

OCBC Group

As at 30 September 2015

Leverage Ratio

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

Compared to 30 June 2015, leverage ratio as at 30 September 2015 increased to 7.6% with higher Tier 1 capital which more than offset the increase in total exposures. The issuance of S\$500 million perpetual capital securities contributed to the higher Tier 1 capital and total exposures increased mainly due to the growth in customer loans and off-balance sheet items.

Leverage Ratio Summary Comparison Table

		S\$m
	Item	Amount
1	Total consolidated assets as per published financial statements	399,815
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	(58,404)
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	4,153
5	Adjustment for SFTs	7
6	Adjustment for off-balance sheet items	30,601
7	Other adjustments	(7,671)
8	Exposure measure	368,501

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Leverage Ratio Common Disclosure Template

		S\$'m
	Item	Amount
	Exposure measures of on-balance sheet items	
1	On-balance sheet items (excluding derivative transactions and SFTs, but including on-balance sheet collateral for derivative transactions or SFTs)	330,791
2	Asset amounts deducted in determining Tier 1 capital	(7,671)
3	Total exposures measures of on-balance sheet items (excluding derivative transactions and SFTs)	323,120
	Derivative exposure measures	
4	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins)	4,353
5	Potential future exposure associated with all derivative transactions	5,059
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	(17)
8	CCP leg of trade exposures excluded	-
9	Adjusted effective notional amount of written credit derivatives	2,089
10	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-
11	Total derivative exposure measures	11,484
	SFT exposure measures	
12	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	3,289
13	Eligible netting of cash payables and cash receivables	-
14	SFT counterparty exposures	7
15	SFT exposure measures where a Reporting Bank acts as an agent in the SFTs	-
16	Total SFT exposure measures	3,296
	Exposure measures of off-balance sheet items	
17	Off-balance sheet items at notional amount	160,146
18	Adjustments for calculation of exposure measures of off-balance sheet items	(129,545)
19	Total exposure measures of off-balance sheet items	30,601
	Capital and Total exposures	
20	Tier 1 capital	28,044
21	Total exposures	368,501
	Leverage Ratio	
22	Leverage ratio	7.6%