

OCBC Group
First Quarter of 2016

Liquidity Coverage Ratio Quantitative Disclosure

Group - ALL Currency (S\$'m)		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		44,167
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	85,273	6,967
3	Stable deposits	31,210	1,561
4	Less stable deposits	54,063	5,406
5	Unsecured wholesale funding, of which:	94,378	49,137
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	22,234	5,405
7	Non-operational deposits (all counterparties)	64,915	36,503
8	Unsecured debt	7,229	7,229
9	Secured wholesale funding		247
10	Additional requirements, of which:	54,651	32,404
11	Outflows related to derivative exposures and other collateral requirements	29,540	29,540
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	25,111	2,865
14	Other contractual funding obligations	682	682
15	Other contingent funding obligations	9,914	297
16	TOTAL CASH OUTFLOWS		89,735
CASH INFLOWS			
17	Secured lending (eg reverse repos)	1,872	965
18	Inflows from fully performing exposures	33,660	20,677
19	Other cash inflows	31,730	31,717
20	TOTAL CASH INFLOWS	67,262	53,359
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		44,167
22	TOTAL NET CASH OUTFLOWS		36,376
23	LIQUIDITY COVERAGE RATIO		122%

Group - SGD (S\$'m)		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		14,515
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	57,265	4,426
3	Stable deposits	26,016	1,301
4	Less stable deposits	31,249	3,125
5	Unsecured wholesale funding, of which:	23,630	9,107
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	10,702	2,623
7	Non-operational deposits (all counterparties)	12,909	6,466
8	Unsecured debt	19	19
9	Secured wholesale funding		-
10	Additional requirements, of which:	16,124	8,365
11	Outflows related to derivative exposures and other collateral requirements	7,640	7,640
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	8,483	725
14	Other contractual funding obligations	174	174
15	Other contingent funding obligations	2,111	63
16	TOTAL CASH OUTFLOWS		22,136
CASH INFLOWS			
17	Secured lending (eg reverse repos)	738	17
18	Inflows from fully performing exposures	7,004	4,103
19	Other cash inflows	14,705	14,698
20	TOTAL CASH INFLOWS	22,447	18,817
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		14,515
22	TOTAL NET CASH OUTFLOWS		5,615
23	LIQUIDITY COVERAGE RATIO		259%

The data presented in the quantitative disclosure are simple averages of daily observations over the quarter. For 1Q16, the number of data points in calculating the average figures is 91.