

OCBC Group
Pillar 3 Disclosures
As at 31 December 2015

Accounting and Regulatory Consolidation

Please refer to the basis of consolidation in the Pillar 3 Disclosures as at 31 December 2015

S\$m

	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Reference
EQUITY			
Share capital	14,560		
of which: Paid-up ordinary shares		13,560	a
of which: Transitional: Ineligible AT1 capital instruments		1,000	b
Other equity instruments	499	499	c
Reserves:			
Capital reserves	527		
Fair value reserves	234		
Revenue reserves	18,733		
Total reserves	19,494		
of which: Retained earnings		18,357	d
of which: Accumulated other comprehensive income and other disclosed reserves		1,082	e
Non-controlling interests	2,558		
of which: Transitional: Ineligible AT1 capital instruments		1,499	f
of which: Minority interest that meets criteria for inclusion in CET1 Capital		216	g
of which: Minority interest that meets criteria for inclusion in AT1 Capital		27	h
Valuation adjustments	-	2	i
Total equity	37,111		
LIABILITIES			
Deposits of non-bank customers	246,277		
Deposits and balances of banks	12,047		
Due to associates	334		
Trading portfolio liabilities	645		
Derivative payables	6,069		
Other liabilities	4,907		
Current tax	1,000		
Deferred tax	1,327		
of which: Associated with intangible assets		68	j
Debt issued	23,479		
of which: AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		103	k
of which: T2 capital instruments		2,887	l
of which: Transitional: Ineligible T2 capital instruments		2,127	m
of which: T2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		275	n
Life assurance fund liabilities	56,994		
Total liabilities	353,079		
Total equity and liabilities	390,190		
ASSETS			
Cash and placements with central banks	21,180		
Singapore government treasury bills and securities	8,635		
Other government treasury bills and securities	12,366		
Placements with and loans to banks	35,791		
Loans and bills receivable	208,218		
of which: Eligible provision for inclusion in T2 Capital subject to cap in respect of exposures under SA and IRBA		862	o
Debt and equity securities	22,786		
of which: Indirect investments in own shares		6	p
of which: Investments in unconsolidated major stake companies		5,671	q
of which: Investments in unconsolidated non major stake financial institutions		1,076	r
Derivative and forward securities in non major stake financial institutions		(0)	s
Assets pledged	1,452		
Assets held for sale	6		
Derivative receivables	6,248		
Other assets	4,342		
Deferred tax	135		
of which: Deferred tax assets before netting		236	t
Associates and joint ventures	2,248		
of which: Investments in unconsolidated major stake companies		2,102	u
Property, plant and equipment	3,467		
Investment properties	1,138		
Goodwill and intangible assets	5,195		
of which: Goodwill		4,341	v
of which: Intangible assets		854	w
Life assurance fund investment assets	56,983		
Total assets	390,190		