

**OCBC Group**  
As at 31 December 2013

**Accounting and Regulatory Consolidation**

Please refer to the basis of consolidation in the Pillar 3 Disclosures as at 31 December 2013.

**Reconciliation of Regulatory Capital**

S\$m

	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Reference
<b>EQUITY</b>			
Share capital	9,448		
of which: Paid-up ordinary shares		8,052	a
of which: Transitional: Ineligible AT1 capital instruments		1,396	b
Reserves:			
Capital reserves	418		
Fair value reserves	493		
Revenue reserves	14,756		
Total reserves	<b>15,668</b>		
of which: Retained earnings		14,516	c
of which: Accumulated other comprehensive income and other disclosed reserves		1,134	d
Non-controlling interests	2,964		
of which: Transitional: Ineligible AT1 capital instruments		1,899	e
of which: Minority interest that meets criteria for inclusion in CET1 Capital		188	f
of which: Minority interest that meets criteria for inclusion in AT1 Capital		20	g
Valuation adjustments	-	7	h
<b>Total equity</b>	<b>28,079</b>		
<b>LIABILITIES</b>			
Deposits of non-bank customers	195,974		
Deposits and balances of banks	21,549		
Due to associates	168		
Trading portfolio liabilities	897		
Derivative payables	5,509		
Other liabilities	4,250		
Current tax	1,025		
Deferred tax	1,112		
of which: Associated with intangible assets		10	i
Debt issued	26,702		
of which: AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		144	j
of which: Transitional: Ineligible T2 capital instruments		3,269	k
of which: T2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		542	l
Life assurance fund liabilities	53,183		
<b>Total liabilities</b>	<b>310,369</b>		
<b>Total equity and liabilities</b>	<b>338,448</b>		
<b>ASSETS</b>			
Cash and placements with central banks	19,341		
Singapore government treasury bills and securities	11,718		
Other government treasury bills and securities	8,892		
Placements with and loans to banks	39,573		
Loans and bills receivable	167,854		
of which: Eligible provision for inclusion in T2 Capital subject to cap in respect of exposures under SA and IRBA		380	m
Debt and equity securities	19,602		
of which: Indirect investments in own shares		6	n
of which: Investments in unconsolidated major stake companies		5,236	o
of which: Investments in unconsolidated non major stake financial institutions		829	p
Derivative and forward securities in non major stake financial institutions		5	q
Assets pledged	2,110		
Assets held for sale	2		
Derivative receivables	5,194		
Other assets	3,900		
Deferred tax	107		
of which: Deferred tax assets before netting		183	r
Associates and joint ventures	380		
of which: Investments in unconsolidated major stake companies		225	s
Property, plant and equipment	1,898		
Investment property	731		
Goodwill and intangible assets	3,741		
of which: Goodwill		3,153	t
of which: Intangible assets		588	u
Life assurance fund investment assets	53,405		
<b>Total assets</b>	<b>338,448</b>		