

**OCBC Group**  
**First Quarter of 2019**

**Liquidity Coverage Ratio**

For 1Q19, the average Singapore dollar (“SGD”) and all-currency Liquidity Coverage Ratios (“LCR”) for the Group were 262% and 150% respectively. Compared to 4Q18, the average all-currency LCR was lower by 6 percentage points as a result of a decrease in High Quality Liquid Assets (‘HQLA’) and an increase in cash outflows from unsecured wholesale funding. The SGD LCR decreased by 3 percentage points mainly from a decrease in HQLA.

The Group continued to focus on acquiring stable deposits and on maintaining a mix of HQLA comprising mainly of Level 1 central bank reserves and liquid sovereign bonds. The Asset & Liability Management Desk in Global Treasury manages the day-to-day liquidity needs of the Group, and is subject to liquidity limits and triggers that serve as risk control on the Group’s liquidity exposure.

## Liquidity Coverage Ratio Quantitative Disclosure

The data presented in the quantitative disclosure are simple averages of daily observations over the quarter. For 1Q19, the number of data points in calculating the average figures is 90.

### Average Group All-Currency LCR for 1Q19

Group - ALL Currency (\$m)		Total Unweighted Value (average)	Total Weighted Value (average)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		48,930
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	135,492	11,364
3	Stable deposits	43,695	2,185
4	Less stable deposits	91,797	9,180
5	Unsecured wholesale funding, of which:	103,817	52,405
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	25,066	6,050
7	Non-operational deposits (all counterparties)	68,857	36,460
8	Unsecured debt	9,895	9,895
9	Secured wholesale funding		450
10	Additional requirements, of which:	58,336	39,128
11	Outflows related to derivative exposures and other collateral requirements	36,566	36,566
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	21,770	2,562
14	Other contractual funding obligations	978	978
15	Other contingent funding obligations	11,658	350
16	<b>TOTAL CASH OUTFLOWS</b>		104,675
<b>CASH INFLOWS</b>			
17	Secured lending (eg reverse repos)	2,141	699
18	Inflows from fully performing exposures	54,874	33,320
19	Other cash inflows	37,755	37,714
20	<b>TOTAL CASH INFLOWS</b>	94,770	71,733
			<b>TOTAL ADJUSTED VALUE</b>
21	<b>TOTAL HQLA</b>		48,930
22	<b>TOTAL NET CASH OUTFLOWS</b>		32,942
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		150

Average Group SGD LCR for 1Q19

Group - SGD (\$m)		Total Unweighted Value (average)	Total Weighted Value (average)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		19,740
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	69,093	5,438
3	Stable deposits	29,426	1,471
4	Less stable deposits	39,668	3,967
5	Unsecured wholesale funding, of which:	22,998	8,943
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	8,491	2,064
7	Non-operational deposits (all counterparties)	14,497	6,870
8	Unsecured debt	9	9
9	Secured wholesale funding		-
10	Additional requirements, of which:	21,892	15,232
11	Outflows related to derivative exposures and other collateral requirements	14,574	14,574
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	7,318	657
14	Other contractual funding obligations	630	630
15	Other contingent funding obligations	1,729	52
16	<b>TOTAL CASH OUTFLOWS</b>		30,295
<b>CASH INFLOWS</b>			
17	Secured lending (eg reverse repos)	1,048	-
18	Inflows from fully performing exposures	7,275	4,022
19	Other cash inflows	25,526	25,520
20	<b>TOTAL CASH INFLOWS</b>	33,850	29,542
			<b>TOTAL ADJUSTED VALUE</b>
21	<b>TOTAL HQLA</b>		19,740
22	<b>TOTAL NET CASH OUTFLOWS</b>		7,574
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		262