

## OCBC Group

### As at 31 December 2016

#### Leverage Ratio

	31-Dec-16	30-Sep-16	30-Jun-16	31-Mar-16
<b>Capital and Total exposures (S\$m)</b>				
Tier 1 capital	29,968	29,736	29,434	28,856
Total exposures	365,126	351,709	356,597	350,967
<b>Leverage Ratio (%)</b>				
Leverage ratio	8.2	8.4	8.2	8.2

Leverage ratio was lower at 8.2% as compared with 8.4% the previous quarter, largely driven by higher total exposures. The increase in total exposures was mainly contributed by an increase in loans to customers.

#### Leverage Ratio Summary Comparison Table

		S\$m
	Item	Amount
1	Total consolidated assets as per published financial statements	409,884
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	(65,583)
3	Adjustment for fiduciary assets recognised on the balance sheet in accordance with the Accounting Standards but excluded from the calculation of exposure measure	-
4	Adjustment for derivative transactions	1,675
5	Adjustment for SFTs	41
6	Adjustment for off-balance sheet items	27,943
7	Other adjustments	(8,834)
<b>8</b>	<b>Exposure measure</b>	<b>365,126</b>

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### Leverage Ratio Common Disclosure Template

		S\$m
	Item	Amount
	<b>Exposure measures of on-balance sheet items</b>	
1	On-balance sheet items (excluding derivative transactions and SFTs, but including on-balance sheet collateral for derivative transactions or SFTs)	331,494
2	Asset amounts deducted in determining Tier 1 capital	(8,834)
3	<b>Total exposures measures of on-balance sheet items</b> (excluding derivative transactions and SFTs)	<b>322,660</b>
	<b>Derivative exposure measures</b>	
4	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins)	4,014
5	Potential future exposure associated with all derivative transactions	4,270
6	Gross-up for derivative collaterals provided where deducted from the balance sheet assets in accordance with the Accounting Standards	-
7	Deductions of receivables for the cash portion of variation margins provided in derivative transactions	(24)
8	CCP leg of trade exposures excluded	-
9	Adjusted effective notional amount of written credit derivatives	1,247
10	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-
11	<b>Total derivative exposure measures</b>	<b>9,507</b>
	<b>SFT exposure measures</b>	
12	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	4,975
13	Eligible netting of cash payables and cash receivables	-
14	SFT counterparty exposures	41
15	SFT exposure measures where a Reporting Bank acts as an agent in the SFTs	-
16	<b>Total SFT exposure measures</b>	<b>5,016</b>
	<b>Exposure measures of off-balance sheet items</b>	
17	Off-balance sheet items at notional amount	143,649
18	Adjustments for calculation of exposure measures of off-balance sheet items	(115,706)
19	<b>Total exposure measures of off-balance sheet items</b>	<b>27,943</b>
	<b>Capital and Total exposures</b>	
20	<b>Tier 1 capital</b>	<b>29,968</b>
21	<b>Total exposures</b>	<b>365,126</b>
	<b>Leverage Ratio</b>	
22	<b>Leverage ratio</b>	<b>8.2%</b>

SFT: Securities Financing Transactions  
 CCP: Central Counterparty