

**OCBC Group**  
**Regulatory Capital Position**  
**As at 30 June 2015**

S\$'m

	Amount	Amount subject to Pre-Basel III Treatment	Source
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	12,943		a
2	17,296		c
3	1,266		d
4			
5	200	(52)	f
6	31,705		
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	4		h
8	1,702	2,554	u
9	325	487	v-i
10	89	134	s
11	-	-	
12	-	-	
13	-	-	
14	-	-	
15	-	-	
16	6		o
17	-		
18	-		
19	1,796	2,694	(p+t) - 2,958 <sup>1</sup>
20	-		
21	-		
22	-		
23	-		
24	-		
25	-		
26	-		
26A	-	-	
26B	-	-	
26C	-	-	
26D	-	-	
27	601		
28	4,523		
29	27,181		
<b>Additional Tier 1 capital: instruments</b>			
30	-		
31	-		
32	-		
33	2,895		b+e
34	129		q+j
35	104		j
36	3,024		
<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	-		
38	-		
39	-		
40	-		
41	3,625		
41A	-	-	
41B	-	-	
41C	3,625		
	2,554		
	487		
	134		
	-		
	-		
	-		
	-		
	-		
	-		
	-		
	-		
	449		
	-		
	1		
42	-		
43	3,625		
44	-		
45	27,181		

**OCBC Group**  
**Regulatory Capital Position**  
**As at 30 June 2015**

S\$'m

	Amount	Amount subject to Pre-Basel III Treatment	Source
<b>Tier 2 capital: instruments and provisions</b>			
46	Tier 2 capital instruments and share premium (if applicable)	2,723	k
47	Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)	2,028	l
48	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	376	m
49	of which: instruments issued by subsidiaries subject to phase out	376	m
50	Provisions	797	n
51	<b>Tier 2 capital before regulatory adjustments</b>	5,924	
<b>Tier 2 capital: regulatory adjustments</b>			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments of financial institutions	-	
54	Capital investments in Tier 2 capital instruments of unconsolidated financial institutions in which Reporting Bank does not hold a major stake	-	
55	Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)	3	1
56	National specific regulatory adjustments	2,245	
56A	PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments	-	
56B	Any other items which the Authority may specify	-	
56C	Regulatory adjustments applied to Tier 2 Capital in respect of amounts subject to pre-Basel III treatment	2,245	
	of which: Shortfall of TEP relative to EI under IRBA	-	
	of which: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments	-	
	of which: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	-	
	of which: Capital deficits in subsidiaries and associates that are regulated financial institutions	-	
	of which: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (incl insurance subsidiaries)	2,245	
	of which: PE/VC investments in the form of AT1 capital instruments, in excess of 20% of such capital investments	-	
	of which: Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (incl insurance subsidiaries)	-	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	2,248	
58	<b>Tier 2 capital (T2)</b>	3,676	
59	<b>Total capital (TC = T1 + T2)</b>	30,857	
60	<b>Total risk weighted assets</b>	191,575	
<b>Capital ratios (as a percentage of risk weighted assets)</b>			
61	<b>Common Equity Tier 1 CAR</b>	14.1%	
62	<b>Tier 1 CAR</b>	14.1%	
63	<b>Total CAR</b>	16.1%	
64	Bank-specific buffer requirement	6.5%	
65	of which: capital conservation buffer requirement	0.0%	
66	of which: bank specific countercyclical buffer requirement	0.0%	
67	of which: G-SIB buffer requirement (if applicable)	0.0%	
68	Common Equity Tier 1 available to meet buffers	6.1%	
<b>National minima</b>			
69	Minimum CET1 CAR	6.5%	
70	Minimum Tier 1 CAR	8.0%	
71	Minimum Total CAR	10.0%	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake	1,113	q+r
73	Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)	2,958	Refer to note <sup>1</sup>
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	637	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	604	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	193	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	557	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements	3,468	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	31	
84	Current cap on T2 instruments subject to phase out arrangements	3,145	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	97	

<sup>1</sup> The total investment in the ordinary shares of unconsolidated major stake companies that was within the prescribed threshold amount in accordance to MAS Notice 637 paragraph 6.1.3 (p).