

## OCBC Group

### As at 31 December 2015

#### Leverage Ratio

	31-Dec-15	30-Sep-15	30-Jun-15	31-Mar-15
<b>Capital and Total exposures (S\$m)</b>				
Tier 1 capital	28,638	28,044	27,181	26,656
Total exposures	357,971	368,501	363,935	368,544
<b>Leverage Ratio (%)</b>				
Leverage ratio	8.0	7.6	7.4	7.2

Leverage ratio increased to 8.0% as at 31 December 2015, compared to 7.6% as at 30 September 2015. The increase was due to higher Tier 1 capital and lower total exposures. Profit for the period partially offset by the redemption of OCBC Class G non-cumulative non-convertible preference shares contributed to the higher Tier 1 capital. Total exposures decreased mainly due to the drop in placements with banks and central banks.

#### Leverage Ratio Summary Comparison Table

	Item	S\$m Amount
1	Total consolidated assets as per published financial statements	390,190
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	(60,879)
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	3,972
5	Adjustment for SFTs	10
6	Adjustment for off-balance sheet items	32,383
7	Other adjustments	(7,705)
8	<b>Exposure measure</b>	<b>357,971</b>

## OCBC Group

### As at 31 December 2015

#### 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)	319,964
2	Asset amounts deducted in determining Tier 1 capital	(7,705)
3	<b>Total exposures measures of on-balance sheet items</b> (excluding derivative transactions and SFTs)	<b>312,259</b>
	<b>Derivative exposure measures</b>	
4	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins)	3,724
5	Potential future exposure associated with all derivative transactions	4,840
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	(21)
8	CCP leg of trade exposures excluded	-
9	Adjusted effective notional amount of written credit derivatives	1,675
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>10,218</b>
	<b>SFT exposure measures</b>	
12	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	3,101
13	Eligible netting of cash payables and cash receivables	-
14	SFT counterparty exposures	10
15	SFT exposure measures where a Reporting Bank acts as an agent in the SFTs	-
16	<b>Total SFT exposure measures</b>	<b>3,111</b>
	<b>Exposure measures of off-balance sheet items</b>	
17	Off-balance sheet items at notional amount	164,966
18	Adjustments for calculation of exposure measures of off-balance sheet items	(132,583)
19	<b>Total exposure measures of off-balance sheet items</b>	<b>32,383</b>
	<b>Capital and Total exposures</b>	
20	<b>Tier 1 capital</b>	<b>28,638</b>
21	<b>Total exposures</b>	<b>357,971</b>
	<b>Leverage Ratio</b>	
22	<b>Leverage ratio</b>	<b>8.0%</b>