in unconsolidated major stake companies		2,245	u
Property, plant and equipment	3,346		
Investment properties	1,132		
Goodwill and intangible assets	5,053		
of which: Goodwill		4,286	v
of which: Intangible assets		767	w
Life assurance fund investment assets	61,956		
<b>Total assets</b>	<b>394,190</b>		