

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

S\$'m

				5\$ m
		Amount	Amount subject to Pre-Basel	Source
			Treatment	
	Common Equity Tier 1 capital: instruments and reserves			
1	Paid-up ordinary shares and share premium (if applicable)	12,943		а
2	Retained earnings	17,296		С
3	Accumulated other comprehensive income and other disclosed reserves	1,266		d
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)			
5	Minority interest that meets criteria for inclusion	200	(52)	f
6	Common Equity Tier 1 capital before regulatory adjustments	31,705		
	Common Equity Tier 1 capital: regulatory adjustments			
7	Valuation adjustment pursuant to Part VIII of MAS Notice 637	1 702	2.554	h u
9	Goodwill, net of associated deferred tax liability Intangible assets, net of associated deferred tax liability	1,702 325	2,554 487	v-i
10	Deferred tax assets that rely on future profitability	89	134	S
11	Cash flow hedge reserve	-	-	
12	Shortfall of TEP relative to EL under IRBA	-	-	
13	Increase in equity capital resulting from securitisation transactions	-	-	
14	Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk	-	-	
15	Defined benefit pension fund assets, net of associated deferred tax liability	-		
16	Investments in own shares	6		0
17	Reciprocal cross-holdings in ordinary shares of financial institutions	-		
18	Capital investments in ordinary shares of unconsolidated financial institutions in which Reporting Bank does not hold a major stake	-		
19	Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries) (amount above 10% threshold)	1,796	2,694	(p+t) - 2,958 <sup>1</sup>
20	Mortgage servicing rights (amount above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)			
22	Amount exceeding the 15% threshold of which: investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking	-		
23	of which: investments in ordinary shares of unconsolidated major stake companies approved under \$32 of Banking Act (including insurance subsidiaries) of which: mortgage servicing rights	-		
24 25	of which: deferred tax assets arising from temporary differences			
26	Of which, deferred tax assets arising from temporary differences National specific regulatory adjustments	-		
26A	PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments	_	-	
26B		-	-	
26C	Capital deficits in subsidiaries and associates that are regulated financial institutions	-	-	
26D	Any other items which the Authority may specify	-		
27	Regulatory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital to satisfy required			
<u> </u>	deductions	601		
28 29	Total regulatory adjustments to CET1 Capital  Common Equity Tier 1 capital (CET1)	4,523 27,181		
29	Additional Tier 1 capital: instruments	27,101		
30	AT1 capital instruments and share premium (if applicable)	_		
31	of which: classified as equity under the Accounting Standards	-		
32	of which: classified as liabilities under the Accounting Standards	-		
33	Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)	2,895		b+e
34	AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	129		g+j
35	of which: instruments issued by subsidiaries subject to phase out	104		i
36	Additional Tier 1 capital before regulatory adjustments	3,024		
0.7	Additional Tier 1 capital: regulatory adjustments Investments in own AT1 capital instruments			
37 38	Reciprocal cross-holdings in AT1 capital instruments of financial institutions	-		
39	Capital investments in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does not hold a major stake			
40	Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)	_	_	
41	National specific regulatory adjustments	3,625		
41A	PE/VC investments in the form of AT1 capital instruments, in excess of 20% of such capital investments		-	
	Any other items which the Authority may specify	-		-
41C	Regulatory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment	3,625		
	of which: Goodwill, net of associated deferred tax liability	2,554		
<b>-</b>	of which: Intangible assets, net of associated deferred tax liability	487		
	of which: Deferred tax assets that rely on future profitability	134		
	of which: Cash flow hedge reserve of which: Increase in equity capital resulting from securitisation transactions	-		
	of which: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk			
	of which: Shortfall of TEP relative to EL 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	-		
<u> </u>	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)	449		
<u> </u>	of which: PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments of which: Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of	-		
	Banking Act (incl insurance subsidiaries)	1		
42	Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required			
72	deductions	_		
43	Total regulatory adjustments to Additional Tier 1 capital	3,625		
44	Additional Tier 1 capital (AT1)	-		
45	Tier 1 capital (T1 = CET1 + AT1)	27,181		



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

S\$'m

		Amount	Amount subject to Pre-Basel III Treatment	Source
	Tier 2 capital: instruments and provisions			
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		<u> </u>
	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	376		m
49 50	of which: instruments issued by subsidiaries subject to phase out Provisions	376 797		m n
51	Tier 2 capital before regulatory adjustments	5,924		
51	Tier 2 capital: regulatory adjustments	5,724		
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	,	-	
	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 EL under IRBA	-		
<u> </u>	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	2,243		
	of which: Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (incl insurance subsidiaries)			
57	Total regulatory adjustments to Tier 2 capital	2,248		
58	Tier 2 capital (T2)	3,676		
59	Total capital (TC = T1 + T2)	30,857		
60	Total risk weighted assets	191,575		
	Capital ratios (as a percentage of risk weighted assets)			
	Common Equity Tier 1 CAR	14.1%		
62	Tier 1 CAR	14.1%		
63	Total CAR	16.1%		
64 65	Bank-specific buffer requirement of which: capital conservation buffer requirement	6.5% 0.0%		
66	of which, bank specific countercyclical buffer requirement	0.0%		
67	or winds. Barn specific counterfugues burner requirement (of which: G-SIB buffer requirement (if applicable)	0.0%		
68	Common Equity Tier 1 available to meet buffers	6.1%		
	National minima			
69	Minimum CET1 CAR	6.5%		
70	Minimum Tier 1 CAR	8.0%		
71	Minimum Total CAR	10.0%		
72	Amounts below the thresholds for deduction (before risk weighting) 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)			
76	Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application	(27		
77	of cap) Cap on inclusion of provisions in Tier 2 under standardised approach	637 604		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to	604		
	application of cap)	193		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  Capital instruments subject to phase-out arrangements (only applicable between 1 Jan	557		
80	2013 and 1 Jan 2022) 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>&</sup>lt;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).