

**OCBC Group**  
**As at 30 June 2013**

**Accounting and Regulatory Consolidation**

Please refer to the basis of consolidation in the Pillar 3 Mid-Year Quantitative Disclosures as at 30 June 2013.

**Reconciliation of Regulatory Capital**

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	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Reference
<b>EQUITY</b>			
Share capital	9,431		
of which: Paid-up ordinary shares		7,036	a
of which: Transitional: Ineligible AT1 capital instruments		2,396	b
Reserves:			
Capital reserves	385		
Fair value reserves	428		
Revenue reserves	15,223		
Total reserves	<b>16,036</b>		
of which: Retained earnings		14,695	c
of which: Accumulated other comprehensive income and other disclosed reserves		1,329	d
Non-controlling interests	2,885		
of which: Transitional: Ineligible AT1 capital instruments		1,899	e
of which: Minority interest that meets criteria for inclusion in CET1 Capital		153	f
of which: Minority interest that meets criteria for inclusion in AT1 Capital		21	g
Valuation adjustments	-	8	h
<b>Total equity</b>	<b>28,352</b>		
<b>LIABILITIES</b>			
Deposits of non-bank customers	176,265		
Deposits and balances of banks	24,344		
Due to associates	174		
Trading portfolio liabilities	629		
Derivative payables	5,479		
Other liabilities	4,668		
Current tax	892		
Deferred tax	1,097		
of which: Associated with intangible assets		11	i
Debt issued	18,340		
of which: AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		144	j
of which: Transitional: Ineligible T2 capital instruments		3,276	k
of which: T2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		558	l
Life assurance fund liabilities	52,985		
<b>Total liabilities</b>	<b>284,873</b>		
<b>Total equity and liabilities</b>	<b>313,225</b>		
<b>ASSETS</b>			
Cash and placements with central banks	13,760		
Singapore government treasury bills and securities	12,202		
Other government treasury bills and securities	8,535		
Placements with and loans to banks	32,612		
Loans and bills receivable	157,172		
of which: Eligible provision for inclusion in T2 Capital subject to cap in respect of exposures under SA and IRBA		371	m
Debt and equity securities	18,264		
of which: Indirect investments in own shares		182	n
of which: Investments in unconsolidated major stake companies		4,878	o
of which: Investments in unconsolidated non major stake financial institutions		806	p
Derivative and net forward purchase/sale of securities in non major stake financial institutions		(2)	q
Assets pledged	2,145		
Assets held for sale	1		
Derivative receivables	4,826		
Other assets	4,230		
Deferred tax	86		
of which: Deferred tax assets before netting		158	r
Associates and joint ventures	352		
of which: Investments in unconsolidated major stake companies		182	s
Property, plant and equipment	1,882		
Investment property	739		
Goodwill and intangible assets	3,810		
of which: Goodwill		3,193	t
of which: Intangible assets		617	u
Life assurance fund investment assets	52,609		
<b>Total assets</b>	<b>313,225</b>		