
OCBC Group**As at 30 June 2019 and 31 March 2019****Net Stable Funding Ratio**

As at 30 June 2019, the all-currency Net Stable Funding Ratio (“NSFR”) for the Group was 109%. Compared to 31 March 2019, the all-currency NSFR was lower by 1 percentage point as the increase in required stable funding (“RSF”) from commercial loans outweighed the increase in available stable funding (“ASF”) from retail deposits.

The Group continued to maintain a stable funding structure to support its asset growth. Funding strategies were established to provide effective diversification and stability in funding sources across tenors, products and geographies. Liquidity limits and triggers serve as risk control on the Group’s funding and liquidity exposure.

Net Stable Funding Ratio Quantitative Disclosure

Group All-Currency NSFR as at 30 June 2019

Group - ALL Currency (\$m)	Unweighted value by residual maturity				Weighted value
	No Maturity	< 6 months	6 months to <1 yr	≥ 1yr	
ASF Item					
1 Capital:	37,932	1,348	-	2,901	40,834
2 <i>Regulatory capital</i>	37,932	-	-	2,901	40,834
3 <i>Other capital instruments</i>	-	1,348	-	-	-
4 Retail deposits and deposits from small business customers:	91,162	49,820	324	2,058	131,823
5 <i>Stable deposits</i>	40,708	11,085	-	-	49,204
6 <i>Less stable deposits</i>	50,454	38,735	324	2,058	82,619
7 Wholesale funding:	56,913	114,921	11,318	8,723	66,591
8 <i>Operational deposits</i>	26,653	-	-	-	13,326
9 <i>Other wholesale funding</i>	30,260	114,921	11,318	8,723	53,264
10 Liabilities with matching interdependent assets	-	-	-	-	-
11 Other liabilities:	4,538	9,769			232
12 <i>NSFR derivative liabilities</i>		5,939			
13 <i>All other liabilities and equity not included in the above categories</i>	4,538	3,599	-	232	232
14 Total ASF					239,480
RSF Item					
15 Total NSFR high-quality liquid assets (HQLA)					3,636
16 Deposits held at other financial institutions for operational purposes	44	-	-	-	22
17 Performing loans and securities:	13,504	120,092	23,553	161,468	196,059
18 <i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	130	-	-	13
19 <i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	6,274	24,568	5,322	3,328	11,093
20 <i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	7,000	82,073	11,365	87,588	124,141
21 <i>With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk</i>	-	-	-	-	-
22 <i>Performing residential mortgages, of which:</i>	-	1,648	1,411	57,890	41,155
23 <i>With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk</i>	-	1,534	1,300	56,320	39,704
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	229	11,674	5,454	12,662	19,658
25 Assets with matching interdependent liabilities	-	-	-	-	-
26 Other assets:	13,458	21,348			18,554
27 <i>Physical trade commodities, including gold</i>	-				-
28 <i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>		321			273
29 <i>NSFR derivative assets</i>		7,368			1,429
30 <i>NSFR derivative liabilities before deduction of variation margin posted</i>		7,445			-
31 <i>All other assets not included in the above categories</i>	13,458	3,646	192	2,377	16,853
32 Off-balance sheet items		182,484			1,145
33 Total RSF					219,417
34 Net Stable Funding Ratio (%)					109

Group All-Currency NSFR as at 31 March 2019

Group - ALL Currency (\$\$m)		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to <1 yr	≥ 1yr	
ASF Item						
1	Capital:	36,927	32	1,348	2,871	40,473
2	<i>Regulatory capital</i>	36,927	-	-	2,871	39,798
3	<i>Other capital instruments</i>	-	32	1,348	-	674
4	Retail deposits and deposits from small business customers:	89,168	48,839	246	2,195	128,899
5	<i>Stable deposits</i>	35,604	9,905	-	-	43,233
6	<i>Less stable deposits</i>	53,564	38,934	246	2,195	85,666
7	Wholesale funding:	55,586	113,574	12,880	8,992	66,920
8	<i>Operational deposits</i>	26,147	-	-	-	13,073
9	<i>Other wholesale funding</i>	29,439	113,574	12,880	8,992	53,846
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	4,240	7,275			206
12	<i>NSFR derivative liabilities</i>	5,122				
13	<i>All other liabilities and equity not included in the above categories</i>	4,240	1,947	-	206	206
14	Total ASF					236,498
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					3,852
16	Deposits held at other financial institutions for operational purposes	44	-	-	-	22
17	Performing loans and securities:	12,656	118,640	22,349	158,181	191,866
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	28	-	-	3
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	5,560	24,480	6,229	2,880	10,811
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	6,837	79,691	10,535	83,647	119,583
21	<i>With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk</i>	-	-	-	-	-
22	<i>Performing residential mortgages, of which:</i>	-	1,669	1,438	59,418	42,251
23	<i>With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk</i>	-	1,519	1,302	57,462	40,441
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	259	12,772	4,147	12,237	19,217
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	12,663	17,072			17,507
27	<i>Physical trade commodities, including gold</i>	-				-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>		295			251
29	<i>NSFR derivative assets</i>		6,088			966
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>		6,228			-
31	<i>All other assets not included in the above categories</i>	12,663	2,196	55	2,209	16,289
32	Off-balance sheet items		180,499			1,092
33	Total RSF					214,338
34	Net Stable Funding Ratio (%)					110