

OCBC: Historical Financial Highlights

	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
Income Statement (\$ million)										
Total Income	8,489	8,722	8,340	6,621	7,961	5,661	5,325	4,815	4,427	4,281
Operating Expenses	3,788	3,664	3,258	2,784	2,695	2,430	2,254	1,796	1,854	1,680
Operating Profit before Allowances	4,701	5,058	5,082	3,837	5,266	3,231	3,071	3,019	2,573	2,601
Allowances for Loans and Other Assets	726	488	357	266	271	221	134	429	447	36
Net Profit Attributable to Shareholders	3,473	3,903	3,842	2,768	3,993	2,312	2,253	1,962	1,749	2,071
Excluding non-core gains (\$ million)										
Total Core Income	8,489	8,722	7,949	6,621	6,645	5,622	5,325	4,815	4,241	4,188
Core Operating Profit	4,701	5,058	4,691	3,837	3,950	3,192	3,071	3,019	2,387	2,508
Core Net Profit	3,473	3,903	3,451	2,768	2,825	2,280	2,253	1,962	1,486	1,878
Balance Sheet (\$ million)										
Total Assets	409,884	390,190	401,226	338,448	295,943	277,758	229,283	194,300	181,385	174,607
Total Assets (excl life fund investment assets)	347,911	333,207	343,940	285,043	243,672	228,670	181,797	151,223	142,508	133,471
Customer Loans (net of allowances)	216,830	208,218	207,535	167,854	142,376	133,557	104,989	80,876	79,808	71,316
Customer Deposits	261,486	246,277	245,519	195,974	165,139	154,555	123,300	100,633	94,078	88,788
Ordinary Shareholder's Equity	35,507	33,053	29,701	23,720	22,909	20,675	18,894	17,075	13,978	14,782
Total Shareholders' Equity (excl non-controlling interests)	37,007	34,553	31,097	25,115	25,804	22,571	20,790	18,971	15,874	15,678
Ratios (%)										
Cost-to-Income Ratio	44.6	42.0	39.1	42.0	33.8	42.9	42.3	37.3	41.9	39.2
Cost-to-Income Ratio excluding non-core gains	44.6	42.0	41.0	42.0	40.6	43.2	42.3	37.3	43.7	40.1
Loans-to-Deposits Ratio	82.9	84.5	84.5	85.7	86.2	86.4	85.1	80.4	84.8	80.3
NPL Ratio	1.3	0.9	0.6	0.7	0.8	0.9	0.9	1.7	1.5	1.7
ROE	10.0	12.3	14.8	11.6	17.9	11.3	12.1	12.2	11.8	14.8
Core ROE	10.0	12.3	13.2	11.6	12.5	11.1	12.1	12.2	9.9	13.4
Core ROA	1.03	1.14	1.11	1.05	1.19	1.09	1.32	1.35	1.05	1.51
Per Ordinary Share ⁽¹⁾										
Basic Earnings (EPS) (cents)	82.2	95.2	102.5	75.9	110.0	64.0	64.3	57.8	53.1	64.1
Basic Core Earnings (EPS) (cents)	82.2	95.2	91.9	75.9	76.9	63.1	64.3	57.8	44.8	58.0
Net Dividends - Interim and Final (cents) ⁽²⁾	36.0	36.0	36.0	34.0	33.0	30.0	30.0	28.0	28.0	28.0
Net Special and Bonus Dividends (cents) ⁽²⁾	-	-	-	-	-	-	-	-	-	-
Net Asset Value before revaluation surplus (S\$)	8.49	8.03	7.46	6.99	6.79	6.20	5.88	5.55	4.86	5.11

⁽¹⁾ Figures have been adjusted for the effects of the 1-for-8 rights issue, effected on 26 September 2014.

⁽²⁾ Dividends are stated net of tax, where relevant.